

Letter of Commitment

City of Columbia Housing Programs Staff:

This letter is to inform you of our organization's commitment to utilize these CHDO funds being applied for. These funds will be utilized to prep the two lots being donated and construct a single-family home on each lot. These homes will be built to serve low-income families and applicants. We serve low-income families in 8 counties in Central Missouri and understand the need for housing for low to moderate income individuals our community. We believe these home builds will assist in achieving the City's goals of increasing the number of affordable housing units in Columbia.

Sincerely,



Darin Preis
Executive Director

November 9, 2022

Housing and Community Development Commission
701 E. Broadway
Columbia, MO 65201

Re: HOME CHDO set aside funds

To Whom it May Concern,

The Central Missouri Community Action Board of Directors approved the attached proposal for HOME CHDO Set Aside funds on November 8, 2022. We appreciate the opportunity to help address the housing crises in Columbia. Our plans are to build homes that people can afford and sell them with gifts of equity to low to moderate income home buyers per HUD regulations.

Central Missouri Community Action has a long history of building quality housing and making them available to purchase for low income buyers. This kind of housing stability and equity building is transformative for families and for the entire community.

Sincerely,

Susan Hart

11/09/2022

Susan Hart
Board President



A. Organization

Completed by sheilaw@cmca.us on 12/13/2022 12:58 PM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

A. Organization

Please provide the following information.

A. ORGANIZATION

A.1. Organization Name

Central Missouri Community Action

A.2. Doing Business As

Central Missouri Community Action

A.3. Address

807 N. Providence Rd Columbia, MO 65203

A.4. Federal EIN

43-0835026

A.5. DUNS Number

188596456

CONTACT INFORMATION

A.6. Contact Name

Benjamin Burgett

A.7. Contact Title

Housing Development Director

A.8. Phone

(573) 777-5263

A.9. Email

benb@cmca.us

B. Certification

Completed by sheilaw@cmca.us on 12/13/2022 12:58 PM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

B. Certification

Please certify the following information.

B.1. Confirm that the following items are included within the Organization's Articles of Incorporation:

- No part of the Organization's net earnings inure to the benefit of any member, founder, contributor, or individual.
- The nonprofit organization has, among its purposes, the provision of decent housing that is affordable to low- and moderate-income people.

B.2. Confirm that the following items are included within the Organization's By-Laws:

- The nonprofit organization provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, siting, development and management of affordable housing projects.
- The non profit organization is not controlled, nor receives directions from individuals, or entities seeking profit from the organization.
- The Organization's financial accountability standards conform to 2 CFR 200.
- No more than 1/3 of the Organization's board is represented by public officials and no less than 1/3 of the Organization's board is represented from low-moderate income individuals or low-moderate income neighborhood organization representatives

C. Organization Capacity

Completed by benb@cmca.us on 12/14/2022 1:16 PM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

C. Organization Capacity

Please provide the following information.

C.1. Please describe staff capacity with regards to professional housing development experience.

Darin Preis has been the Executive Director of CMCA since 2005. Since then CMCA has designed and built eleven single family homes in Fulton and Columbia. Mr. Preis has provided consistent oversight of community conversations, design, funding, accountability and reporting for all projects regardless of the direct manager. Benjamin Burgett has been hired as the Housing Development Director and will be heavily involved the oversight and coordination. Ben has a background in residential construction, and residential energy efficiency, and has worked in the industry since 2019.

C.2. Please describe demonstrated organizational success at housing development.

CMCA has partnered with various for profit developers and nonprofit partners (such as Habitat for Humanity and Job Point Youth Build programs) to complete a number of multi- and single-family housing units throughout its eight county service area. For profit developers and partners have included JES, MACO, HRM, ACTion Management, Cohen-Esrey Communities, and most recently R. Anthony Development Group. Other housing development related activities include Weatherization (including implementation of a federal geo-thermal and solar pilot project), HeRO, and multi-family housing management.

C.3. Provide an overview of the organization's history and experience in developing affordable housing and homeownership opportunities. Identify your experience in working with City programs, including the CDBG or HOME programs

CMCA has received \$977,979 from the City of Columbia between 1994 and 2019 in HOME & CDBG funds. Those funds have been used to develop affordable apartment units and to construct eleven single family homes. Most recent projects include 804 King Ave and 1105 8th Street. CMCA was a partner in the Cullimore Cottages project and donated the property to the Columbia Community Land Trust per our agreement upon final sale. CMCA works with the City and local banks to identify and train eligible home buyers.

C.4. Provide names and describe the role, experience, and capacity of all personnel (including engineers, architects, contractors, construction managers, etc.) involved in the project.

This project will be put out for bid, but in the past, R. Anthony Development Group, LLC has been the General Contractor on the most previous development and was responsible for project design, accounting, and insurance. The Nehemiah Group, a certified MBE in the City of Columbia owned by Kelly and Giselle Ballenger, could possibly act as the Project Manager and provide much of the project labor. This group has managed the development of two of CMCA's recent projects at 103 Lynn Street and 804 King Avenue.

C.5. Briefly describe the staff positions and qualifications of those individuals who will carry out the construction project. Describe any existing commitments that would impact your ability to implement the project immediately

Darin Preis (MPA), Executive Director, and Benjamin Burgett (B.S. Environmental Science), Housing Development Director, will oversee the construction project. Greg Shinn, CFO, will manage the billing and accounting. Benjamin Burgett will coordinate all phases of development including project concept, planning, administration, and construction oversight. No existing commitments will impact CMCA's ability to implement the project immediately.

Printed By: Darcie Clark on 1/4/2023

C.6. Have any persons employed by your agency been debarred by HUD or are otherwise restricted from entering into contracts with any federal agency?

No

If yes, please explain:

C.7. List of all board members including denotation of public officials and low-moderate income members or representative of low to moderate income neighborhoods/census tracts.

Board Member Name	Type of Board Member	Term Start Date	Term End Date
Cotton Walker	Public Official	10/01/2020	09/30/2023
Karen Digh-Allen	Public Official	10/01/2020	09/30/2023
Michael Bickell	Public Official	10/01/2021	09/30/2024
Paula Sims	Public Official	10/01/2001	09/30/2024
Heather Berkemeyer	Low Income Representative	10/01/2018	09/30/2024
Ruby Young	Low Income Representative	10/01/2020	09/30/2023
Michael Pryor	Low Income Representative	10/01/2021	09/30/2024
Stephanie Schmidt	Other	10/01/2020	09/30/2023
John Flanders	Other	10/01/2021	09/30/2024
Tiffany Burns	Other	10/01/2021	09/30/2024
Elizabeth Anderson	Other	09/22/2022	09/22/2025
Jeremy Dawson	Public Official	10/27/2022	10/27/2025
Inman Phillip	Low Income Representative	10/27/2022	10/27/2025
Janet Thompson	Public Official	10/01/2017	09/30/2023

D. Project Information

Completed by benb@cmca.us on 12/14/2022 1:25 PM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

D. Project Information

Please provide the following information.

D.1. Provide a projection of the time frame for completion. Identify key tasks and completion dates that identify how your project is ready to proceed.

CMCA will finalize the contract with the builder upon final City Council approval of funds. Site preparation, infrastructure, and construction schedules will be established in partnership with the Housing Development Director and the developer to maximize efficiency and cost savings. CMCA's awarded contractor will understand the required deadlines and commit to meeting them. CMCA anticipates that the houses will have occupancy permits by the end of 2023 and sold within a year per grant requirements.

D.2. Provide a project development budget, using the CHDO Sources and Uses spreadsheet below. The budget should include cost estimates for project components and the proposed developer fee (if any).

[CHDO Sources and Uses](#)



CHDO Sources and Uses

CHDO Sources and Uses - final - PER LOT.xlsx

D.3. Proposals shall include a preliminary set of plans and specifications of sufficient detail and completeness to allow determination as to which proposal best meets the City's needs. Once a successful respondent has been identified, final plans will be required and included in the final contract documents. Please upload the Preliminary Plans in the Required Documents section.

E. Required Documents

Completed by benb@cmca.us on 12/14/2022 2:11 PM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

E. Required Documents

Documentation



Non-profit 501c3 status *Required

IRS Determination Letter_501 (C) 3.pdf



Articles of Incorporation *Required

17854_Articles of Incorporation.pdf



CHDO By-Laws *Required

CMCA Revised Bylaws 09.24.2020.pdf



Good Standing Certificate with Missouri Secretary of State *Required

2022 - 2023 Certificate of Good Standing.pdf



Most Recent Third Party Financial Statements *Required

3rd Party Financial Documents_09-30-2021.pdf



Letters of Commitment *Required

Letter of Commitment_CHDO Funds_City of Columbia_Signed.pdf



Transmittal letter and board authorization for submission of proposal *Required

Board Approval_Hickman Lots_2022 HOME CHDO.pdf

 **CHDO Sources and Uses *Required**

CHDO Sources and Uses - final - PER LOT.xlsx

 **Preliminary Plans *Required**

804 King - Exterior Floor Plan.pdf

804 King - Main Floor Plan.pdf

Submit

Completed by benb@cmca.us on 12/20/2022 9:59 AM

Case Id: 12313

Name: Central Missouri Community Action - 2021

Address: 807 N. Providence Rd

Submit

LEAD AGENCY

I certify that I have been authorized by the applicant's governing body to submit this application and that the information contained herein is true and correct to the best of my knowledge.

Authorized Name and Title

Benjamin Burgett, Housing Development Director

Telephone

(573) 777-5263

Authorized Signature

Benjamin Burgett

Electronically signed by benb@cmca.us on 12/20/2022 9:58 AM

Signature Date

12/20/2022



U. S. TREASURY DEPARTMENT
INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR

MAY 31 1967

St. Louis, Missouri 63101
May 29, 1967

IN REPLY REFER TO
Form L-178
A:R
StL:EO:67-93

Central Missouri Counties' Human
Development Corporation
P.O. Box 914
Columbia, Missouri 65201

PURPOSE Educational & Charitable	
ADDRESS INQUIRIES & FILE RETURNS WITH DISTRICT DIRECTOR OF INTERNAL REVENUE	
St. Louis	
FORM 990-A RE- QUIRED	ACCOUNTING PERIOD ENDING
<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	July 31

Gentlemen:

On the basis of your stated purposes and the understanding that your operations will continue as evidenced to date or will conform to those proposed in your ruling application, we have concluded that you are exempt from Federal income tax as an organization described in section 501(c)(3) of the Internal Revenue Code. Any changes in operation from those described, or in your character or purposes, must be reported immediately to your District Director for consideration of their effect upon your exempt status. You must also report any change in your name or address.

You are not required to file Federal income tax returns so long as you retain an exempt status, unless you are subject to the tax on unrelated business income imposed by section 511 of the Code, in which event you are required to file Form 990-T. Our determination as to your liability for filing the annual information return, Form 990-A, is set forth above. That return, if required, must be filed on or before the 15th day of the fifth month after the close of your annual accounting period indicated above.

Contributions made to you are deductible by donors as provided in section 170 of the Code. Bequests, legacies, devises, transfers or gifts to or for your use are deductible for Federal estate and gift tax purposes under the provisions of section 2055, 2106 and 2522 of the Code.

You are not liable for the taxes imposed under the Federal Insurance Contributions Act (social security taxes) unless you file a waiver of exemption certificate as provided in such act. You are not liable for the tax imposed under the Federal Unemployment Tax Act. Inquiries about the waiver of exemption certificate for social security taxes should be addressed to this office, as should any questions concerning excise, employment or other Federal taxes.

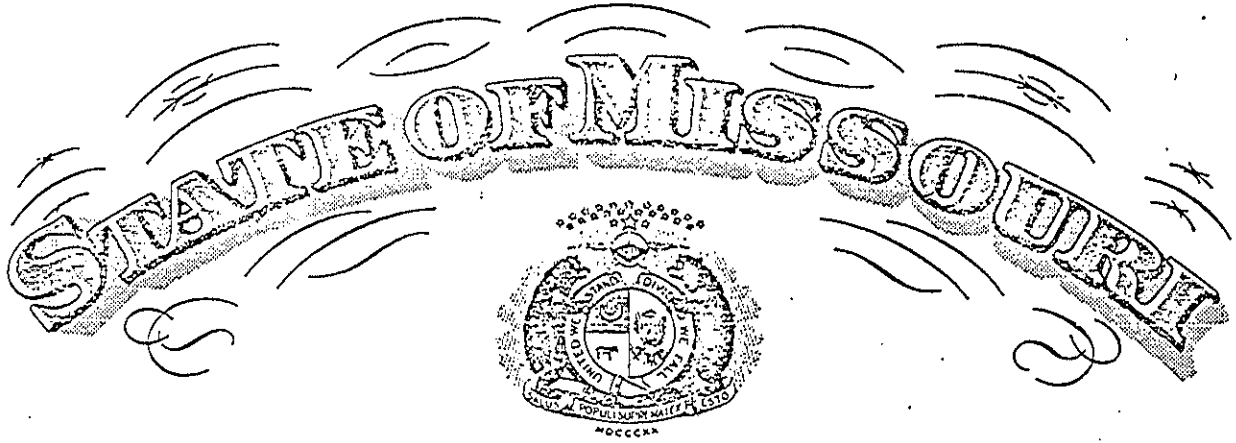
This is a determination letter.

Very truly yours,

E. P. Haines
aas

District Director

#43-0835026



Certificate of Incorporation

WHEREAS, An Association organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

has filed in the office of the Secretary of State, Articles of Incorporation in writing as provided by law and has, in all respects, complied with the requirements of The General Not For Profit Corporation Act of Missouri:

NOW, THEREFORE, I, JAMES C. KIRKPATRICK, Secretary of State of the State of Missouri, in virtue and by authority of law, do hereby certify that said association has, on the date hereof, become a body corporate duly organized under the name of

CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

and the address of its Initial Registered Office in Missouri is: 617 Walnut Street,

Columbia,

and is entitled to all the rights and privileges granted to corporations organized under The General Not For Profit Corporation Act of Missouri for a term of perpetual years.

IN TESTIMONY WHEREOF, I hereunto set my hand and affix the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this

6th day of December A. D., Nineteen
Hundred and Sixty-Five

James Kirkpatrick
Secretary of State.
T. R. Clow
Deputy Secretary of State.

RECEIVED OF: CENTRAL MISSOURI COUNTIES' HUMAN DEVELOPMENT CORPORATION

Ten and no/100 Dollars, \$ 10.00

For Credit of General Revenue Fund, on Account of Incorporation Fee.

No. EP-6257

Dean Mitchell
Deputy Collector of Revenue

(Continued)

Name	Address	City	State
Gerald Lansford		Linn,	Missouri
Wilfred Stigemann		Westphalia,	Missouri
Thurman Willette		Linn,	Missouri
Floyd Weisser		Jamestown,	Missouri
Galveston Shipley		Tipton,	Missouri
Dale J. DeLong		California	Missouri
Mrs. Cecil Griswell	300 Hickman Ave.	Columbia,	Missouri
Rabbi A. Pimontel	1107 University Ave.	Columbia,	Missouri
Alt. Herbert Gessert	307 Hitt	Columbia,	Missouri
Major Wayne Lockhart	414 Jefferson	Jefferson City,	Missouri
William Quigg	1330 Winston Dr.	Jefferson City,	Missouri
Alonza Brown	751 Locust	Jefferson City,	Missouri

5. The purpose or purposes for which the corporation is organized are:

Aiding, promoting and assisting by all possible means and through all possible avenues the economic, social, cultural and educational development and progress of the counties of central Missouri, taking advantage of any and all United States Government or State of Missouri assistance programs which are now or may in the future become available. The Corporation shall have the right to accept gifts of money, property or services, to borrow money, to buy, sell or lease real estate or other property, to enter into contracts and to do all other acts authorized by law.

6. Each director and officer of the Corporation shall be indemnified by the Corporation against all reasonable costs and expenses including counsel fees, actually and necessarily incurred by or imposed upon him or his estate in connection with the defense of any action, suit or proceeding to which he shall be made a party by reason, of his being or having been a director or officer of the Corporation (whether or not he continues to be a director or officer at the time of incurring such costs or expenses), except in relation to any matter as to which he shall be adjudged in any such action, suit or proceeding, without such judgment being reversed, to have been liable for negligence or misconduct in the performance of his duties as such director or officer. In the event of the settlement of any such action, suit or proceeding, prior to the final judgment, the Corporation shall also make reimbursement for payment of the costs, expenses and amounts paid or to be paid in settling any such action, suit or proceeding when such settlement appears to be in the interests of the corporation in the opinion of the majority of the directors who are not involved, or if all are involved, in the opinion of independent legal counsel selected by the board of directors. No director or officer of the Corporation shall be liable to any other director or officer or other person for any action taken or refused to be taken by him as director or officer with respect to any matter within the scope of his official duty except such action or neglect or failure to act as shall constitute negligence or misconduct in the performance of his duties as director or officer.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

DEC 3 1965

James C. [Signature]

ARTICLES OF INCORPORATION
 UNDER THE
 GENERAL NOT FOR PROFIT CORPORATION ACT

To The Secretary of State, Jefferson City, Missouri:

We, the undersigned,

Name	Address	City	State
<i>Carl Pimontel</i>	<i>1107 University</i>	<i>Columbia</i>	<i>Mo.</i>
<i>Chas. A. Repp</i>	<i>514 Poplar st</i>	<i>Boonville</i>	<i>MO.</i>
<i>Wayne Lockhart</i>	<i>414 Jefferson st</i>	<i>Jefferson City</i>	<i>MO</i>
<i>R. L. L. Ansell</i>	<i>308 Saline</i>	<i>Glasgow</i>	<i>Mo.</i>
<i>Paul Farley</i>	<i>21 Bartley Lane</i>	<i>Fulton</i>	<i>MO.</i>

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is: Central Missouri Counties' Human Development Corporation
- The period of duration of the corporation is: Perpetual
- The address of its initial Registered Office in the State of Missouri is: 617 Walnut Street, Columbia, Missouri, County of Boone and the name of its initial Registered Agent at said Address is: Rabbi Pimontel
- The first Board of Directors shall be twenty-four in number, their names and addresses being as follows:

Name	Address	City	State
Rev. C. G. Shaw		Pilot Grove,	Missouri
Chas. A. Repp	514 Poplar	Boonville,	Missouri
Floyd Coleman	106 Bell	Boonville,	Missouri
Jack McBride	Rte. #1	Fulton,	Missouri
Edith McClellan		New Bloomfield,	Missouri
Paul Farley	21 Bartley Lane	Fulton,	Missouri
Robert R. Walker	Box 450	Fayette,	Missouri
Sam Richardson	201 Green St.	Armstrong,	Missouri
Ron Ansell	308 Saline	Glasgow	Missouri
Rev. W. C. Williams	602 Allen	Moberly,	Missouri
Mrs. Hazel Burton	408 S. 4th	Moberly,	Missouri
D. A. Pierce	Court House	Moberly,	Missouri

(Continued)

(Continued)

(INCORPORATORS MUST SIGN BELOW)

Abel Pimontel
Chas. A. Repp
Wayne Lockhart
Ronald L. Ancell
Paul Farley

Incorporators

VERIFICATION

STATE OF Missouri }
 County Of Boone } ss.

I, Minerva S. Botkin, a Notary Public,
 do hereby certify that on the twenty-fourth day of September,
 1965, Rabbi A. Pimontel, Charles A. Repp, Wayne Lockhart,
Ronald L. Ancell, Paul Farley

personally appeared before me and being first duly sworn by me severally
 acknowledged that they signed as their free act and deed the foregoing
 document in the respective capacities therein set forth and declared
 that the statements therein contained are true, to their best knowledge
 and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day
 and year above written.

Minerva S. Botkin
 Notary Public

My commission expires: Sept. 26, 1968

FILED AND CERTIFICATE OF
 INCORPORATION ISSUED

DEC 6 1965

James C. [Signature]
 Corporation Dept. SECRETARY OF STATE

NR-6257

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

DEC 6 1965

James C. Patrick

Corporation Dept. SECRETARY OF STATE

STATE OF MISSOURI



John R. Ashcroft
Secretary of State

CORPORATION DIVISION
CERTIFICATE OF GOOD STANDING

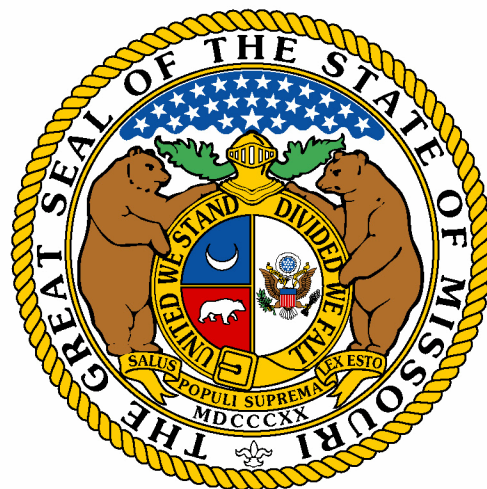
I, JOHN R. ASHCROFT, Secretary of State of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

Central Missouri Community Action
N00006257

was created under the laws of this State on the 6th day of December, 1965, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I hereunto set my hand and cause to be affixed the GREAT SEAL of the State of Missouri. Done at the City of Jefferson, this 2nd day of June, 2022.


Secretary of State



Certification Number: CERT-06022022-0106

**CENTRAL MISSOURI
COMMUNITY ACTION**
Columbia, Missouri

Independent Auditors' Report and
Consolidated Financial Statements with
Supplementary Information

For the Year Ended September 30, 2021

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri

TABLE OF CONTENTS

	<u>PAGE NUMBER</u>
Independent Auditors' Report	1-2
Consolidated Statement of Financial Position	3
Consolidated Statement of Activities	4
Consolidated Statement of Functional Expenses	5
Consolidated Statement of Cash Flows	6
Notes to the Consolidated Financial Statements	7-18
Supplementary Information:	
Schedules Required by Funders	
Low Income Housing Energy Assistance	
Program – Grant No. ERS11020001	19
Community Services Block Grant – Grant No PG282000001	20
Weatherization Program – Grant No. G-20-EE0007930-04-07	21
Weatherization Program – Grant No. G-21-EE0007930-05-07	22
Weatherization Program–LIHEAP-Grant No. G21-LIHEAP-21-07	23
Weatherization Program–LIHEAP-Grant No. G21-LIHEAP-CARES-07	24
HUD Financial Data Schedule	25-29
Federal Compliance Section:	
Schedule of Expenditures of Federal Awards	30-32
Independent Auditors’ Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with <i>Government Auditing Standards</i>	33-34
Independent Auditors’ Report on Compliance for Each Major Program and on Internal Control Over Compliance Required by the Uniform Guidance	35-36
Schedule of Findings and Questioned Costs	37
Summary Schedule of Prior Audit Findings	38

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

Board of Directors
Central Missouri Community Action
Columbia, Missouri

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Central Missouri Community Action (a nonprofit organization), which comprise the consolidated statement of financial position as of September 30, 2021, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Organization's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

As discussed in Note 18 to the financial statements, the September 30, 2020 financial statements have been restated to correct a misstatement. Our opinion is not modified with respect to this matter.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Central Missouri Community Action as of September 30, 2021, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters*Supplementary Information*

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is presented for purposes of additional analysis and is not a required part of the consolidated financial statements. The HUD Financial Data Schedule (presented on Pages 25-29) is prepared for additional analysis and is not a required part of the consolidated financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the consolidated financial statements as a whole.

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements taken as a whole. The supplementary schedules (presented on pages 19-24) are presented for purposes of additional analysis as required by grantors and are not a required part of the consolidated financial statements. Such information has not been subjected to the auditing procedures applied in the audit of the consolidated financial statements, and, accordingly, we express no opinion on it.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated March 27, 2022, on our consideration of Central Missouri Community Action's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Central Missouri Community Action's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Central Missouri Community Action's internal control over financial reporting and compliance.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

March 27, 2022
Chanute, Kansas

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri
Consolidated Statement of Financial Position
September 30, 2021

ASSETS

Current Assets	
Cash in Bank - Cash and Cash Equivalents	\$ 2,974,860.64
Certificates of Deposit	103,079.28
Receivables, Net	1,124,953.64
Prepaid Expenses	46,543.15
Inventory	230,190.73
Current Portion of Notes Receivable	43,591.78
Total Current Assets	4,523,219.22
Note Receivable	343,590.29
Less: Current Portion	(43,591.78)
Long-Term Notes Receivable	299,998.51
Capital Assets, Net	2,270,954.51
TOTAL ASSETS	\$ 7,094,172.24

LIABILITIES AND NET ASSETS

Liabilities	
Current Liabilities	
Accounts Payable	\$ 314,550.28
Accrued Payroll	520,674.62
Accrued Annual Leave	387,004.78
Accrued Payroll Withholdings	234,889.05
Refundable Grant Advances	1,310,777.46
Accrued Interest	203.64
Current Portion of Notes Payable	12,539.90
Total Current Liabilities	2,780,639.73
Long-Term Liabilities	
Notes Payable	113,789.88
Less: Current Portion	(12,539.90)
Total Long-Term Liabilities	101,249.98
TOTAL LIABILITIES	2,881,889.71
Net Assets	
Without Donor Restrictions	3,495,710.67
With Donor Restrictions	716,571.86
TOTAL NET ASSETS	4,212,282.53
TOTAL LIABILITIES AND NET ASSETS	\$ 7,094,172.24

The accompanying notes are an integral part of the financial statements.

CENTRAL MISSOURI COMMUNITY ACTION

Columbia, Missouri

Consolidated Statement of Activities

For the Year Ended September 30, 2021

CHANGES IN NET ASSETS

Net Assets without Donor Restrictions	
Revenues and Gains	
Contributions	\$ 17,577,411.14
Interest Income	2,129.85
Other Income	666,348.76
Gain (Loss) on Sale of Assets	-
Total Revenues and Gains	<u>18,245,889.75</u>
Expenses	
Program Services	
Early Childhood Development	8,988,449.30
Elderly Services	411,952.35
Weatherization Services	1,070,818.60
Energy Assistance	2,520,345.61
Housing Services	1,709,277.86
Community Services	2,787,722.57
Supporting Activities	
Management and General	1,336,383.46
Fundraising	31,808.91
Total Expenses	<u>18,856,758.66</u>
Net Assets Released From Restrictions through Satisfaction of Program Restrictions	<u>1,799,379.50</u>
 Increase (Decrease) in Net Assets without Donor Restrictions	 <u>1,188,510.59</u>
 Net Assets with Donor Restrictions	
Contributions	1,732,751.83
Interest	22.85
Other Income	4,825.72
Net Assets Released From Restrictions Through Satisfaction of Program Restrictions	<u>(1,799,379.50)</u>
Increase (Decrease) in Net Assets with Donor Restrictions	<u>(61,779.10)</u>
 Increase (Decrease) in Net Assets	 <u>1,126,731.49</u>
 Net Assets - Beginning of the Year, As Previously Reported	2,966,975.95
Prior Period Adjustment (Note 18)	<u>118,575.09</u>
Net Assets - Beginning of the Year, Restated	<u>3,085,551.04</u>
 Net Assets - End of the Year	 <u>\$ 4,212,282.53</u>

The accompanying notes are an integral part of the financial statements.

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri
Consolidated Statement of Functional Expenses
For the Year Ended September 30, 2021

	Program Services				
	Early Childhood Development	Elderly Services	Weatherization Services	Energy Assistance	Housing Services
Salaries	\$ 4,869,932.47	\$ 98,941.52	\$ 387,350.57	\$ 202,713.23	\$ 159,391.45
Fringe	1,510,392.83	27,695.46	110,478.94	57,009.93	45,000.85
Consultant	101,048.32	430.00	-	-	15,088.00
Travel	127,889.16	11,518.60	13,942.07	11.28	1,966.89
Space Cost	1,044,113.99	6,971.61	26,759.55	22,755.99	49,315.80
Supplies	783,259.55	28,593.47	230,532.87	8,871.11	7,833.70
Equipment	31,137.29	-	9,678.53	843.20	4,760.00
Contractual	-	-	-	-	1,942.72
Participants	81,808.56	231,312.50	270,163.51	2,223,998.00	1,383,273.35
Depreciation	148,812.00	-	7,645.90	-	21,904.43
Other	290,055.13	6,489.19	14,266.66	4,142.87	18,800.67
Total Expenses	<u>\$ 8,988,449.30</u>	<u>\$ 411,952.35</u>	<u>\$ 1,070,818.60</u>	<u>\$ 2,520,345.61</u>	<u>\$ 1,709,277.86</u>
	Program Services		Supporting Activities		
	Community Services	Total Program Services	Management and General	Fundraising	Total Organization Services
Salaries	\$ 1,515,043.98	\$ 7,233,373.22	\$ 781,657.74	\$ 18,605.20	\$ 8,033,636.16
Fringe	349,854.62	2,100,432.63	171,948.40	4,092.76	2,276,473.79
Consultant	10,753.38	127,319.70	-	-	127,319.70
Travel	15,042.27	170,370.27	3,473.21	82.67	173,926.15
Space Cost	209,548.16	1,359,465.10	122,346.77	2,912.13	1,484,724.00
Supplies	49,173.30	1,108,264.00	35,956.23	855.84	1,145,076.07
Equipment	911.56	47,330.58	8,220.51	195.67	55,746.76
Contractual	7,288.19	9,230.91	116,270.26	2,767.49	128,268.66
Participants	554,229.28	4,744,785.20	8,316.82	197.96	4,753,299.98
Depreciation	-	178,362.33	6,000.25	142.82	184,505.40
Other	75,877.83	409,632.35	82,193.26	1,956.38	493,781.99
Total Expenses	<u>\$ 2,787,722.57</u>	<u>\$ 17,488,566.29</u>	<u>\$ 1,336,383.46</u>	<u>\$ 31,808.91</u>	<u>\$ 18,856,758.66</u>

The accompanying notes are an integral
part of the financial statements.

CENTRAL MISSOURI COMMUNITY ACTION

Columbia, Missouri

Consolidated Statement of Cash Flows
For the Year Ended September 30, 2021

CASH FLOWS FROM OPERATING ACTIVITIES	
Change in Net Assets	\$ 1,126,731.49
Adjustments to Reconcile Change in Net Assets to Net Cash Used in Operating Activities	
Depreciation Expense	184,505.40
(Increase) Decrease in Receivables	475,311.75
(Increase) Decrease in Prepaid Expense	(6,048.82)
(Increase) Decrease in Inventory	(86,666.49)
Increase (Decrease) in Accounts Payable	61,193.08
Increase (Decrease) in Accrued Payroll	(46,631.95)
Increase (Decrease) in Accrued Annual Leave	111,570.77
Increase (Decrease) in Accrued Payroll Withholdings	152,747.49
Increase (Decrease) in Refundable Grant Advances	(306,494.85)
Increase (Decrease) in Accrued Interest	(12.12)
	<hr/>
Net Cash Provided by (Used in) Operating Activities	1,666,205.75
CASH FLOWS FROM INVESTING ACTIVITIES	
Payments for Purchase of Capital Assets	(958,314.06)
Reinvestment of Interest from Investments	(232.00)
Proceeds from the Collection of Notes Receivable	21,406.20
Cash Received from Sale of Assets	-
	<hr/>
Net Cash Provided by (Used in) Investing Activities	(937,139.86)
CASH FLOWS FROM FINANCING ACTIVITIES	
Principal Payments on Notes Payable	(19,376.51)
	<hr/>
Net Cash Provided by (Used in) Financing Activities	(19,376.51)
	<hr/>
Net Increase (Decrease) in Cash and Cash Equivalents	709,689.38
Cash and Cash Equivalents, Beginning of the Year	2,265,171.26
	<hr/>
Cash and Cash Equivalents, End of the Year	\$ 2,974,860.64
	<hr/> <hr/>
Supplementary Information:	
Cash Paid for Interest	\$ 3,188.12
	<hr/> <hr/>

The accompanying notes are an integral
part of the financial statements.

CENTRAL MISSOURI COMMUNITY ACTION

Columbia, Missouri

Notes to the Consolidated Financial Statements
September 30, 2021

1. NATURE OF ACTIVITIES

Central Missouri Community Action (the "Organization") is a nonprofit organization established in 1965 which serves the economically and socially disadvantaged persons in Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage counties. The consolidated financial statements include the accounts of Central Missouri Community Action, two affiliated organizations, and a 'disregarded' LLC entity. The affiliated Organizations are Boone County Housing Agency (PHA) and CMCHDC Properties Ltd., each can sue and be sued, and can buy, sell, or lease real property. The 'disregarded' entity is Ccommunity Micro Business, LLC.

The Organization provides services to stimulate a better focusing of all available local, state, federal and private resources upon the goal of enabling low income families and individuals to attain the skills, knowledge, motivations, and to secure the opportunities needed for them to become more fully self sufficient. The Organization administers the following major sources of revenue to meet the needs of the area it serves: Head Start Programs, Weatherization Assistance Programs, Low-Income Home Energy Assistance Programs, Community Services Block Grant Programs, Housing Choice Vouchers Program, and others. The affiliated organization, CMCHDC Properties Ltd., is the general partner for the seven limited partnerships established to provide affordable housing for low income individuals. Expenses are broken down by program services. The following is a description of the program services:

Early Childhood Development - Provides high quality comprehensive child and family development services to income and age eligible children and their families, which includes education, health, nutrition, mental health, and parent involvement.

Elderly Services - Coordinates a volunteer program to assist with providing early childhood experiences and education.

Weatherization Services - Weatherizes the homes of low income individuals and families in order to reduce their monthly energy costs.

Energy Assistance - Assist qualified individuals and families by providing limited payments to have electricity and/or gas bills paid and services restored.

Workforce Development - Services designed to prepare low-income workers facing serious barriers to employment for entry and re-entry into the labor force.

Housing Services - Provides home ownership, down payment assistance, and transitional housing for those who are income eligible, including housing rehabilitation and rental assistance.

Community Services - Community services programs strive to reduce poverty and empower low-income families to become self-sufficient.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Organization's program policy is to prepare its financial statements on the accrual basis of accounting and, accordingly, reflect all significant receivables, payables, and other liabilities. Assets are recorded at cost when purchased, or in the case of gifts, at fair value at the date of the gift. Investments are valued at fair value for financial statement presentation.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Accounting Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from those estimates.

Liquidity

Assets are presented in the accompanying statement of financial position according to their nearness of conversion to cash and liabilities according to the nearness of their maturity and resulting use of cash.

Cash and Cash Equivalents

For purposes of the statement of cash flows, cash and cash equivalents include all highly liquid instruments with a maturity of three months or less when acquired.

Allowance for Doubtful Accounts

Accounts receivable are stated at unpaid balances, less an allowance for doubtful accounts. The Organization provides for losses on accounts receivable using the allowance method. The allowance is based on experience, third-party contracts, and other circumstances, which may affect the ability of their grantors to meet their obligations. Receivables are considered impaired if full payments are not received in accordance with the contractual terms. It is the Organization's policy to charge off uncollectible accounts receivable when management determines the receivable will not be collected.

Inventory

Inventory consists of office supplies and works in progress and are valued at cost, using the first-in, first-out method (FIFO).

Capital Assets

Capital assets are stated at cost, if purchased, and at fair value at the date of donation, if donated. The Organization's capitalization policy includes items with a useful life of more than one year and an initial value of \$5,000.00 or more. Such items acquired under grants from Federal and state sources are considered to be owned by the Organization while used in the programs for which they are purchased or in programs authorized in the future. However, the funding source has a reversionary interest in the property. Property and equipment purchased or donated to the corporate account are depreciated based on estimated useful lives using the straight-line method as follows:

Equipment	3-7 Years
Vehicles	5 Years
Buildings and Improvements	15-40 Years

Contributions and Unconditional Promises to Give

Contributions are considered to be available for unrestricted use unless specifically restricted by the donor. Amounts received that are restricted by the donor for specific purposes are reported as contributions with donor restrictions that increases that net asset class. When donor restrictions expire, that is, when a time restriction ends and/or a purpose restriction is fulfilled, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restriction.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Net Assets

The Organization's net assets and changes thereto are classified and reported as follows:

Net assets without donor restrictions – consists of amounts that are available for use in carrying out the activities of The Organization and are not subject to donor-imposed restrictions.

Net assets with donor restrictions – Net assets subject to donor or certain grantor imposed restrictions. Some donor-imposed restrictions are temporary in nature, such as those that will be met by the passage of time or other events specified by the donor. Other donor-imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. We report contributions restricted by donors as increases in net assets without donor restrictions if the restrictions expire (that is, when a stipulated time restriction ends or purpose restriction is accomplished) in the reporting period in which the revenue is recognized. All other donor-restricted contributions are reported as increases in net assets with donor restrictions, depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statements of activities as net assets released from restrictions.

Income Taxes

The Organization is exempt from Federal income taxes under IRS Code Section 501(c)3. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization that is not a private foundation under Section 509(a)(2).

Revenue Recognition

The Organization recognizes revenue when (or as) the Organization satisfies a performance obligation by transferring a promised good or service to a customer. An asset is transferred when (or as) the customer obtains control of that asset. Control of an asset refers to the ability to direct the use of, and obtain substantially all of the remaining benefits from, the asset. Control includes the ability to prevent other entities from directing the use of, and obtaining the benefits from, an asset. The Organization has no contracts as defined by FASB ASC 606- Revenue from Contracts with Customers.

Non Cash Contributions

Contributed personnel services are recognized and recorded at fair value only to the extent they create or enhance nonfinancial assets or require specialized skills, are provided by individuals possessing those skills and would typically need to be purchased if not provided by donations. Contributed goods are recognized at fair value on the date received.

Allocated Costs

The Organization allocates its expenses on a functional basis among its various programs and support services. Expenses that can be identified with a specific program and support service are allocated directly according to their natural expenditure classification. Other expenses that are common to several functions are allocated using various allocation methods.

3. CONCENTRATION OF CREDIT RISK

At year-end, the carrying amount of the Organization’s deposits including certificates of deposit was \$3,077,282.54. The bank balance was held at one bank resulting in a concentration of credit risk. The bank balance was \$3,094,491.56. Of the bank balance, \$181,491.56 was covered by FDIC insurance, and \$2,913,000 was collateralized with repurchase sweep accounts held by a third-party bank in the Organization’s name.

4. CERTIFICATES OF DEPOSIT

The certificate bears an interest rate of 0.40% and has a maturity of twelve months, with penalty for early withdrawal. Any penalties for early withdrawal would not have a material effect on the financial statements. At year end, cost approximates fair value.

5. INVESTMENTS IN AREA COMMUNITY FOUNDATION

The Organization has donated and had potential donors donate into the Area Community Foundation creating a charitable advised endowment fund. Under the donor advised endowment, all earnings are pledged to the Organization upon annual approval of the Area Community Foundation’s Board of Directors. The investment balance carried by the Area Community Foundation at September 30, 2021 is \$10,612.27 In accordance with FASB ASC 958-605-55, the assets invested with the Area Community Foundation are not recorded on the Organization’s books as assets because the Organization has given up variance power to the Area Community Foundation.

6. RECEIVABLES, NET

Grant and Contract receivables, net at September 30, 2021, consist of amounts due under the following programs:

Grant and Contract Receivables:	
Head Start	\$ 114,993.31
Bridge Grant	43,345.46
Community Services Block Grant	356,130.81
Foster Grand Parents Program	30,953.91
Health Marriage Initiative	66,575.28
Retired Senior Volunteer Program	15,512.02
LISC	51,951.82
Mid Mo Regional Planning	5,281.09
Columbia Affordable Housing	25,623.71
Skill Up FNS	1,701.81
Skill Up TANF	5,825.88
Children Trust Licenses Plate	1,343.00
USDA – Head Start Meals	27,016.77
Weatherization DOE	124,198.66
Weatherization LiHEAP	51,998.00
Women’s Business Center	<u>75,593.12</u>
Total Grants and Contracts	998,044.65

6. RECEIVABLES, NET (Continued)

Other Receivables	
Daycare Fees	\$ 116,126.29
Section 8 Fraud Receivables	2,542.00
Miscellaneous Reimbursements	<u>7,962.54</u>
Total Receivables, Net	<u>\$ 1,124,675.48</u>

The Organization uses the allowance method to account for uncollectible accounts receivable. Accounts receivable are presented net of an allowance for uncollectible accounts of \$119,793.54 at September 30, 2021.

7. INVENTORY

Inventory consists of the following at September 30, 2021:

Weatherization Supplies	\$ 12,466.54
Audrain Lots Held of Sale	85,460.55
Weatherization Work In Progress – Materials	66,976.53
Weatherization Work In Progress – Labor	<u>65,287.11</u>
Total Inventory	<u>\$ 230,190.73</u>

8. NOTES RECEIVABLE

Notes receivable are reported at their outstanding principal adjusted for discounts. Discounts on notes receivable are amortized to income using the interest method over the remaining period to contractual maturity, adjusted for anticipated prepayments. Notes receivable are considered by management to be fully collectible and, accordingly, no allowance for doubtful accounts is considered necessary. In making that determination, management evaluated the financial condition of the borrower's, the estimated value of the underlying collateral and current economic conditions.

The Organization has entered into an agreement with the City of Columbia, Missouri for the use of CHDO funds for the development of low income housing. The Organization has in-turn loaned the funds to various development companies for the construction of the housing. The notes require monthly payments of principal and interest at 1.0% over a term of 30 to 40 years. The Organization has three loans outstanding at September 30, 2021. The balance due at September 30, 2021 is \$165,363.49

The Organization loaned funds to the Woodcrest Village for the construction of a low-income housing unit. The note requires monthly payments of principal only of \$1,241.38, maturing May 10, 2032. The balance due at September 30, 2021 is \$162,618.48.

The Organization entered into an agreement for the sale of a lot in Vandalia, Missouri. The note is secured with a second mortgage on the lots sold. The loan agreement calls for payment including interest at 8.50%, maturing March 3, 2001. The loan is currently in default. The Organization fully expects to recover the outstanding amount when the property is sold. The outstanding balance at September 30, 2021 is \$15,200.00.

9. CAPITAL ASSETS

Following are the changes in capital assets for the year ended September 30, 2021:

	Balance 9/30/2020	Additions	Retirements	Balance 9/30/2021
Capital Assets Not Being Depreciated				
Land	\$ 62,668.03	\$ -	\$ -	\$ 62,668.03
Construction In Progress	-	94,848.82	-	94,848.82
Other Capital Assets				
Buildings and Improvements	1,823,442.03	248,971.23	-	2,072,413.26
Equipment	1,062,914.69	554,414.01	-	1,617,328.70
Vehicles	316,944.00	60,080.00	-	377,024.00
Total Capital Assets	<u>3,265,968.75</u>	<u>958,314.06</u>	<u>-</u>	<u>4,224,282.81</u>
Accumulated Depreciation				
Buildings and Improvements	(603,026.01)	(94,207.15)	-	(697,233.16)
Equipment	(926,531.78)	(69,707.65)	-	(996,239.43)
Vehicles	(239,265.11)	(20,590.60)	-	(259,855.71)
Total Accumulated Depreciation	<u>(1,768,822.90)</u>	<u>(184,505.40)</u>	<u>-</u>	<u>(1,953,328.30)</u>
Total Net Capital Assets	<u>\$ 1,497,145.85</u>	<u>\$ 773,808.66</u>	<u>\$ -</u>	<u>\$ 2,270,954.51</u>

10. REFUNDABLE GRANT ADVANCES

Refundable grant advances at September 30, 2021, consist of grant funds received in excess of expenses in the following programs:

LiHEAP ECIP Grant	\$ 860,293.85
LISC Alternative	13,029.12
Shelter Plus Care	8,639.22
Daycare Fees Due Back to State	233,974.93
City of Columbia Housing Program	23,165.89
Women’s Business Center COVID	28,663.03
Early Head Start	9,285.71
Fourth Avenue	2.00
Missouri Foundation for Health	96,593.08
Housing Choice Vouchers COVID	<u>37,130.63</u>
Total Grant Advances	<u>\$ 1,310,777.46</u>

11. NOTES PAYABLE

The Organization signed an agreement dated March 18, 2021, with Callaway Bank for the construction of a home to be used by CMCA. The note requires monthly payments of \$426.05, including interest at 4.25%, maturing March 18, 2040. The note is secured by the home constructed. The balance on this note at September 30, 2021, is \$65,097.90

The Organization signed an agreement dated May 2, 2005, with Central Bank of Boone County to purchase a building to be used by Head Start. The note requires monthly payments of \$1,489.84, including interest at 4.00%, maturing May 2, 2022. The note is secured by the building purchased. The balance on this note at September 30, 2021, is \$10,185.98.

The Organization signed an agreement dated June 19, 2007, with the City of Columbia, Missouri for the purchase of real estate under the HOME program. The note is payable and contingent upon the sale, conveyance, or other disposition of the real property. The balance on this note at September 30, 2021, is \$38,506.00.

The following is a summary of changes in notes payable for the year ended September 30, 2021:

<u>Obligations:</u>	<u>Principal September 30, 2020</u>	<u>Principal Received (Paid)</u>	<u>Principal September 30, 2021</u>	<u>Interest Paid</u>
Fourth – 2 Fourth Ave. Central Bank of Boone County – Head Start	\$ 67,336.03	\$ (2,238.13)	\$ 65,097.90	\$ 2,448.42
City of Columbia – HOME	27,324.36	(17,138.38)	10,185.98	739.70
	<u>38,506.00</u>	<u>0.00</u>	<u>38,506.00</u>	<u>0.00</u>
Total Notes Payable	<u>\$ 133,166.39</u>	<u>\$ (19,376.51)</u>	<u>\$ 113,789.88</u>	<u>\$ 3,188.12</u>

The schedule of maturities of notes payable is as follows:

<u>Year Ending September 30:</u>	<u>Amount</u>
2022	\$ 12,539.90
2023	2,457.37
2024	2,558.23
2025	2,677.83
2026	2,795.50
Thereafter	<u>90,761.05</u>
Total	<u>\$ 113,789.88</u>

12. OPERATING LEASES

As of September 30, 2021, the Organization has entered into a number of operating leases for various office equipment, classroom, and office space. Total payments for the year ended September 30, 2021, were \$427,455.98. Under the current lease agreements, the future minimum lease rentals are as follows:

2022	\$	364,402.00
2023		293,035.50
2024		206,376.00
2025		191,676.00
2026		124,560.00

13. COMPENSATED ABSENCES

Vacation Pay

All regular, full-time and part-time employees are eligible for vacation benefits based upon the employee’s anniversary date. Vacation time is accrued or earned based upon the employee’s length of service and on the time actually worked. Full-time employees who have been employed by the Agency for five continuous years or less will earn five hours of annual leave per pay period; those employed for six through ten continuous years will earn six hours per pay period; and those employed more than ten continuous years will earn eight hours per pay period. Annual leave may be accrued up to a total of 120, 144, or 192 hours for full-time employees, depending on the applicable rate of accrual. The limits for part-time employees will be proportional to that of full-time employees who have been employed for the same number of years. Once the limit is reached accrual will cease until use of annual leave drops the accumulated total below the limit, at which time accrual would resume until the limit is reached again.

Sick Leave

All regular and annual, full-time and part-time employees earn paid sick leave annually. Sick time is accrued or earned based upon the employee’s length of service and on the time actually worked. Full-Time employees who have been employed by the Agency for five consecutive years or less will earn four hours of sick leave per pay period; those employed for six through ten consecutive years will earn six hours per pay period; and those employed for more than ten consecutive years will earn eight hours per pay period. Sick leave may be accrued up to a total of eighty (80) days (640 hours) for full-time employees or the appropriate portioned amount for part-time employees employed for the same number of years. Sick leave is lost upon termination.

The Organization determines a liability for compensated absences when the following conditions are met:

1. The Organization’s obligation relating to employees’ rights to receive compensation for future absences is attributable to employee services already rendered;
2. The obligation relates to rights that vest or accumulate;
3. Payment of the compensation is probable; and
4. The amount can be reasonably estimated and is material to the financial statements.

In accordance with the above criteria, the Organization has accrued a liability for vacation pay which has been earned, but not taken, by Organization employees. The Organization has not accrued a liability for sick leave earned, but not taken, by Organization employees, in accordance with guidance provided by FASB ASC 710-10-25-7, as the amounts cannot be reasonably estimated at this time.

14. EMPLOYEE BENEFIT PLANS

The Organization has a tax sheltered retirement program available for its employees. An employee is eligible after two years of full-time or part-time service, minimum of 800 hours of service. The Organization contributes to eligible employee's account based on a percentage determined annual by the Board of Directors. Total contributions made by the Organization into the plan on behalf of the employees for the year ended September 30, 2021, was \$161,523.90.

15. NET ASSETS

Net assets without donor restrictions

At September 30, 2021, all unrestricted net assets are undesignated as to their use.

Net assets with donor restrictions

Net assets with donor restrictions consist of donations of cash received & restricted to use. Below is a detailed list of net assets by donor restriction:

The Bridge Donations	\$ 2,470.39
Head Start Donations	43,953.05
Foster Grandparents Donations	11,895.57
UE Gas Donation	289,802.72
Women's Business Center – Aspire Donation	2,811.34
Women's Business Center Donations	35,621.43
Micro Loan Program	44,516.48
JR Albert Foundation	48,691.52
County Donations	21,882.95
HUD – Housing Choice Voucher Program	<u>214,926.41</u>
Total Net Assets with Donor Restrictions	<u>\$ 716,571.86</u>

16. LIQUIDITY

At September 30, 2021, all net assets with donor restrictions are available for payment of qualifying expenses within the respective The Organization funds as such expenses are incurred, except for contributions receivable which are available when the receivable is collected, which is expected within the next year, and the expense is incurred. Likewise, as of September 30, 2021, all net assets without donor restrictions are available to meet cash needs for general expenses of the Organization within one year.

Cash and Cash Equivalents	\$ 2,974,860.64
Certificates of Deposit	103,079.28
Accounts Receivable, Net	1,124,675.48
Less: Grant Advances	(1,310,777.46)
Less: Cash Received with Donor Restrictions	<u>(716,571.86)</u>
Net Liquidity	<u>\$ 2,175,266.08</u>

17. PRIOR PERIOD ADJUSTMENT

During the year, while management was working with year end reconciliations it noted the accounting system automatically setup the next month’s insurance payables when they are accruing salaries. It was determined this was actual insurance expense that should have been for October rather than September. As a result management has recorded a prior period adjustment to properly reduce the accrued insurance benefit portion of the payroll accrual at September 30, 2020. Accordingly, the Organization has restated its results for the prior year. The effect of the restatement on the Statement of Financial Position for the year ended September 30, 2020 is a follows:

Net Assets, as previously reported	\$ 2,966,675.95
Insurance payable reduction	<u>118,575.09</u>
Net Assets, as restated	<u>\$ 3,085,551.04</u>

The effect of the restatement on the Statement of Activities for September 30, 2020 would have increased expenses by \$659.76 (net of 2019 accruals \$117,915.33 and 2020 accruals \$118,575.09)

18. IN-KIND CONTRIBUTIONS

Under the grant agreements, the Organization (grantee) receives a percentage of total estimated project funds from the Federal government. The balance of the project funds is contributed to the Organization from non-Federal sources in the form of “in-kind” contributions of services or goods from the Organization, delegated agencies, the community, or non-Federal governmental organizations. The services and goods donated are valued according to the grant guidelines. The Organization only reports amounts up to the required match. In-kind revenues and in-kind expenses that are allowable under generally accepted accounting principles (GAAP) have been recognized in programs as follows:

	<u>Head Start</u>	<u>Foster Grandparents</u>	<u>Women’s Bus. Center</u>	<u>Totals</u>
Volunteers	\$ 2,064,623.67	\$ 0.00	\$ 0.00	\$ 2,064,623.67
Professional	63,984.69	100.00	5,453.75	69,538.44
Space Costs	157,848.84	0.00	40,636.00	198,484.84
Supplies	186,864.48	0.00	0.00	186,864.48
Travel	2,724.00	765.00	0.00	3,489.00
Participants	0.00	19,518.44	0.00	19,518.44
Other	<u>77,449.34</u>	<u>0.00</u>	<u>0.00</u>	<u>77,449.34</u>
Program In-Kind	2,553,495.02	20,383.44	46,089.75	2,619,968.21
Non-GAAP	<u>(2,064,623.67)</u>	<u>(0.00)</u>	<u>(0.00)</u>	<u>(2,064,623.67)</u>
Total In-Kind	<u>\$ 488,871.35</u>	<u>\$ 20,383.44</u>	<u>\$ 46,089.75</u>	<u>\$ 555,344.54</u>

19. CONTINGENT LIABILITIES

Amounts received or receivable from grantor agencies are subject to audit and adjustment by grantor agencies, principally the federal government. Any disallowed claims, including amounts already collected, may constitute a liability of the applicable funds. The amount, if any, of expenditures which may be disallowed by the grantor cannot be determined at this time, although the Organization expects such amounts, if any, to be immaterial.

December 2020, the novel coronavirus “COVID-19” pandemic in the United States has resulted in classroom buildings being closed, activities canceled and the temporary closure of operating hours for the offices. There is unprecedented uncertainty surrounding the duration of the pandemic, its potential economic ramifications, and any government actions to mitigate them. Accordingly, while management cannot quantify the financial and other impact to the Organization as of the date of this report, management believes that a material impact on the Organization’s financial position and results of future operations is reasonably possible.

20. REAL ESTATE JOINT VENTURES

Pleasant Hill Associates, L.P., a limited partnership, owns and operates a twenty four unit affordable housing development project in Pleasant Hill, Missouri. CMCHDC Properties, Ltd. is a general partner. The limited partners have a 99.9949% ownership interest. CMCHDC Properties, Ltd. has a .0051% interest in the limited partnership. The Organization’s capital contribution was \$100. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project’s total cost.

Centralia Associates II, L.P., a limited partnership, owns and operates a sixteen unit affordable housing development project in Centralia, Missouri. CMCHDC Properties, Ltd. is a general partner. The limited partners have a 99% ownership interest. CMCHDC Properties, Ltd. has a 1.0% interest in the limited partnership. The Organization’s capital contribution was \$100. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project’s total cost.

Mexico Associates I, L.P., a limited partnership, owns and operates a forty eight unit affordable housing development project in Mexico, Missouri. CMCHDC Properties, Ltd. is a general partner. The limited partners have a 99.99% ownership interest. CMCHDC Properties, Ltd. has a .01% interest in the limited partnership. The Organization’s capital contribution was \$100. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project’s total cost.

Mexico Associates II, L.P., a limited partnership, owns and operates a twenty unit affordable housing development project in Mexico, Missouri. CMCHDC Properties, Ltd. is a general partner. The limited partners have a 99% ownership interest. CMCHDC Properties, Ltd. has a 1.0% interest in the limited partnership. The Organization’s capital contribution was \$100. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project’s total cost.

20. REAL ESTATE JOINT VENTURES (Continued)

Weathered Rock II, L.P., a limited partnership, owns and operates a forty unit affordable housing development project in Jefferson City, Missouri. The Organization is a special limited partner. The Organization has a .01% interest in the limited partnership. The Organization's capital contribution was the donation of AHAP tax credits. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project's total cost.

Chapel Hill Commons, L.P., a limited partnership, owns and operates a forty four unit affordable housing development project in Jefferson City, Missouri. The Organization is a special limited partner. The Organization has a .005% interest in the limited partnership. The Organization's capital contribution was the donation of AHAP tax credits. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project's total cost.

Booneville Associates I, a limited partnership, owns and operates a forty eight unit affordable housing development project in Booneville, Missouri. The Organization is a general partner. The limited partners have a 99.99% ownership interest. The Organization has a .01% interest in the limited partnership. The Organization's capital contribution was \$100. Federal and state grants and tax credits, permanent loan financing, and the capital contributions of the limited partners financed a significant portion of the project's total cost.

The primary reason for admission of the Organization and CMCHDC Properties (a related entity) as a general partner in these real estate joint ventures is to qualify the projects for federal and state grants, tax credits, and permanent financing which are favorable to the development of the low income housing projects. While the Organization and CMCHDC Properties (a related entity) have an ownership interest in these real estate joint ventures, the financial nature of these interests are de minimis and are, therefore, not reported in the financial statements.

21. SUBSEQUENT EVENTS

The Organization evaluated events and transactions occurring subsequent to September 30, 2021, through March 27, 2022, the date the financial statements were available to be issued. During this period, there were no subsequent events requiring recognition in the financial statements. Additionally, there were no nonrecognized subsequent events requiring disclosure.

SUPPLEMENTARY INFORMATION

CENTRAL MISSOURI COMMUNITY ACTION

Columbia, Missouri

LOW INCOME HOUSING ENERGY ASSISTANCE PROGRAM

GRANT NO. ERS11020001

For the Program Period October 1, 2020 to September 30, 2021

Schedule of Revenue and Expenses

Revenue	
Grant Revenue-LIHEAP	
Special Start-up	
Current (initial + amendments)	\$ 2,194,504.17
Transfer Rev/Private grants/misc	50,312.16
	<hr/>
Total Revenue	2,244,816.33
Expenditures	
Personnel	192,918.65
Employee Benefits	54,173.88
Travel/Training	11.28
Rent/Space	16,529.41
Utilities	3,746.90
Equipment	947.43
Supplies	7,999.30
Other:Advertising	793.77
Insurance/repairs	1,200.44
Other:Overtime	288.00
Indirect Costs	34,633.27
Total Administrative/ Program Services	313,242.33
	<hr/>
ECIP Direct Services	
Winter	1,044,866.00
Summer	885,176.00
Emergency Services	1,532.00
Total ECIP Direct Services	1,931,574.00
	<hr/>
Total Expenditures	2,244,816.33
	<hr/>
Revenue over (under) Expenditures	-
Transfer from LIHEAP	-
	<hr/>
Ending Program Balance	\$ -
	<hr/> <hr/>

CENTRAL MISSOURI COMMUNITY ACTION

Columbia, Missouri

COMMUNITY SERVICES BLOCK GRANT PROGRAM

GRANT NO. PG282000001

For the Program Period October 1, 2019 to September 30, 2021

Schedule of Revenue and Expenses

Beginning CSBG Residual Receipts	\$	-
Revenue		
Grant Revenue-CSBG		1,088,467.76
Other Revenues		79.24
		<hr/>
Total Revenue		1,088,547.00
Expenditures		
Salaries		644,704.50
Fringe		172,148.44
In-Direct		114,359.41
Travel/Training		4,552.41
Rent/Space		67,642.61
Utilities		29,697.23
Equipment		7,315.21
Supplies/Printing		14,161.38
Contracting/Consulting		9,533.36
Direct Client Svcs/Program expense		13,658.32
Other - Dues & Subscriptions		3,719.42
Other - Insurance		6,061.76
Other - Advertizing/Recruit		992.95
Sub Total Program Expenses		1,088,547.00
		<hr/>
Total Expenditures		1,088,547.00
Revenue over(under) Expense		-
		<hr/>
Ending CSBG Residuals	\$	-
		<hr/> <hr/>

Central Missouri Community Action
Grant No. G-21-EE0007930-05-07
RECONCILIATION OF REVENUES AND EXPENSES
FOR THE PERIOD OF July 1, 2021 to September 30, 2021

DIVISION OF ENERGY

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) -

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 184,893

Program Income -

Total Revenue 184,893

Expenditures

Administration 7,692

Insurance 3,890

Financial Audit -

Leveraging -

T & TA 8,866

Program Operations 164,445

Total Expenditures 184,893

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income - minus total Expenditures) -

SUBGRANTEE

Beginning Fund Balance -

Revenue

Grant Income 184,893

Program Income -

Total Revenue 184,893

Expenditures

Administration 7,692

Insurance 3,890

Financial Audit -

Leveraging -

T & TA 8,866

Program Operations 164,445

Total Expenditures 184,893

Ending Fund Balance -

Ending Cash on Hand -

Ending Inventory -

Central Missouri Community Action
Grant No. G-21-LIHEAP-21-07
RECONCILIATION OF REVENUES AND EXPENSES
FOR THE PERIOD OF October 1, 2020 to September 30, 2021

DIVISION OF ENERGY

Beginning Fund Balance (funds that have been reimbursed but not expensed from the previous grant) _____ -

Revenue

Grant Income (funds that have been reimbursed to the agency from DNR) 413,601

Program Income _____ -

Total Revenue _____ 413,601

Expenditures

Administration 20,317

Insurance -

Financial Audit -

Leveraging -

T & TA 7,218

Program Operations _____ 386,066

Total Expenditures _____ 413,601

Ending Fund Balance (this is the sum of the Beginning Fund Balance + Grant Income + Program Income - minus total Expenditures) _____ -

SUBGRANTEE

Beginning Fund Balance _____ -

Revenue

Grant Income 413,601

Program Income _____ -

Total Revenue _____ 413,601

Expenditures

Administration 20,317

Insurance -

Financial Audit -

Leveraging -

T & TA 7,218

Program Operations _____ 386,066

Total Expenditures _____ 413,601

Ending Fund Balance _____ -

Ending Cash on Hand _____ -

Ending Inventory _____ -

Boone County Public Housing Agency (MO198)

Columbia, MO

Entity Wide Balance Sheet Summary

Submission Type: Audited/Single Audit

Fiscal Year End: 09/30/2021

	14.871 Housing Choice Vouchers	14.879 Mainstream Vouchers	14.HCC HCV CARES Act Funding	Subtotal	Total
111 Cash - Unrestricted	\$181,915	\$848	\$37,058	\$219,821	\$219,821
112 Cash - Restricted - Modernization and Development					
113 Cash - Other Restricted	\$0	\$34,666		\$34,666	\$34,666
114 Cash - Tenant Security Deposits					
115 Cash - Restricted for Payment of Current Liabilities					
100 Total Cash	\$181,915	\$35,514	\$37,058	\$254,487	\$254,487
121 Accounts Receivable - PHA Projects					
122 Accounts Receivable - HUD Other Projects					
124 Accounts Receivable - Other Government					
125 Accounts Receivable - Miscellaneous	\$0			\$0	\$0
126 Accounts Receivable - Tenants					
126.1 Allowance for Doubtful Accounts - Tenants					
126.2 Allowance for Doubtful Accounts - Other					
127 Notes, Loans, & Mortgages Receivable - Current					
128 Fraud Recovery	\$24,295			\$24,295	\$24,295
128.1 Allowance for Doubtful Accounts - Fraud	-\$21,753			-\$21,753	-\$21,753
129 Accrued Interest Receivable					
120 Total Receivables, Net of Allowances for Doubtful Accounts	\$2,542	\$0	\$0	\$2,542	\$2,542
131 Investments - Unrestricted					
132 Investments - Restricted					
135 Investments - Restricted for Payment of Current Liability					
142 Prepaid Expenses and Other Assets	\$103		\$402	\$505	\$505
143 Inventories					
143.1 Allowance for Obsolete Inventories					
144 Inter Program Due From					
145 Assets Held for Sale					
150 Total Current Assets	\$184,560	\$35,514	\$37,460	\$257,534	\$257,534
161 Land					
162 Buildings					
163 Furniture, Equipment & Machinery - Dwellings					
164 Furniture, Equipment & Machinery - Administration					
165 Leasehold Improvements					
166 Accumulated Depreciation					
167 Construction in Progress					
168 Infrastructure					
160 Total Capital Assets, Net of Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0
171 Notes, Loans and Mortgages Receivable - Non-Current					
172 Notes, Loans, & Mortgages Receivable - Non Current - Past Due					
173 Grants Receivable - Non Current					
174 Other Assets					
176 Investments in Joint Ventures					
180 Total Non-Current Assets	\$0	\$0	\$0	\$0	\$0
200 Deferred Outflow of Resources					
290 Total Assets and Deferred Outflow of Resources	\$184,560	\$35,514	\$37,460	\$257,534	\$257,534
311 Bank Overdraft					
312 Accounts Payable <= 90 Days	\$978		\$329	\$1,307	\$1,307
313 Accounts Payable >90 Days Past Due					
321 Accrued Wage/Payroll Taxes Payable	\$4,170			\$4,170	\$4,170
322 Accrued Compensated Absences - Current Portion					
324 Accrued Contingency Liability					
325 Accrued Interest Payable					
331 Accounts Payable - HUD PHA Programs					

Boone County Public Housing Agency (MO198)

Columbia, MO

Entity Wide Balance Sheet Summary

Submission Type: Audited/Single Audit

Fiscal Year End: 09/30/2021

	14.871 Housing Choice Vouchers	14.879 Mainstream Vouchers	14.HCC HCV CARES Act Funding	Subtotal	Total
332 Account Payable - PHA Projects					
333 Accounts Payable - Other Government					
341 Tenant Security Deposits					
342 Unearned Revenue			\$37,131	\$37,131	\$37,131
343 Current Portion of Long-term Debt - Capital Projects/Mortgage Revenue					
344 Current Portion of Long-term Debt - Operating Borrowings					
345 Other Current Liabilities					
346 Accrued Liabilities - Other					
347 Inter Program - Due To					
348 Loan Liability - Current					
310 Total Current Liabilities	\$5,148	\$0	\$37,460	\$42,608	\$42,608
351 Long-term Debt, Net of Current - Capital Projects/Mortgage Revenue					
352 Long-term Debt, Net of Current - Operating Borrowings					
353 Non-current Liabilities - Other					
354 Accrued Compensated Absences - Non Current					
355 Loan Liability - Non Current					
356 FASB 5 Liabilities					
357 Accrued Pension and OPEB Liabilities					
350 Total Non-Current Liabilities	\$0	\$0	\$0	\$0	\$0
300 Total Liabilities	\$5,148	\$0	\$37,460	\$42,608	\$42,608
400 Deferred Inflow of Resources					
508.4 Net Investment in Capital Assets					
511.4 Restricted Net Position	\$0	\$34,666	\$0	\$34,666	\$34,666
512.4 Unrestricted Net Position	\$179,412	\$848	\$0	\$180,260	\$180,260
513 Total Equity - Net Assets / Position	\$179,412	\$35,514	\$0	\$214,926	\$214,926
600 Total Liabilities, Deferred Inflows of Resources and Equity - Net	\$184,560	\$35,514	\$37,460	\$257,534	\$257,534

Boone County Public Housing Agency (MO198)

Columbia, MO

Entity Wide Revenue and Expense Summary

Submission Type: Audited/Single Audit

Fiscal Year End: 09/30/2021

	14.871 Housing Choice Vouchers	14.879 Mainstream Vouchers	14.HCC HCV CARES Act Funding	Subtotal	Total
70300 Net Tenant Rental Revenue					
70400 Tenant Revenue - Other					
70500 Total Tenant Revenue	\$0	\$0	\$0	\$0	\$0
70600 HUD PHA Operating Grants	\$1,537,588	\$52,587	\$14,676	\$1,604,851	\$1,604,851
70610 Capital Grants					
70710 Management Fee					
70720 Asset Management Fee					
70730 Book Keeping Fee					
70740 Front Line Service Fee					
70750 Other Fees					
70700 Total Fee Revenue					
70800 Other Government Grants					
71100 Investment Income - Unrestricted					
71200 Mortgage Interest Income					
71300 Proceeds from Disposition of Assets Held for Sale					
71310 Cost of Sale of Assets					
71400 Fraud Recovery	\$4,318			\$4,318	\$4,318
71500 Other Revenue	\$507		\$6	\$513	\$513
71600 Gain or Loss on Sale of Capital Assets					
72000 Investment Income - Restricted	\$19			\$19	\$19
70000 Total Revenue	\$1,542,432	\$52,587	\$14,682	\$1,609,701	\$1,609,701
91100 Administrative Salaries	\$81,433			\$81,433	\$81,433
91200 Auditing Fees					
91300 Management Fee					
91310 Book-keeping Fee					
91400 Advertising and Marketing	\$47			\$47	\$47
91500 Employee Benefit contributions - Administrative	\$26,444			\$26,444	\$26,444
91600 Office Expenses	\$12,907		\$6,196	\$19,103	\$19,103
91700 Legal Expense					
91800 Travel	\$395		\$1,200	\$1,595	\$1,595
91810 Allocated Overhead	\$15,110			\$15,110	\$15,110
91900 Other	\$16,014		\$7,286	\$23,300	\$23,300
91000 Total Operating - Administrative	\$152,350	\$0	\$14,682	\$167,032	\$167,032
92000 Asset Management Fee					
92100 Tenant Services - Salaries					
92200 Relocation Costs					
92300 Employee Benefit Contributions - Tenant Services					
92400 Tenant Services - Other					
92500 Total Tenant Services	\$0	\$0	\$0	\$0	\$0
93100 Water					
93200 Electricity					
93300 Gas					
93400 Fuel					
93500 Labor					
93600 Sewer					
93700 Employee Benefit Contributions - Utilities					
93800 Other Utilities Expense	\$4,141		\$0	\$4,141	\$4,141
93000 Total Utilities	\$4,141	\$0	\$0	\$4,141	\$4,141
94100 Ordinary Maintenance and Operations - Labor					
94200 Ordinary Maintenance and Operations - Materials and Other					
94300 Ordinary Maintenance and Operations Contracts	\$4,760			\$4,760	\$4,760
94500 Employee Benefit Contributions - Ordinary Maintenance					
94000 Total Maintenance	\$4,760	\$0	\$0	\$4,760	\$4,760

Boone County Public Housing Agency (MO198)

Columbia, MO

Entity Wide Revenue and Expense Summary

Submission Type: Audited/Single Audit

Fiscal Year End: 09/30/2021

	14.871 Housing Choice Vouchers	14.879 Mainstream Vouchers	14.HCC HCV CARES Act Funding	Subtotal	Total
95100 Protective Services - Labor					
95200 Protective Services - Other Contract Costs					
95300 Protective Services - Other					
95500 Employee Benefit Contributions - Protective Services					
95000 Total Protective Services	\$0	\$0	\$0	\$0	\$0
96110 Property Insurance	\$136			\$136	\$136
96120 Liability Insurance	\$1,149			\$1,149	\$1,149
96130 Workmen's Compensation	\$54			\$54	\$54
96140 All Other Insurance					
96100 Total insurance Premiums	\$1,339	\$0	\$0	\$1,339	\$1,339
96200 Other General Expenses					
96210 Compensated Absences					
96300 Payments in Lieu of Taxes					
96400 Bad debt - Tenant Rents					
96500 Bad debt - Mortgages					
96600 Bad debt - Other					
96800 Severance Expense					
96000 Total Other General Expenses	\$0	\$0	\$0	\$0	\$0
96710 Interest of Mortgage (or Bonds) Payable					
96720 Interest on Notes Payable (Short and Long Term)					
96730 Amortization of Bond Issue Costs					
96700 Total Interest Expense and Amortization Cost	\$0	\$0	\$0	\$0	\$0
96900 Total Operating Expenses	\$162,590	\$0	\$14,682	\$177,272	\$177,272
97000 Excess of Operating Revenue over Operating Expenses	\$1,379,842	\$52,587	\$0	\$1,432,429	\$1,432,429
97100 Extraordinary Maintenance					
97200 Casualty Losses - Non-capitalized					
97300 Housing Assistance Payments	\$1,352,271	\$17,073		\$1,369,344	\$1,369,344
97350 HAP Portability-In	\$0			\$0	\$0
97400 Depreciation Expense	\$0			\$0	\$0
97500 Fraud Losses					
97600 Capital Outlays - Governmental Funds					
97700 Debt Principal Payment - Governmental Funds					
97800 Dwelling Units Rent Expense					
90000 Total Expenses	\$1,514,861	\$17,073	\$14,682	\$1,546,616	\$1,546,616
10010 Operating Transfer In					
10020 Operating transfer Out					
10030 Operating Transfers from/to Primary Government					
10040 Operating Transfers from/to Component Unit					
10050 Proceeds from Notes, Loans and Bonds					
10060 Proceeds from Property Sales					
10070 Extraordinary Items, Net Gain/Loss					
10080 Special Items (Net Gain/Loss)					
10091 Inter Project Excess Cash Transfer In					
10092 Inter Project Excess Cash Transfer Out					
10093 Transfers between Program and Project - In					
10094 Transfers between Project and Program - Out					
10100 Total Other financing Sources (Uses)	\$0	\$0	\$0	\$0	\$0
10000 Excess (Deficiency) of Total Revenue Over (Under) Total Expenses	\$27,571	\$35,514	\$0	\$63,085	\$63,085
11020 Required Annual Debt Principal Payments	\$0	\$0	\$0	\$0	\$0

Boone County Public Housing Agency (MO198)

Columbia, MO

Entity Wide Revenue and Expense Summary

Submission Type: Audited/Single Audit

Fiscal Year End: 09/30/2021

	14.871 Housing Choice Vouchers	14.879 Mainstream Vouchers	14.HCC HCV CARES Act Funding	Subtotal	Total
11030 Beginning Equity	\$151,841	\$0	\$0	\$151,841	\$151,841
11040 Prior Period Adjustments, Equity Transfers and Correction of Errors	\$0			\$0	\$0
11050 Changes in Compensated Absence Balance					
11060 Changes in Contingent Liability Balance					
11070 Changes in Unrecognized Pension Transition Liability					
11080 Changes in Special Term/Severance Benefits Liability					
11090 Changes in Allowance for Doubtful Accounts - Dwelling Rents					
11100 Changes in Allowance for Doubtful Accounts - Other					
11170 Administrative Fee Equity	\$179,412			\$179,412	\$179,412
11180 Housing Assistance Payments Equity	\$0			\$0	\$0
11190 Unit Months Available	4932	320		5252	5252
11210 Number of Unit Months Leased	3379	67		3446	3446
11270 Excess Cash					
11610 Land Purchases					
11620 Building Purchases					
11630 Furniture & Equipment - Dwelling Purchases					
11640 Furniture & Equipment - Administrative Purchases					
11650 Leasehold Improvements Purchases					
11660 Infrastructure Purchases					
13510 CFFP Debt Service Payments					
13901 Replacement Housing Factor Funds					

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri
Schedule of Expenditures of Federal Awards
For the Year Ended September 30, 2021

Federal Grantor/Pass-Through Grantor/Program Title	Grant Year End	CFDA #	Pass-Through Entity Identifying Number	Provided to Subrecipients	Federal Expenditures
<u>Corporation for National and Community Services</u>					
Direct Programs:					
Foster Grandparents/Senior Companion Cluster					
Foster Grandparents	3/31/2021	94.011	N/A	\$ -	199,290.90
Foster Grandparents	3/31/2022	94.011	N/A	-	190,051.83
Retired Senior Volunteer Program		94.002	N/A	-	15,512.02
Total Corporation for National and Community Services				-	404,854.75
<u>U.S. Department of Health and Human Services</u>					
Direct Programs:					
Head Start Cluster					
Head Start	4/30/2021	93.600	N/A	-	4,122,072.74
Head Start	4/30/2022	93.600	N/A	-	2,666,339.06
Head Start-Start Up	6/30/2024	93.600	N/A		167,155.75
COVID-19 Head Start	4/30/2021	93.600	N/A	-	46,124.68
Head Start - Expansion	6/30/2022	93.600	N/A	-	328,360.93
Head Start - Expansion	6/30/2021	93.600	N/A	-	1,003,390.16
COVID-19 Head Start - Expansion	6/30/2021	93.600	N/A	-	9,196.92
COVID-19 Head Start	3/31/2023	93.600	N/A	-	5,815.23
Head Start-American Rescue Plan	3/31/2023	93.600	N/A		136,810.58
			TOTAL Head Start Cluster	-	8,485,266.05
Missouri Department of Social Services Family Support Division					
SkillUP Program (TANF)	9/30/2019	93.558	CS190278001	-	127,064.62
The Curators of The University of Missouri					
Show Me Healthy Marriages and Relationships	9/29/2021	93.086	C00064081-2	-	242,993.28
State of Missouri Division of Support Services					
Low-Income Home Energy Assistance Program (LIHEAP- ECIP)	9/30/2020	93.568	ER11020001		311,159.72
Low-Income Home Energy Assistance Program (LIHEAP- ECIP)	9/30/2021	93.568	ER11021001	-	2,194,504.17
Missouri Department of Economic Development					
Low-Income Home Energy Assistance Program (LIHEAP- WZN)	9/30/2021	93.568	G-21-LIHEAP-20-07		413,601.00
COVID-19 Low-Income Home Energy Assistance Program (LIHEAP- WZN)	9/30/2021	93.568	G-21-LIHEAP_CARES-07	-	116,128.00
		Total 93.568		-	3,035,392.89

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri
Schedule of Expenditures of Federal Awards
For the Year Ended September 30, 2021

Federal Grantor/Pass-Through Grantor/Program Title	Grant Year End	CFDA #	Pass-Through Entity Identifying Number	Provided to Subrecipients	Federal Expenditures
<u>U.S. Department of Health and Human Services (Continued)</u>					
State of Missouri Division of Support Services					
COVID-19 Community Services Block Grant	9/30/2022	93.569	PG282000051	\$ -	\$ 488,465.59
Community Services Block Grant	9/30/2020	93.569	PG282000001	-	381,741.22
Community Services Block Grant	9/30/2021	93.569	PG282100001	-	712,335.21
		Total 93.569		-	1,582,542.02
Total U.S. Department of Health and Human Services				-	13,473,258.86
<u>U.S. Department of Energy</u>					
Passed-through:					
Missouri Department of Economic Development					
Weatherization Assistance for Low-Income Individuals	6/30/2021	81.042	G-20-EE007930-4-07	-	250,769.85
Weatherization Assistance for Low-Income Individuals	6/30/2022	81.042	G-21-EE007930-4-07	-	191,302.69
		TOTAL 81.042		-	442,072.54
Total U.S. Department of Energy				-	442,072.54
<u>U.S. Department of Housing and Urban Development</u>					
Passed-through:					
Boone County Public Housing Agency					
Housing Voucher Cluster					
Section 8 Housing Choice Vouchers	9/30/2021	14.871	MO198	-	1,537,588.16
COVID-19 Section 8 Housing Choice Vouchers CARES	9/30/2021	14.871	MO198	-	14,675.89
		Total 14.871		-	1,552,264.05
Section 8 Mainstream Vouchers	9/30/2021	14.879	MO198	-	52,587.00
Total Housing Voucher Cluster				-	1,604,851.05
Local Initiative Support Corporation					
HUD Section 4 Grant	9/30/2017	14.252	41181-0037	-	46,788.53
City of Columbia, Missouri					
CDBG - Entitlement Grants Cluster					
Community Development Block Grant	12/30/2021	14.218	CDBG 20-04	-	593.12
Columbia Affordable Housing	11/30/2019	14.239	26704130	-	96,266.06
Total U.S. Department of Housing and Urban Development				-	1,748,498.76

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri
Schedule of Expenditures of Federal Awards
For the Year Ended September 30, 2021

Federal Grantor/Pass-Through Grantor/Program Title	Grant Year End	CFDA #	Pass-Through Entity Identifying Number	Provided to Subrecipients	Federal Expenditures
<u>U.S. Department of Agriculture</u>					
Missouri Community Action Network					
SNAP Cluster					
Skill UP - FNS	9/30/2021	10.551	CS190278001	\$ -	\$ 87,347.00
State of Missouri Department of Health					
Child and Adult Care Food Program	9/30/2021	10.558	ERS46110023	-	267,294.06
COVID-19 Child and Adult Care Food Program	9/30/2021	10.558	ERS46110023	-	31,537.26
		Total 10.558		-	298,831.32
Total U.S. Department of Agriculture				-	386,178.32
<u>U.S. Department of the Treasury</u>					
Passed-through:					
Boone County					
COVID-19 Coronavirus Relief Fund	12/31/2021	21.019	Not Assigned	-	494,957.20
Callaway County					
COVID-19 Coronavirus Relief Fund	12/31/2021	21.019	Not Assigned	-	1,669.00
Howard County					
COVID-19 Coronavirus Relief Fund	12/31/2021	21.019	Not Assigned	-	28,678.50
Missouri Department of Economic Development					
COVID-19 Coronavirus Relief Fund	12/31/2021	21.019	Not Assigned	-	216,084.27
		Total 21.019		-	741,388.97
Total U.S. Department of the Treasury				-	741,388.97
<u>U.S. Small Business Administration</u>					
Direct Programs:					
Women's Business Ownership Assistance	9/30/2020	59.043	N/A	-	150,000.00
COVID-19 Women's Business Ownership Assistance	9/30/2020	59.043	N/A	-	167,196.65
		Total 59.043		-	317,196.65
Total U.S. Small Business Administration				-	317,196.65
			Total Expenditures of Federal Awards	\$ -	\$ 17,513,448.85

NOTE A -- BASIS OF PRESENTATION

The accompanying schedule of expenditures of federal awards includes the federal grant activity of Central Missouri Community Action and presents expenditures on the accrual basis of accounting, except for subsidy programs, which follows REAC PHA - Financial Accounting Brief - Accounting Issue #10, which defines a Federal expenditure expended for single audit purposes as when dollars are received.

NOTE B: INDIRECT COST RATE

Central Missouri Community Action did not elect to use the 10% de minimis cost rate.

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER
FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN
AUDIT OF CONSOLIDATED FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE
WITH
GOVERNMENT AUDITING STANDARDS**

Board of Directors
Central Missouri Community Action
Columbia, Missouri

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States, the consolidated financial statements of Central Missouri Community Action (a nonprofit organization), which comprise the consolidated statement of financial position as of September 30, 2021, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated March 27, 2022.

Internal Control over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered Central Missouri Community Action's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of Central Missouri Community Action's internal control. Accordingly, we do not express an opinion on the effectiveness of Central Missouri Community Action's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's consolidated financial statements will not be prevented, or detected and corrected on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Compliance and Other Matters

As part of obtaining reasonable assurance about whether Central Missouri Community Action's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Organization's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Organization's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

March 27, 2022
Chanute, Kansas

JARRED, GILMORE & PHILLIPS, PA
CERTIFIED PUBLIC ACCOUNTANTS

**INDEPENDENT AUDITORS' REPORT ON COMPLIANCE FOR EACH MAJOR
PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY
THE UNIFORM GUIDANCE**

Board of Directors
Central Missouri Community Action
Columbia, Missouri

Report on Compliance for Each Major Federal Program

We have audited Central Missouri Community Action's compliance with the types of compliance requirements described in the OMB Compliance Supplement that could have a direct and material effect on each of Central Missouri Community Action's major federal programs for the year ended September 30, 2021. Central Missouri Community Action's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

Management's Responsibility

Management is responsible for compliance with federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditors' Responsibility

Our responsibility is to express an opinion on compliance for each of Central Missouri Community Action's major federal programs based on our audit of the types of compliance requirements referred to above. We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the types of compliance requirements referred to above that could have a direct and material effect on a major federal program occurred. An audit includes examining, on a test basis, evidence about Central Missouri Community Action's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major federal programs. However, our audit does not provide a legal determination of Central Missouri Community Action's compliance.

Opinion on Each of the Other Major Federal Programs

In our opinion, Central Missouri Community Action complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its other major federal programs for the year ended September 30, 2021.

Report on Internal Control Over Compliance

Management of Central Missouri Community Action is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Central Missouri Community Action's internal control over compliance with the types of requirements that could have a direct and material effect on each major federal program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Central Missouri Community Action's internal control over compliance.

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A material weakness in internal control over compliance is a deficiency, or a combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A significant deficiency in internal control over compliance is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Purpose of this Report

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of that testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.



JARRED, GILMORE & PHILLIPS, PA
Certified Public Accountants

March 27, 2022
Chanute, Kansas

CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri

Schedule of Findings and Questioned Costs
For the Year Ended September 30, 2021

I. SUMMARY OF AUDITORS' RESULTS

Consolidated Financial Statements:

The auditors' report expresses an unmodified opinion on the consolidated financial statements of Central Missouri Community Action

Internal Control over Financial Reporting:

Material weakness(es) identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiencies identified?	_____	Yes	_____ <u>X</u> _____	None Reported
Noncompliance or other matters required to be reported under <i>Government Auditing Standards</i> ?	_____	Yes	_____ <u>X</u> _____	No

Federal Awards:

Internal control over major programs:

Material weakness(es) identified?	_____	Yes	_____ <u>X</u> _____	No
Significant deficiencies identified?	_____	Yes	_____ <u>X</u> _____	None Reported

The auditors' report on compliance for the major federal award programs for Central Missouri Community Action expresses an unmodified opinion.

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)? _____ Yes _____ X _____ No

Identification of major programs:

U.S. Department of Health and Human Services

Head Start – CFDA 93.600

U.S. Department of Energy

Weatherization Assistance for Low-Income Individuals – CFDA 81.042

The threshold for distinguishing Types A and B programs was \$750,000.00.

Auditee qualified as a low risk auditee? _____ X _____ Yes _____ No

II. FINANCIAL STATEMENT FINDINGS

None

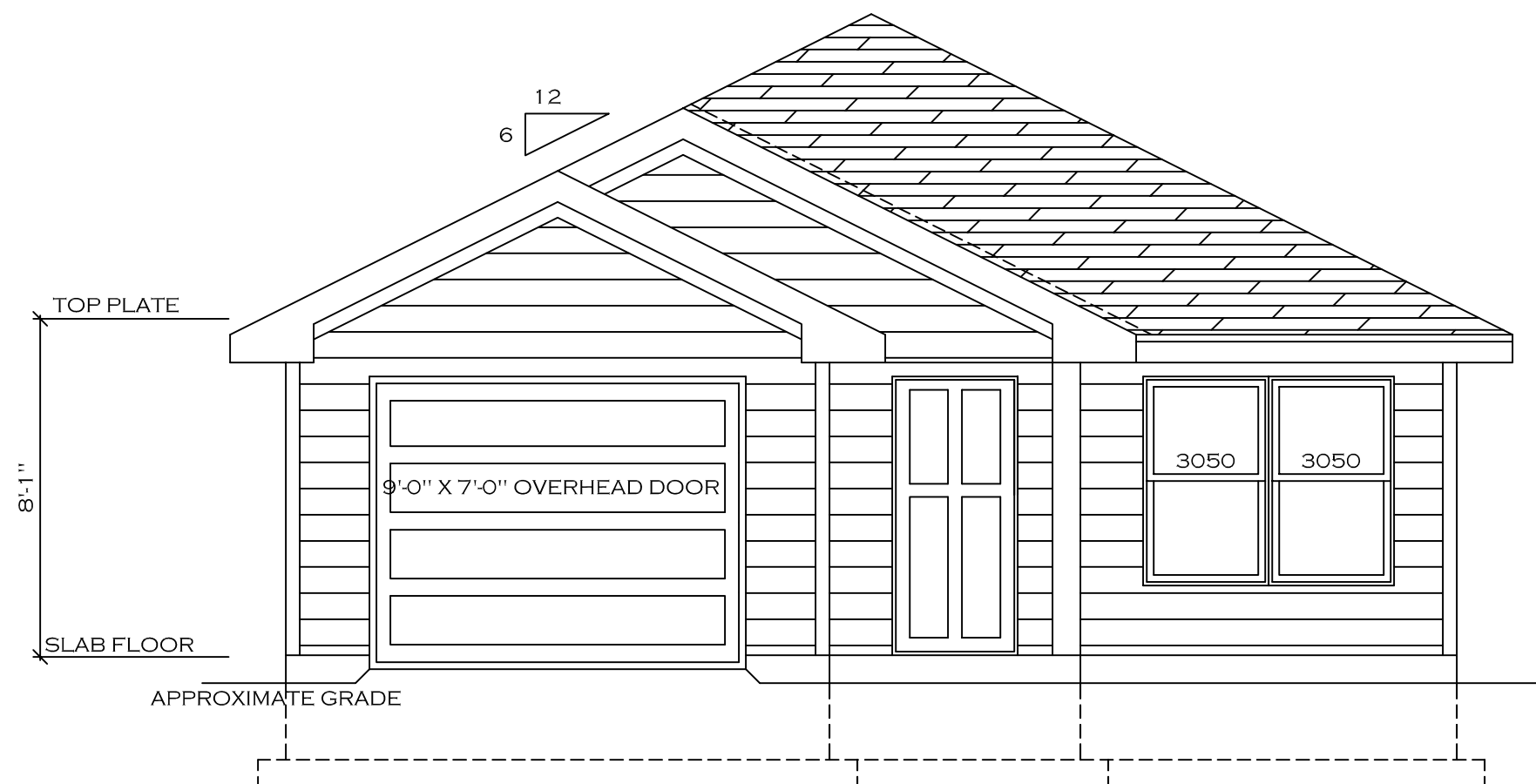
III. FEDERAL AWARD FINDINGS AND QUESTIONED COSTS

None

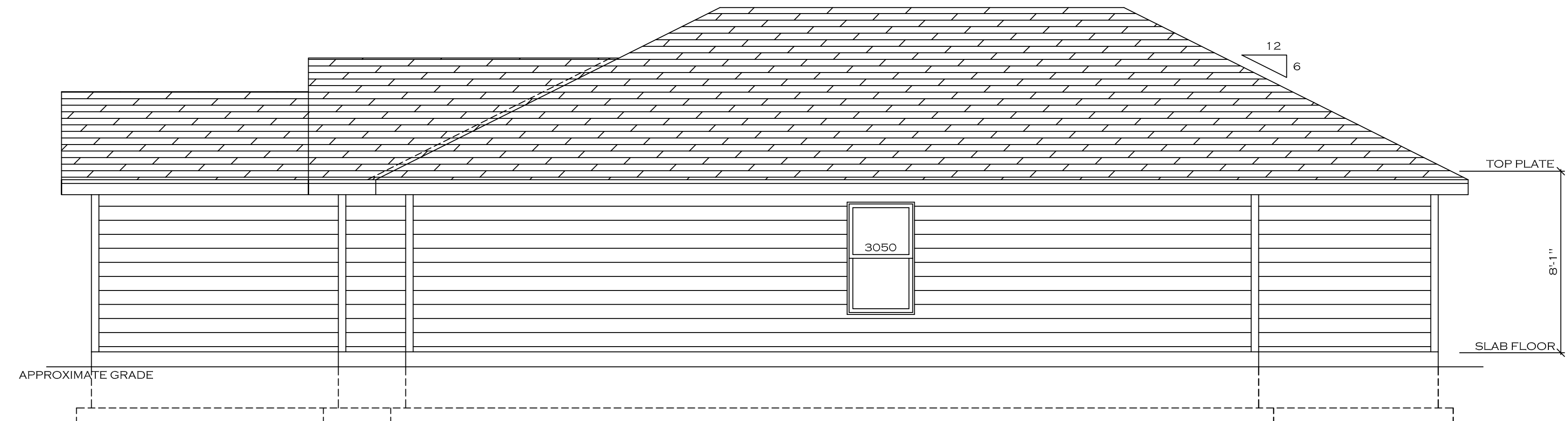
CENTRAL MISSOURI COMMUNITY ACTION
Columbia, Missouri

Summary Schedule of Prior Audit Findings
For the Year Ended September 30, 2021

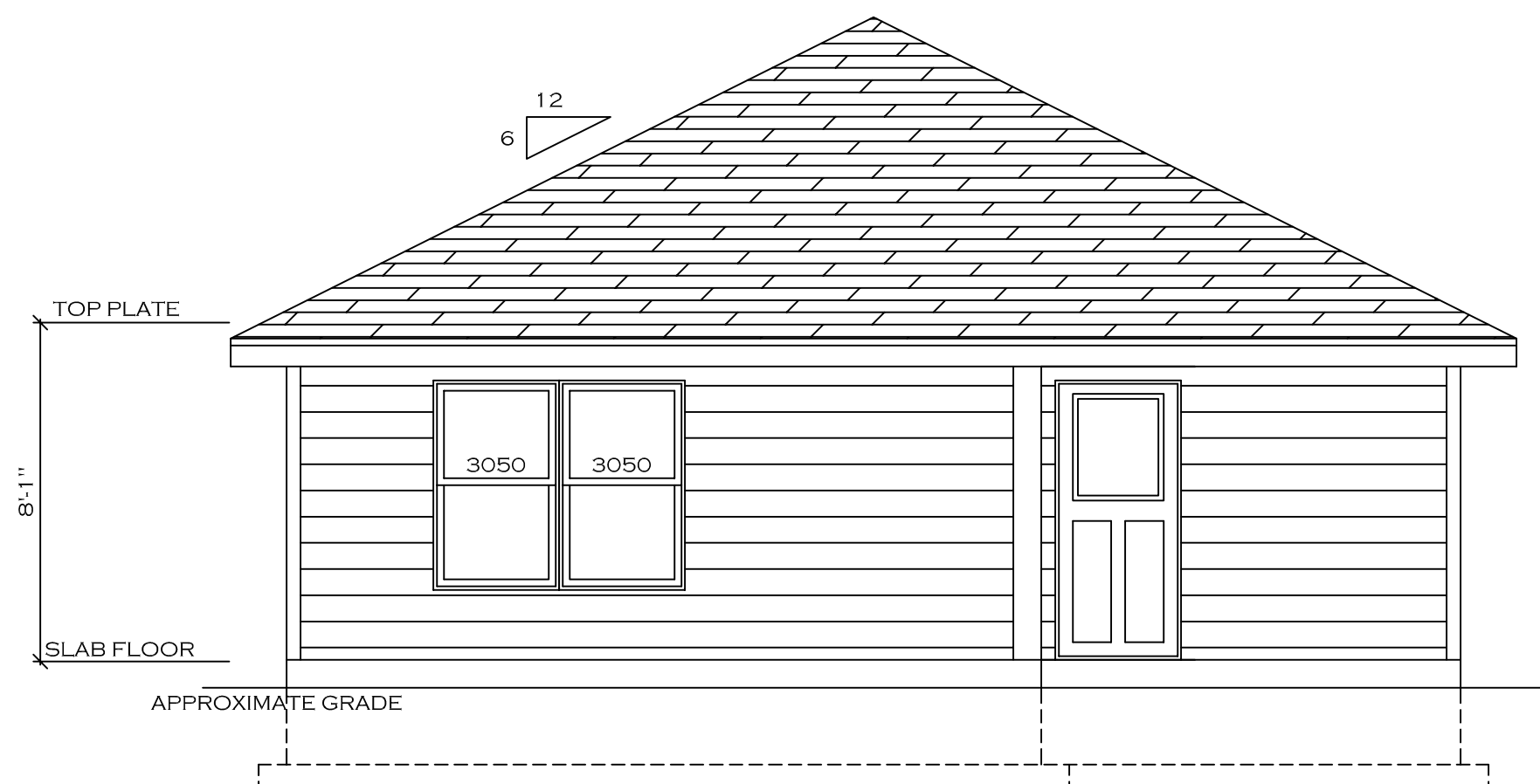
None



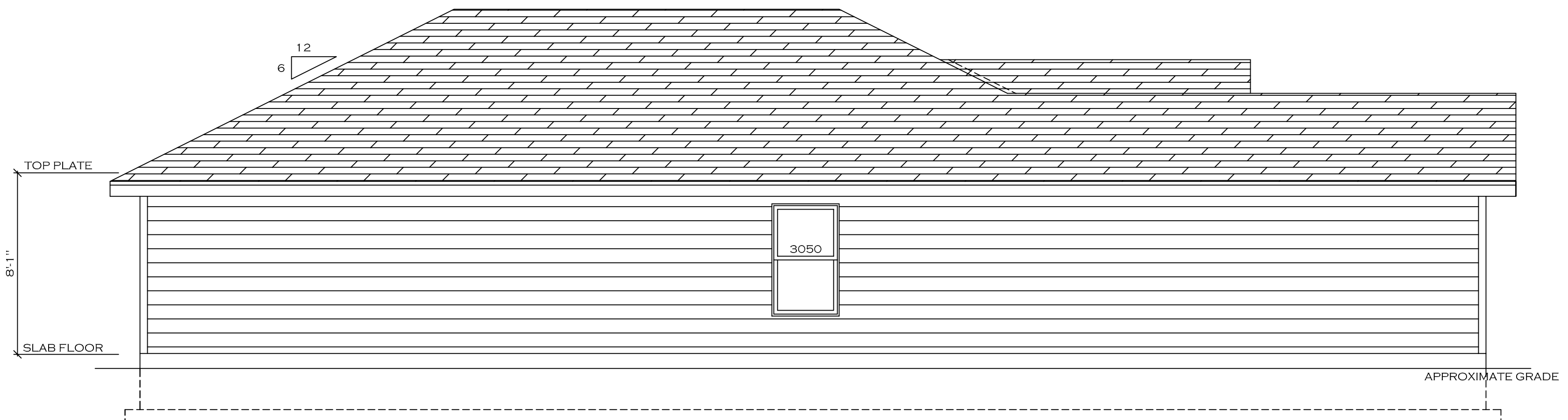
FRONT ELEVATION
SCALE: 1/4" = 1'-0"



RIGHT ELEVATION
SCALE: 1/4" = 1'-0"



REAR ELEVATION
SCALE: 1/4" = 1'-0"



LEFT ELEVATION
SCALE: 1/4" = 1'-0"

NOTE: EVERY EFFORT WAS MADE TO PREPARE THESE DRAWINGS TO AVOID MISTAKES; HOWEVER, THE DESIGNER IS NOT AN ARCHITECT NOR AN ENGINEER AND ASSUMES NO RESPONSIBILITY FOR STRUCTURAL FAILURES DUE TO OMISSIONS OR ERRORS. THE CONTRACTOR ON THE JOB MUST VERIFY ALL DETAILS AND DIMENSIONS CONFORM WITH LOCAL BUILDING CODES. THANK YOU

CLEAN LINE HOME DESIGN, LLC
800 CANTERBURY DR. COLUMBIA, MO 65203
CLEANLINEPLANS@GMAIL.COM
MCMXCVIII (573) 219-0426



R. ANTHONY DEVELOPMENT
573-999-6551
KING ST.

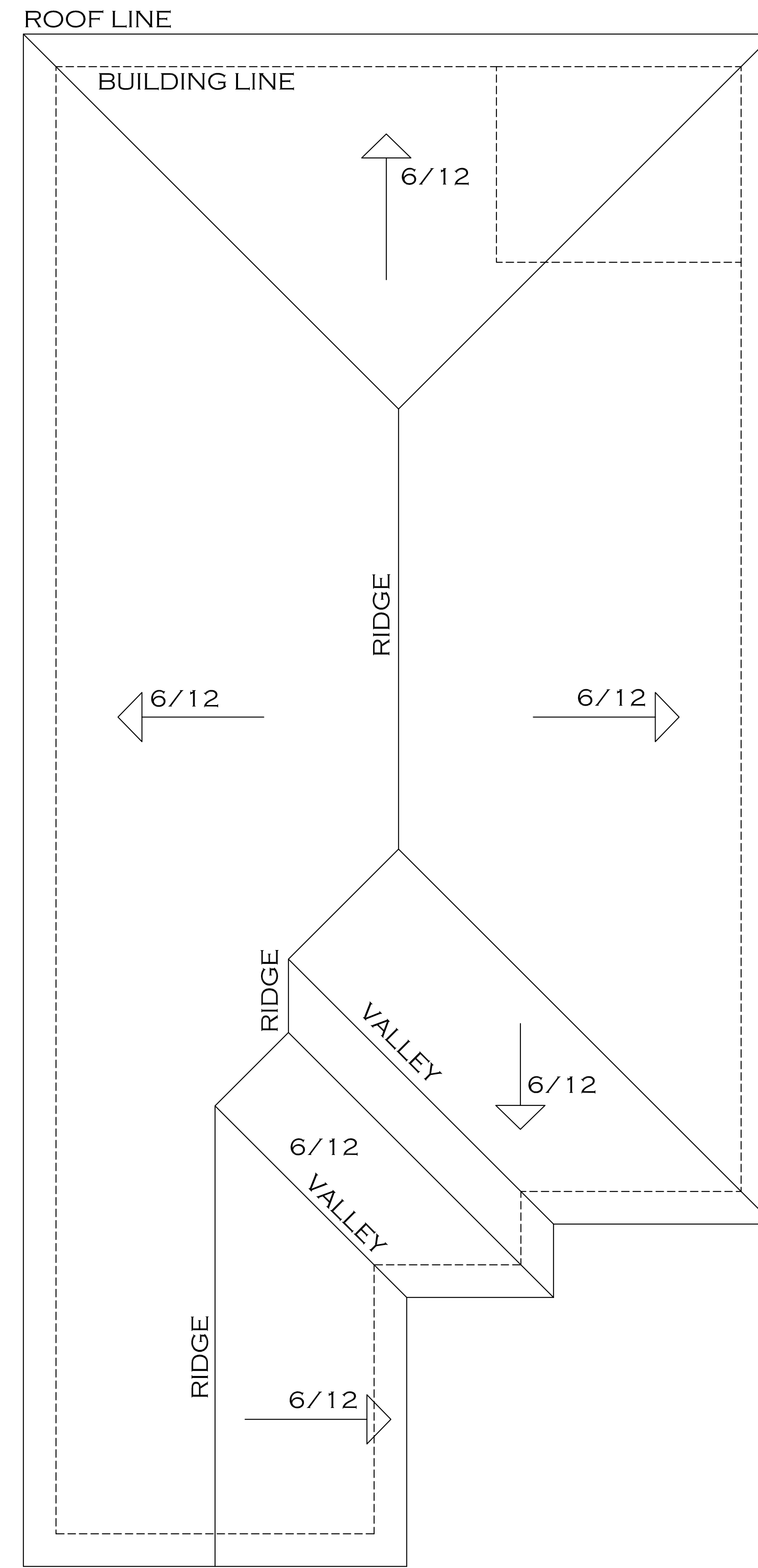
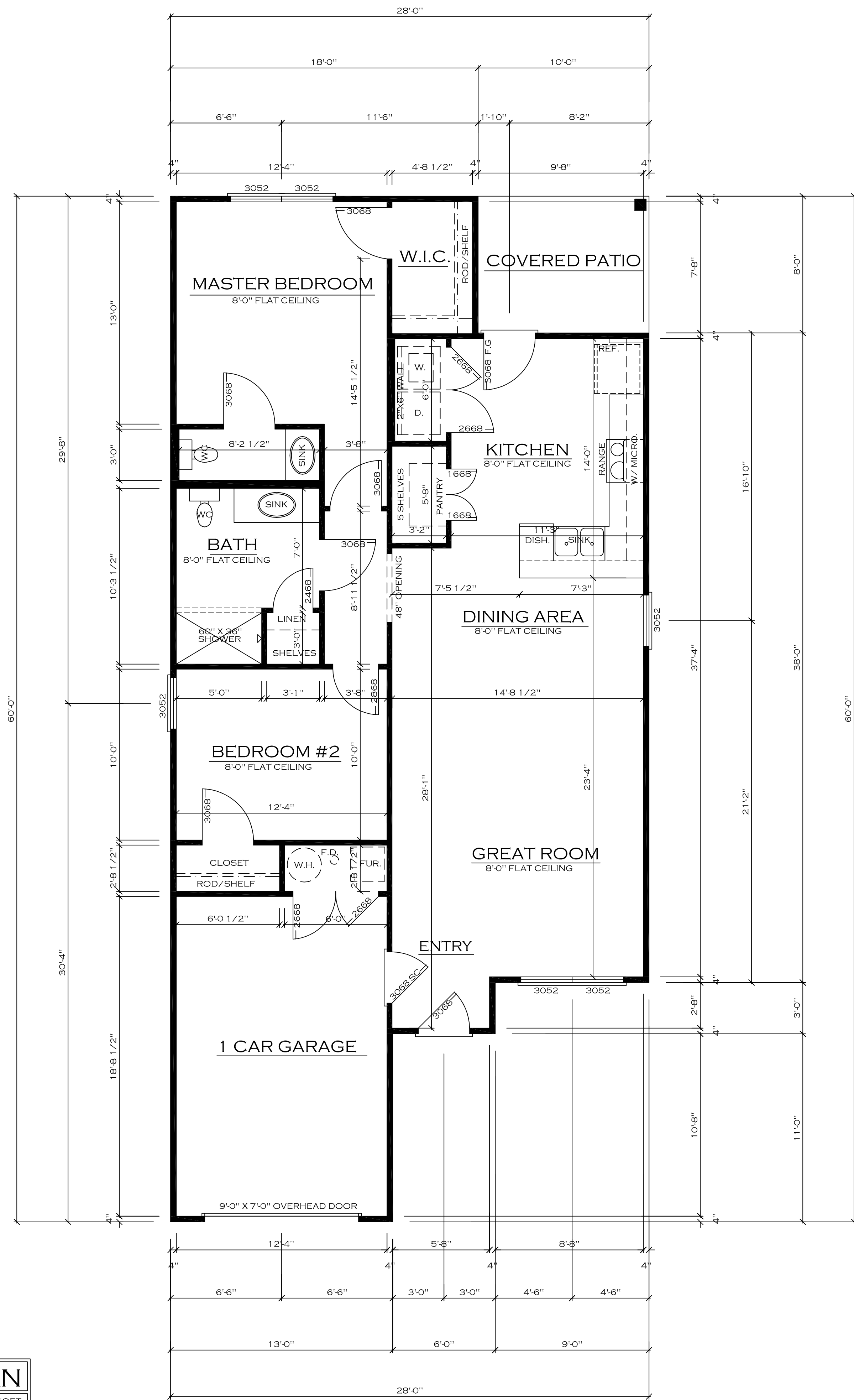
ELEVATIONS
SCALE: 1/4" = 1'-0"
DATE: 8/13/2018
JOB #: 180813
DRAWN BY: TRH

A2
OF 2

PLAN NOTES:
- VERIFY ALL LOCAL CODES, ENERGY TYPES AND SITE CONDITIONS PRIOR TO CONSTRUCTION
- REVIEW SUB-CONTRACTORS LOCATIONS OF HVAC(S) AND WATER HEATER(S) PRIOR TO CONSTRUCTION
- ALL INTERIOR WALLS ARE 3/2" UNLESS DIMENSIONED OTHERWISE

MAIN FLOOR PLAN

SCALE: 1/4" = 1'-0" 1163 SQFT



ROOF PLAN

SCALE: 1/4" = 1'-0"

PLAN NOTES:
 - VERIFY ALL LOCAL CODES, ENERGY TYPES AND SITE CONDITIONS PRIOR TO CONSTRUCTION
 - REVIEW SUB-CONTRACTORS LOCATIONS OF HVAC(S) AND WATER HEATER(S) PRIOR TO CONSTRUCTION
 - ALL INTERIOR WALLS ARE 3/2" UNLESS DIMENSIONED OTHERWISE

MAIN FLOOR PLAN
A1 OF **2**
 SCALE: 1/4" = 1'-0"
 DATE: 8/13/2018
 JOB #: 180813
 DRAWN BY: TRH

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 KING ST.

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Sources and Uses of Funds CMCA for Hickman Lots. - Form X

Development Sources of Funds			Development Uses of Funds			
2023 Build			Proposed		Proposed	
Total Sources		% of costs	Acquisition & General Requirements		Thermal & Moisture	
City CHDO	\$ 92,500.00	51.39%	Lot/Land	\$ -	Insulation	\$ 4,396.00
CMCA Financing	\$ 87,500.00	48.61%	Permits	\$ 620.00	Shingles/Roofing	\$ 6,000.00
			Labor	\$ -	Gutters	\$ 1,700.00
			Surveys/Appraisals	\$ 500.00	Siding	\$ 14,000.00
			Temporary Facilities/Utilities	\$ -	Soffit/Fascia	
			Equipment Rental	\$ -	Total Thermal/Moisture	\$ 26,096.00
			Insurance	\$ 2,000.00	Doors and Windows	
Total	\$ 180,000.00	100%	Plans/Architect	\$ -	Exterior Entrance Doors	\$ 2,000.00
			Interest/Bank Fees	\$ -	Interior Pre-Hung Doors	\$ 4,100.00
			Realtor Fees	\$ 3,500.00	Patio Doors	
			Advertising & Sales	\$ -	Garage Door(s)	\$ 1,600.00
			Legal Fees	\$ -	Windows	\$ 2,200.00
			Developer Fees	\$ 18,000.00	Hardware	\$ 500.00
			Other Fees: Disbursement fee	\$ 1,600.00	Total Doors and Windows	\$ 10,400.00
			Maint/ Clean-up	\$ -	Finishes	
			Total Acq/General Req.	\$ 26,220.00	Drywall	\$ 8,000.00
			Sitework		Vinyl	\$ 1,000.00
			Site Preparation	\$ 2,000.00	Tile	\$ 1,200.00
			Earthwork/Excavation	\$ 3,000.00	Carpet	\$ 1,200.00
			Sewer	\$ 1,000.00	Painting Interior	\$ 3,800.00
			Utilities Installation	\$ 2,000.00	Painting Exterior	\$ -
			Landscaping	\$ 1,000.00	Total Finishes	\$ 15,200.00
			Total Sitework	\$ 9,000.00	Equipment	
			Concrete		Appliance kitchen	\$ 3,000.00
			Reinforcement		Appliance laundry	\$ 1,200.00
			Rock	\$ 1,000.00	Total Equipment	\$ 4,200.00
			Footings/Foundations	\$ 5,000.00	Furnishings	
			Flatwork	\$ -	Cabinets	\$ 5,200.00
			Total Concrete	\$ 6,000.00	Countertops	\$ 1,400.00
			Carpentry/millwork		Sinks	\$ 600.00
			Rough Carpentry	\$ 44,000.00	Mirrors	\$ 300.00
			Trusses/Pre-Fabs	\$ 8,000.00	Total Furnishings	\$ 7,500.00
			Finish Carpentry	\$ 6,000.00	Mechanical	
			Total Wood	\$ 58,000.00	Plumbing	\$ 8,500.00
					HVAC	\$ 8,200.00
					ERV	
					Other - SOLAR PANELS	\$ 6,000.00
					Total Mechanical	\$ 14,200.00
					Electrical	
					Service & Distribution	\$ 6,200.00
					Lighting	\$ 750.00
					Communications	\$ 500.00
					Fixtures	\$ 507.00
					Total Electrical	\$ 7,957.00
					Builder Fee (15% max)	\$ 13,227.00
					Total Development Costs	\$ 198,000.00