



Eastern Iowa Regional Housing Authority (EIRHA)

Fiscal Year 2014 Annual Report

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Organization/Mission

Organization

Established in 1978, the Eastern Iowa Regional Housing Authority (EIRHA) operates as a division of the East Central Intergovernmental Association (ECIA), which provides staff and administrative support to EIRHA.

EIRHA was organized pursuant to Chapter 28E, Code of Iowa, and was established and created as a regional Housing Authority for the following counties:

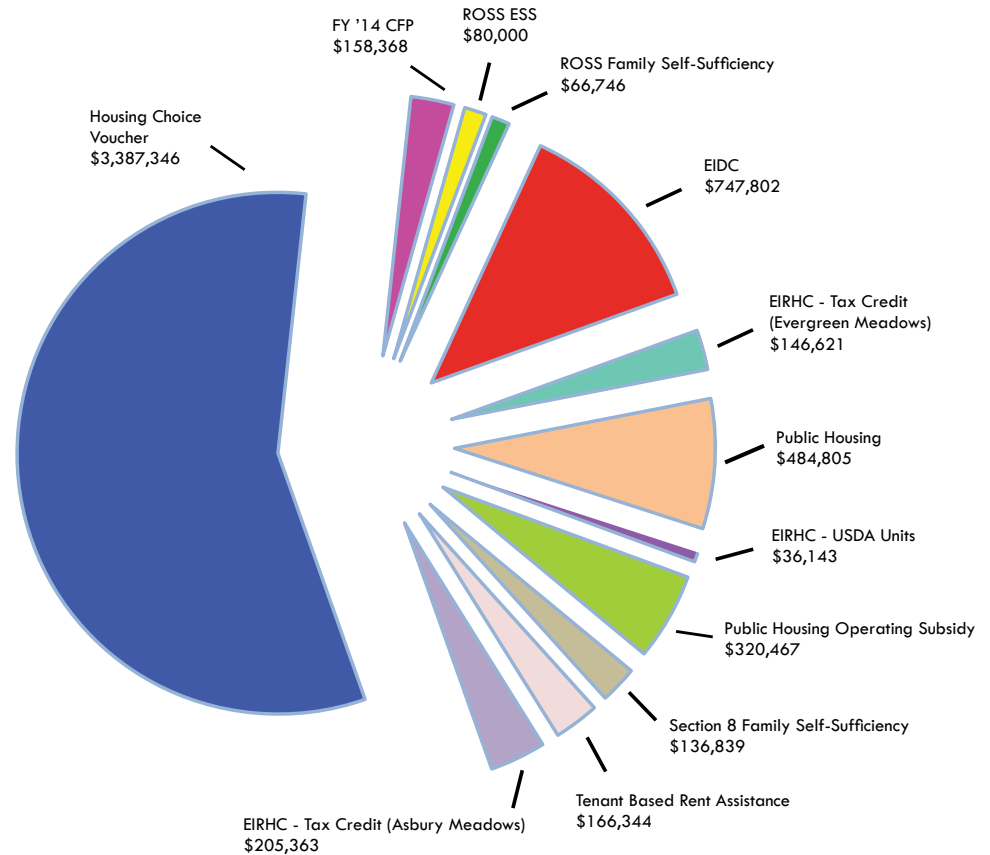
| | | |
|----------|---------|-------|
| Cedar | Dubuque | Scott |
| Clinton | Jackson | |
| Delaware | Jones | |

(excluding the cities of Dubuque, Clinton, Camanche & Davenport, as they have their own Housing Authorities established)

Mission

The goal of the Eastern Iowa Regional Housing Authority (EIRHA) is to provide decent, safe, and affordable housing for eligible households; to provide opportunities and promote self-sufficiency; create economic independence; and provide home ownership opportunities for Housing Choice Voucher and Public Housing Program participants.

2014 Program Operating Income



The pie chart depicts the fiscal year 2014 programs and funding sources, as well as the amount of operating income.

[All figures contained herein based on Fiscal Year 2014 unaudited financial statements]

Green Accreditation

On July 1, 2013, EIRHA received Provisional Accreditation from the Department of Housing and Urban Development. Provisional Accreditation means that EIRHA has made commitments to implement best practices in both management of the housing portfolio and effectiveness of its operations. The accreditation is valid for two years.

The Affordable Green Initiative includes three components that focus on developing core competencies and skill sets for HUD's housing grantees and partners across all affordable housing programs. The components are:

- Training of individuals (across multiple job types).
- Direct technical assistance to organizations.
- A pilot green accreditation of HUD assisted organizations aimed at helping these organizations to institutionalize energy efficiency, healthy and green building practices in their day-to-day operations as well as long term rehabilitation and redevelopment of their affordable housing portfolios.

Green Accreditation Accomplishments:

Recycling - Units are provided with recycling bins

Interior Air - 226 units are smoke free.

Energy Reduction - Heating systems have been upgraded.

Water Reduction - Public Housing Units have low-flow aerators installed.

Resident Training - Education in Energy Awareness to Tenants.

Staff Training - Education in Energy Awareness to Staff.

Petal Project Certification - The agency received Petal certification.



EIRHA's Rain Garden located at the Dyersville Elderly Public Housing Site

Housing Choice Voucher

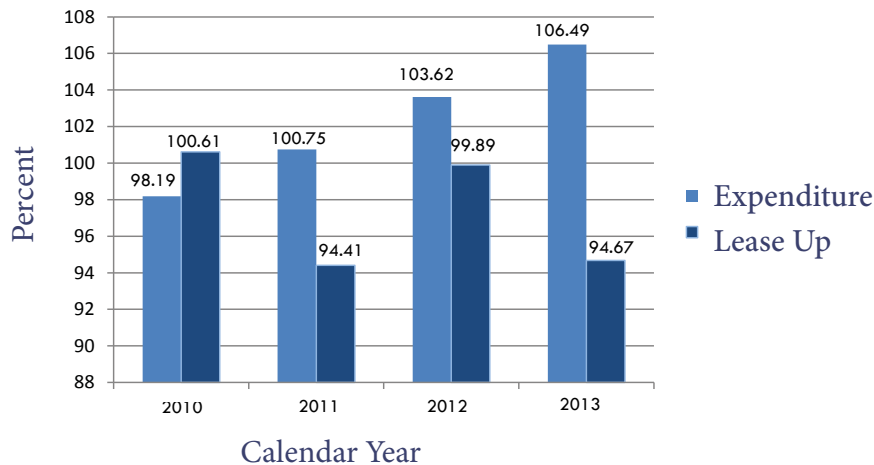
EIRHA has an annual contributions contract (ACC) with the Department of Housing and Urban Development (HUD) to serve 983 families and has a calendar year budget for Housing Assistance Payments (HAP) that cannot be exceeded.

The HCV program is designed to meet the needs of low-income families and elderly/disabled by providing rental assistance in their existing housing units. The participating family chooses a decent, safe, and sanitary rental unit. EIRHA makes monthly rental payments on behalf of the tenant to the landlord to assist the household with their rent. Participating households pay a minimum of 30% of their adjusted income or \$50.00, whichever is greater, toward rent and utilities. The rental unit must pass a Housing Quality Standard inspection and fall within HUD's Payment Standard Schedule. Households are allowed to select a housing unit anywhere in the seven county region served by EIRHA except for the cities of Dubuque, Clinton, Camanche and Davenport.

- In April, 2004, EIRHA assumed the City of Maquoketa's Annual Contributions Contract for 156 Section 8 Housing Choice Vouchers.
- In July, 2014, EIRHA assumed the transfer of 100 Section 8 Housing Choice Vouchers from the City of Bettendorf.

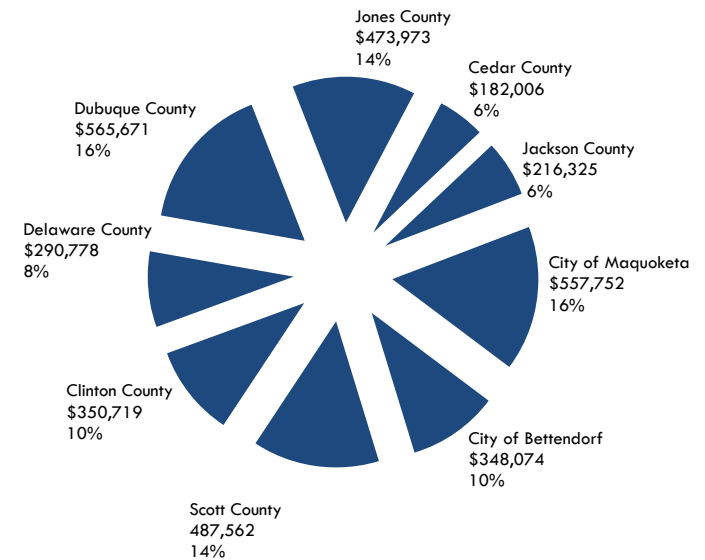
Over 1,108 households benefited from the rental assistance program during the fiscal year with a total of \$3,472,860 in rental assistance provided to landlords on the behalf of elderly/disabled individuals and families with low income.

History of Housing Assistance Payment Expenditure & Lease Up



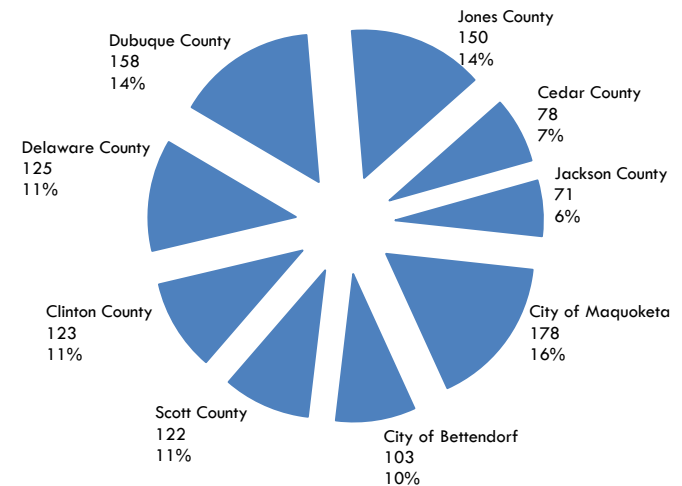
HCV Assistance by County Year

[July 1, 2013- June 30, 2014]



HCV Households Assisted by County

[July 1, 2013 - June 30, 2014]

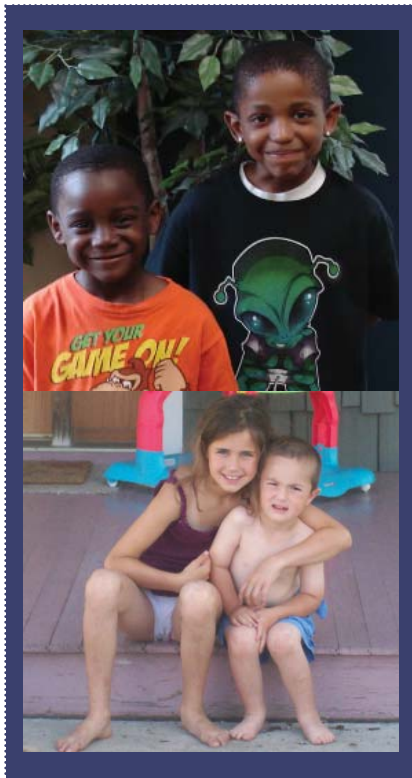


HCV Client Profile

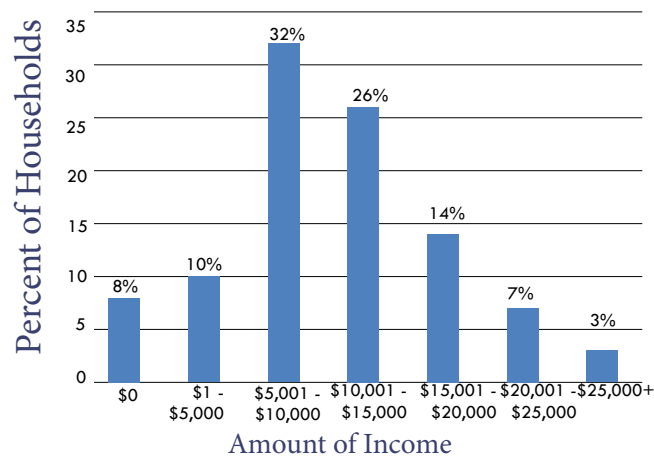
To qualify for the Section 8 Housing Choice Voucher program, the family's income may not exceed 50% of the median income for their county, using income guidelines established by HUD. EIRHA staff serves as a liaison between the program participant and the landlord. In fiscal year '14, EIRHA's average monthly housing assistance payment sent to landlords was \$303.25.

Since 2002, EIRHA has had a waiting list for program services. At the end of fiscal year '14; 2,045 households were on the waiting list with an average wait of nine months. Effective July 1, 2014 all applicants are served in order by date and time of application with no preferences.

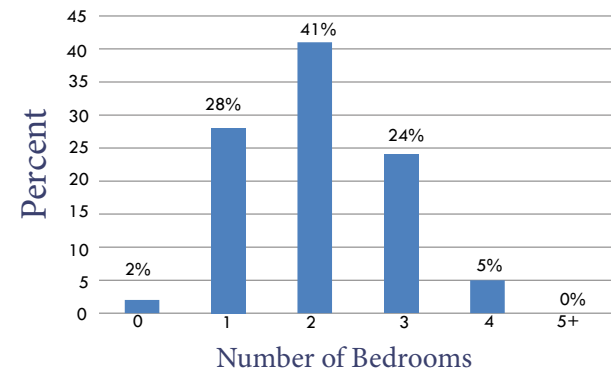
When the applicant reaches the top of the waiting list, they must meet the income guidelines and cannot have been charged or convicted of drug related or violent criminal activity during the past three years.



Income Ranges of Housing Choice Voucher Residents



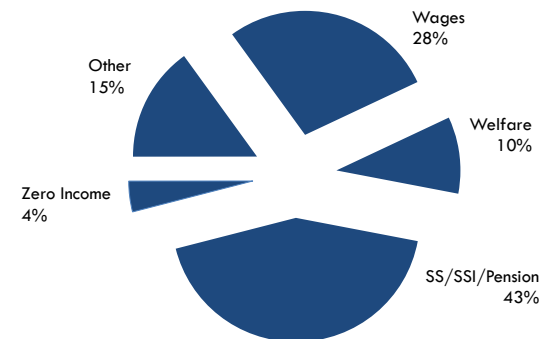
Bedroom Size Distribution



Race of Participants



Distribution of Income



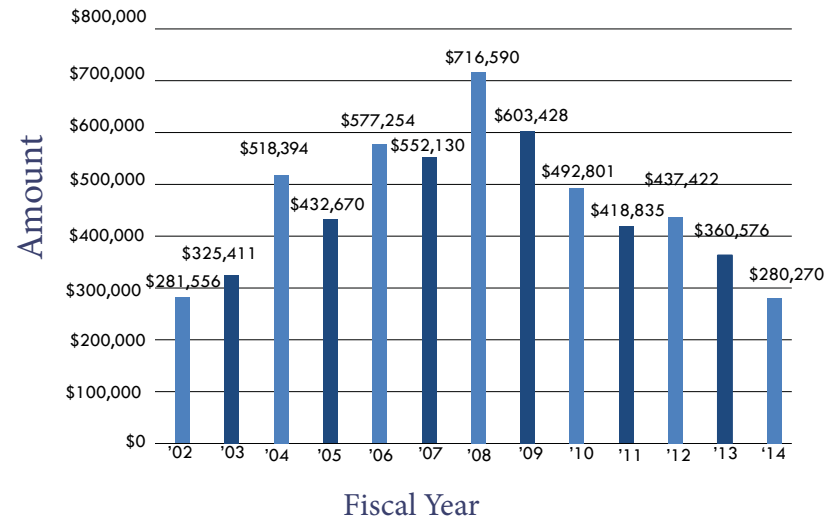
Public Housing Program

EIRHA currently owns and manages 164 public housing units located in Dyersville, Bellevue, Manchester, Colesburg, Miles, Sabula, DeWitt, Holy Cross, Hopkinton, Worthington, Delmar, Preston, Peosta, and Wheatland. Overall, a 98.02% occupancy level is maintained. There are 85 units of elderly/disabled and 79 units of family housing. The family housing is scattered-site single family homes and duplexes. The senior/disabled developments range in size from 4-plexes to a 23 unit two-story building. Most of the developments have a waiting list.

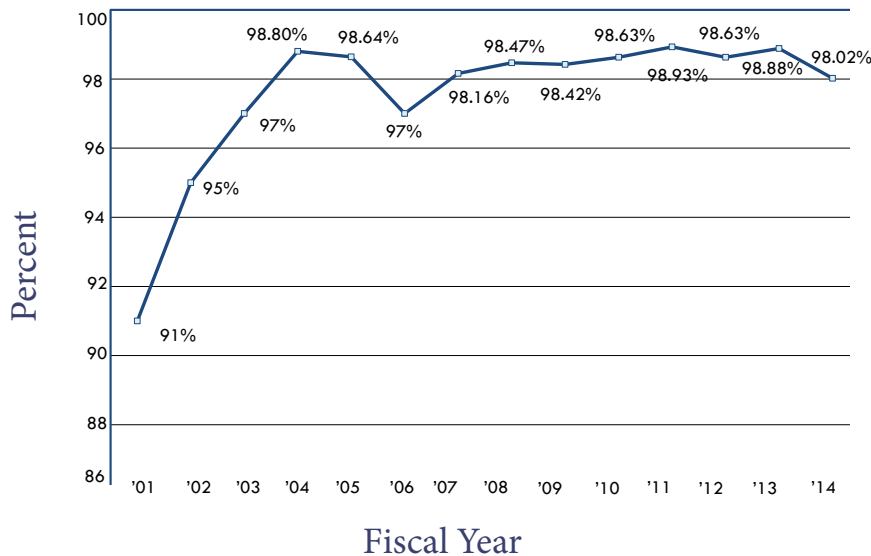
For fiscal year '14, EIRHA's Operating Budget was \$484,805 and Operating Subsidy was \$320,467. EIRHA uses rental receipts to manage and maintain the units. \$95,009 was paid for utility costs, \$407,678 for maintenance and operations, and \$320,611 was paid for administrative and other expenses.

Although EIRHA is a tax exempt organization, approximately \$25,546 was paid to local governments for payments in lieu of taxes. The public housing program has an operating reserve of \$280,270. The reserve funds are used to rehab or build new single family homes that are then sold to qualifying families that are at or below 80% of the county median income guideline.

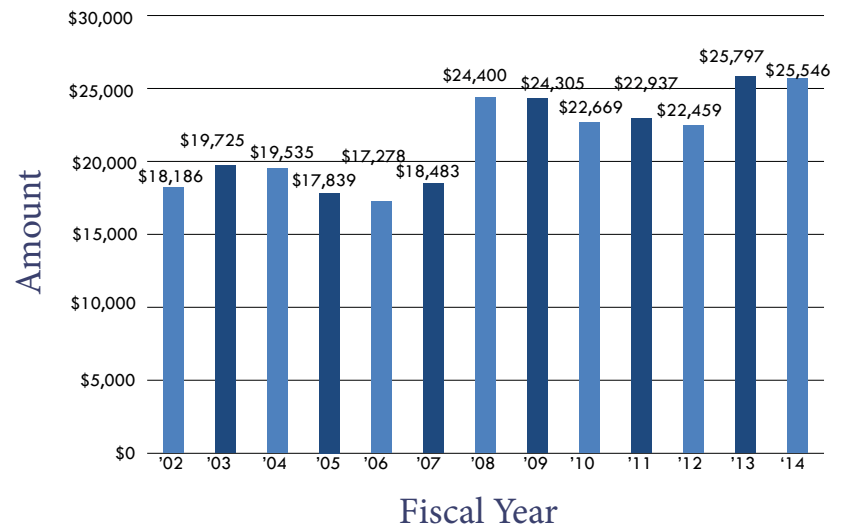
Public Housing Operating Reserve



History of Public Housing Lease-Up



Public Housing Payment in Lieu of Taxes



PH Client Profile

To qualify for the Public Housing program, a household's income cannot exceed 80% of the median income guideline for their county. Residents pay a minimum of 30% of their adjusted income or \$50.00, whichever is greater, toward rent and utilities. Rental payments are made directly to EIRHA on the first of each month. The average monthly rent payment for fiscal year '14 was \$187.10.

Residents that are working or have a higher income have a choice of paying rent based on the 30% formula or a flat rent. Staff review the rents annually and presents them to the EIRHA Board of Directors for a final approval.

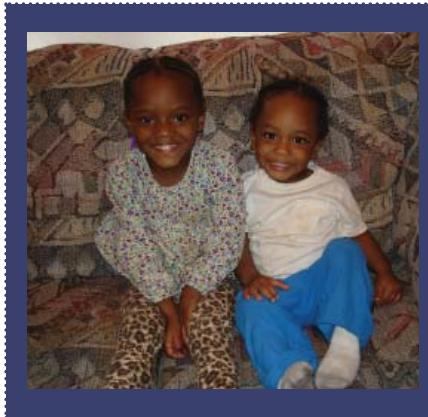
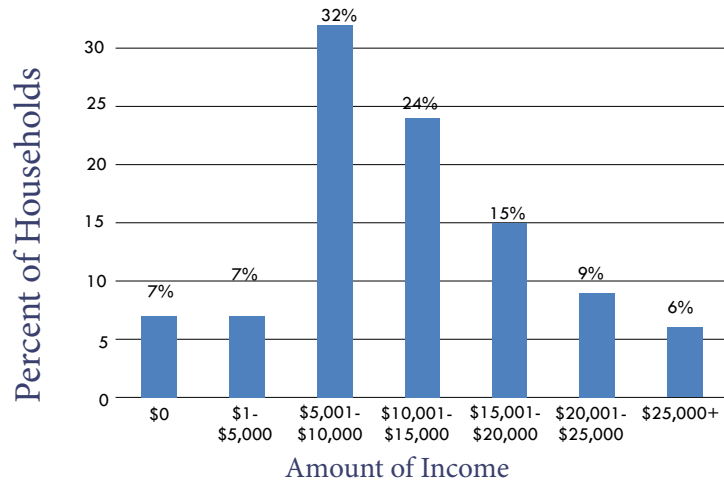
Based on statistical data, approximately 58% of the households admitted to the public housing program are considered extremely low income (at or below 30% of the area median income adjusted for family size).

Resident Participation

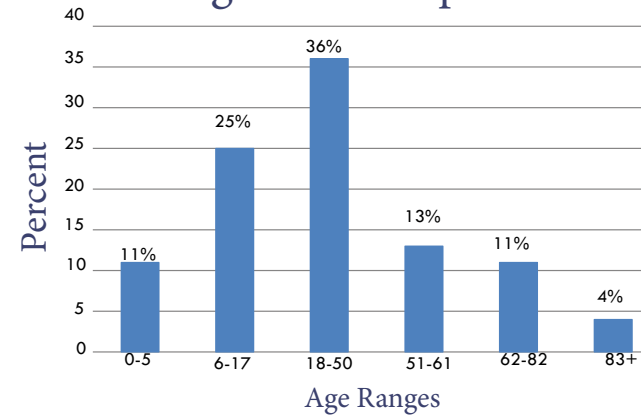
HUD specifies that PHAs shall include in the operating subsidy eligibility calculation \$25 per occupied unit, per year, for resident participation activities. Of this \$25 per occupied unit, \$15 will be used toward resident association activities and \$10 toward resident participation funding. A PHA cannot decline these funds nor refuse to use the funds for the purpose intended.

In fiscal year '14, these funds provided board meeting refreshments, attendance assistance (used to offset transportation and childcare costs of attendees), and the distribution of a quarterly newsletter for all public housing residents.

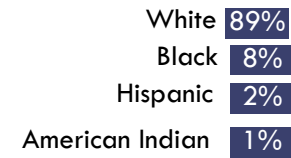
Income Ranges of Public Housing Residents



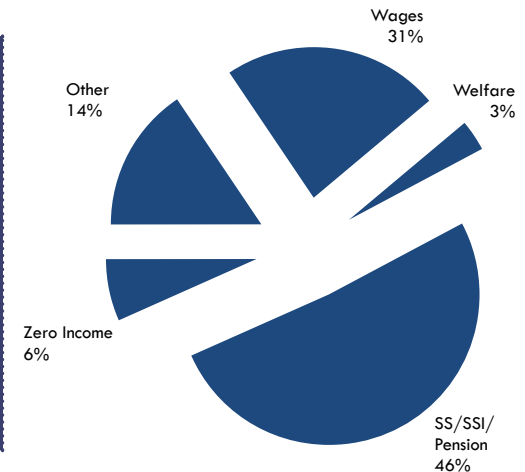
Age of Participants



Race of Participants



Distribution of Income



CFP and Operating Subsidy

Capital Fund Program (CFP)

In recent years, major improvements to the public housing units have been necessary to ensure their long-term viability. EIRHA has been successful in receiving CFP dollars from HUD to finance these capital improvements. Funds are awarded on a formula basis to Housing Authorities to plan for their capital improvements over a five-year period.

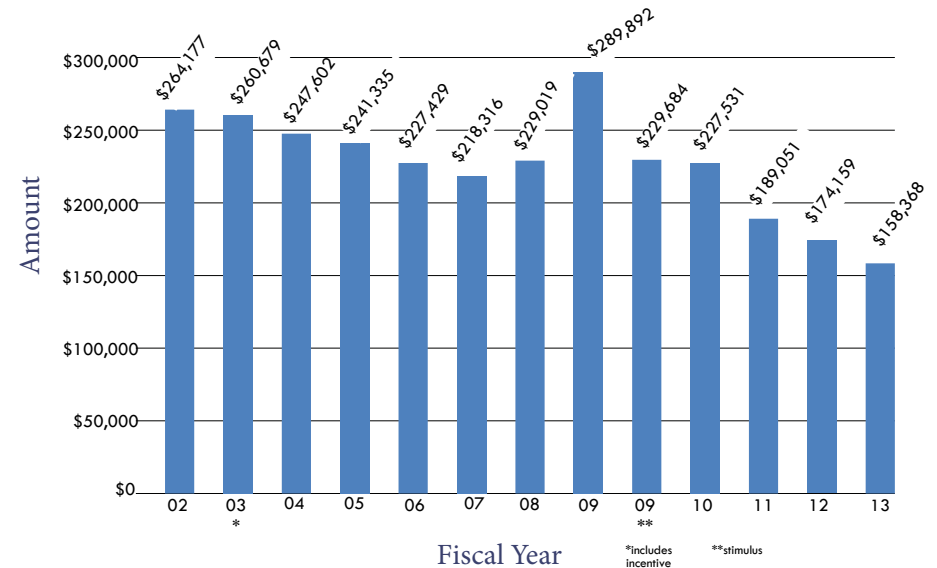
EIRHA received a contract for \$158,368 for the 2013 CFP. The award was funded in fiscal year 2014 and included the following upgrades:

- flooring replacement
- scattered site roof replacement
- appliance replacement

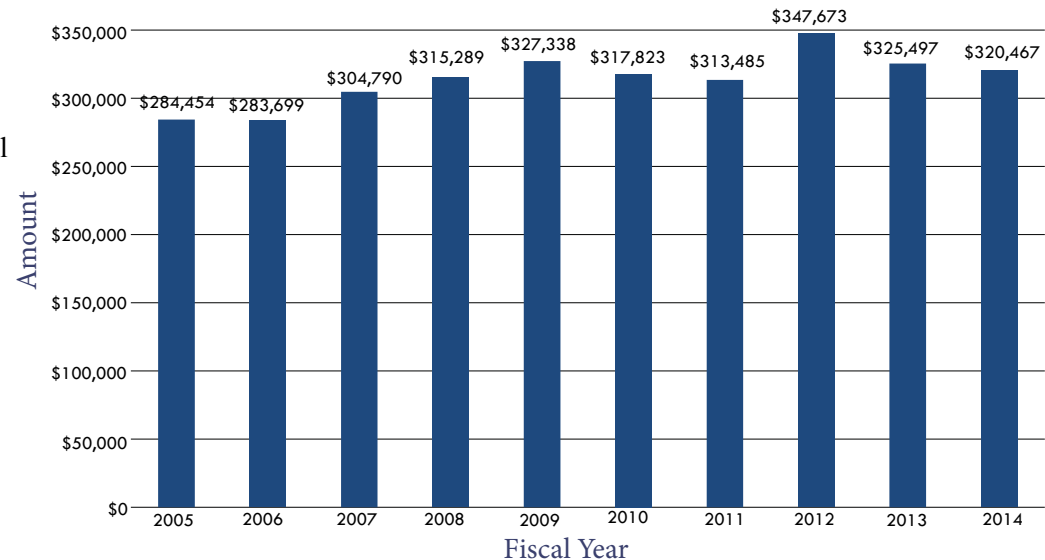
Operating Subsidy Funds

In November 2001, EIRHA began receiving Operating Subsidy Funds for the Public Housing program. The Operating Fund program was established under QHWRA, section 519. The operating fund provides subsidies to local Housing Authorities to assist in funding the operating and maintenance expenses of their properties. The subsidies are required to help maintain services and provide minimum operating reserves.

Capital Fund Program



Operating Subsidy



Public Housing Developments

Bellevue
Elderly-Disabled



12 one-bedroom apartments

Manchester
Family



10 two-bedroom duplex units
10 two-bedroom duplex units
6 three-bedroom duplex units
4 three-bedroom single family homes
2 four-bedroom single family homes

Elderly-Disabled
22 one-bedroom apartments
1 two-bedroom apartment

Wheatland
Elderly-Disabled



4 one-bedroom apartments

Dyersville Family



5 three-bedroom single family homes
2 four-bedroom single family homes
8 two-bedroom duplex units
Elderly-Disabled
14 one-bedroom apartments

DeWitt
Elderly-Disabled



16 one-bedroom apartments
Family
6 two-bedroom duplex units
1 two-bedroom single family home
5 three-bedroom single family homes

Sabula Family



2 three-bedroom duplex units
Elderly-Disabled
8 one-bedroom apartments

Holy Cross Family



2 two-bedroom duplex units

Delmar Family



1 two-bedroom single family home
1 three-bedroom single family home

Hopkinton Family



1 two-bedroom duplex unit
1 three-bedroom duplex unit
1 two-bedroom single family home
1 three-bedroom single family home

Worthington Family



1 two-bedroom single family home
1 three-bedroom single family home

Peosta Family



Colesburg Family



Preston Family



4 two-bedroom duplex units
2 three-bedroom single family homes

Miles
Elderly-Disabled



8 one-bedroom apartments

Family/Elderly Self-Sufficiency

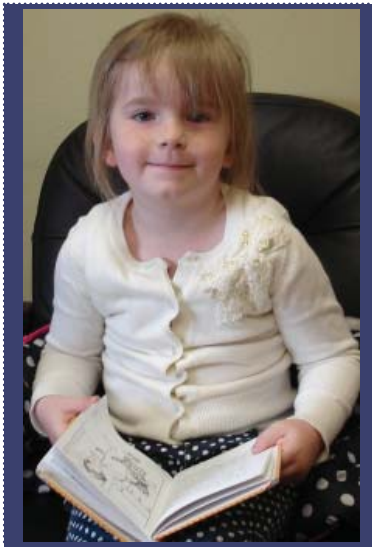
Family and Elderly Self-Sufficiency Programs

In the Housing Choice Voucher and Public Housing Self-Sufficiency programs, the Coordinators work with a network of service providers and task force groups in the region to obtain the needed services to assist participating families with reaching economic self-sufficiency. Services offered through these grants include motivational training, career counseling, employment skills training, budgeting/financial aid, household management counseling, and personal development counseling. The program is designed to promote employment and offer an opportunity to save money amongst participating families.

Participating households can earn a savings account through increases in their earned income while participating in the FSS program. The savings account is called an “escrow account”. As a family increases their earnings through employment, an amount equal to 30% of that increase is deposited into an escrow account. The account earns interest and is returned to the family upon successful completion of their family self-sufficiency contract.

Housing Choice Voucher Family Self-Sufficiency (FSS)

This past year, EIRHA received a \$136,839 grant from HUD to fund two Service Coordinators for the Section 8 Housing Choice Voucher FSS program. The program has been funded on a yearly basis since 1997. On January 1, 2011, EIRHA was awarded funding to support a second coordinator position. To qualify for this second level of funding, EIRHA served more than 75 families. At fiscal year end, EIRHA had over \$87,645 in escrow accounts for participating households. That is an average of \$1,594 per household.



"Without the help of the FSS program and rental assistance program, I would have never been able to achieve my dream of becoming a nurse!"

-FSS Participant

"I plan to use the escrow money I earned towards the purchase of a home for my family and I."

-FSS Participant

"With the help of the FSS Program, I have purchased a home and have been able to make necessary updates to it. I am so thankful for this program!"

-FSS Participant

ROSS Public Housing Family Self-Sufficiency (FSS)

EIRHA was awarded \$66,746 for the fiscal year '12 ROSS Public Housing Family Self-Sufficiency program to support one full-time position. The grant has been funded on a yearly basis since May 2005. At fiscal year end, EIRHA held over \$22,442 in escrow accounts for participating households. That is an average of \$2,362 per household.

Elderly Self-Sufficiency (ESS)

Since February 2002, EIRHA has operated an Elderly Self-Sufficiency Program for the Public Housing Residents. This program is designed to assist the elderly with social and daily living skills.

On September 22, 2011, EIRHA received a \$240,000 three-year Resident Opportunity and Self-Sufficiency (ROSS) Service Coordinator Program grant. The purpose of the grant is to allow for the provision of a Service Coordinator to coordinate supportive services and other activities designed to help Public and Indian housing elderly and/or disabled residents to age-in-place. The Service Coordinator ensures that these program participants are linked to the supportive services they need to achieve self-sufficiency or remain independent. There are currently 52 participants on the program with eighteen successful completions.

Section 8 FSS Summary

| Year | Number of Successful Completions | Award |
|------|----------------------------------|-----------|
| 2009 | 64 | \$66,307 |
| 2010 | 74 | \$100,124 |
| 2011 | 87 | \$139,940 |
| 2012 | 95 | \$138,000 |
| 2013 | 101 | \$136,839 |

ROSS FSS Summary

| Year | Number of Successful Completions | Award |
|------|----------------------------------|----------|
| 2009 | 12 | \$64,802 |
| 2010 | 14 | \$66,746 |
| 2011 | 20 | \$66,746 |
| 2012 | 35 | \$66,746 |
| 2013 | 43 | \$66,746 |

Home Ownership

Public Housing Home Ownership Program

Through EIRHA's Public Housing Home Ownership Program, first-time home buying low-income households are given the opportunity to purchase their public housing units. Of the 164 public housing units, 27 are single family scattered-site units located in Dyersville, Manchester, DeWitt, Hopkinton, Preston, Worthington, and Delmar.

At the present time, five families have purchased the public housing units that they reside in; two units were located in the city of Manchester and three in the city of Dyersville.

Housing Choice Voucher Home Ownership Program

Since July 1, 2003, EIRHA has implemented a Housing Choice Voucher Home Ownership Program. The plan states that EIRHA will assist 25 current voucher recipients with home ownership. To date, 21 families have been assisted with the purchase of their own home through the HCV home ownership program. In accordance with the program regulations, monthly rental assistance can be used to assist a participating household with making their mortgage payments rather than paying a portion of their monthly rent.

Housing Development Projects

Manchester Single - Family Home Construction

Three lots were purchased on Marion Street in Manchester, Iowa to construct new single family homes. The homes were built and sold to qualifying home buyers.

Asbury Single - Family Home Construction

Five single family lots were purchased on Trenton Street in the City of Asbury. All five of the homes were sold to qualifying home buyers.

Lost Nation and Dyersville - Single-Family Home Rehab

Existing single family homes were purchased in Lost Nation and Dyersville. The Dyersville and Lost Nation homes were rehabbed and sold through a rent to own option with qualifying families.

Applicants for these homes must be income-qualified, be considered a first-time home buyer, attend a homeownership counseling session, and be able to secure a first mortgage on the home.

Housing Counseling

On July 30, 2010, the U.S. Department of Housing and Urban Development approved the EIRHA as a Housing Counseling Agency. EIRHA has met the department's initial approval criteria and submitted an acceptable housing counseling plan to serve its target area (Dubuque, Delaware, Jackson, Cedar, Jones, Clinton and the city of Bettendorf (Scott) counties). The Department approved the EIRHA to provide money management, pre-purchase counseling, and home improvement and rehabilitation counseling in accordance with its counseling plans. For FY '14, 130 families were assisted with Housing Counseling assistance.

HUD Housing Counseling Grant

EIRHA received a grant for \$19,643 from HUD to support EIRHA's HUD approved housing counseling program to respond flexibly to the needs of residents and neighborhood, and deliver a wide variety of housing counseling services to homebuyers, homeowners, renters and the homeless.

Workforce Housing

In March, 2012, ECIA received a \$2,447,727 Single Family New Production 4 grant from the Iowa Economic Development Authority to cover down payment costs for moderate income households to construct 49 single family houses, condominiums and town homes in several locations in Dubuque. To qualify, home buying families cannot exceed 80% of the Dubuque County Median Income.

EIRHC entered into a contract for services with the Developers to provide the homebuyers with housing counseling services throughout the duration of the build-out and for two years after occupancy.

As of June 30, 2014, fifty-two homes were completed and closed for the Single Family New Production 4 grant.



"I am very grateful for the assistance I received. The Homeownership program educated me and made the home buying process much easier; and also made me feel more confident about purchasing my first home."

Administrative Planning

Stream-Lined Annual Plan

EIRHA received approval of its Stream-Lined Annual Plan, a comprehensive guide to EIRHA programs, operations, and strategies for meeting the housing needs within the region. The plan states the housing authority’s mission and its strategies and goals for achieving that mission.

Public Housing Assessment System (PHAS)

Under PHAS, HUD evaluates a PHA based on the following indicators:

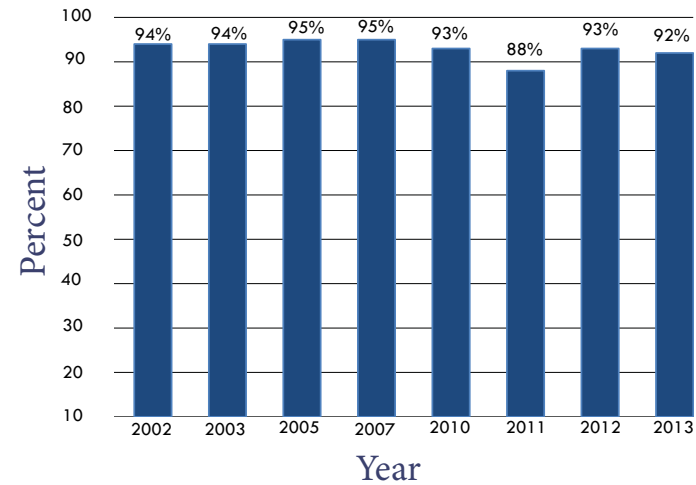
- 1) Physical Assessment/Condition of the PHA’s public housing properties;
- 2) Financial Assessment;
- 3) Management Assessment;
 - A) Occupancy rate
 - B) Tenant Accounts Receivable
 - C) Accounts Payable
- 4) Capital Fund Indicator.

From this data, HUD awards an overall PHA’s score based on the indicator scores. On March 25, 2011, HUD implemented the interim rule which changed the assessment process, making it challenging for PHA’s to remain high performers.

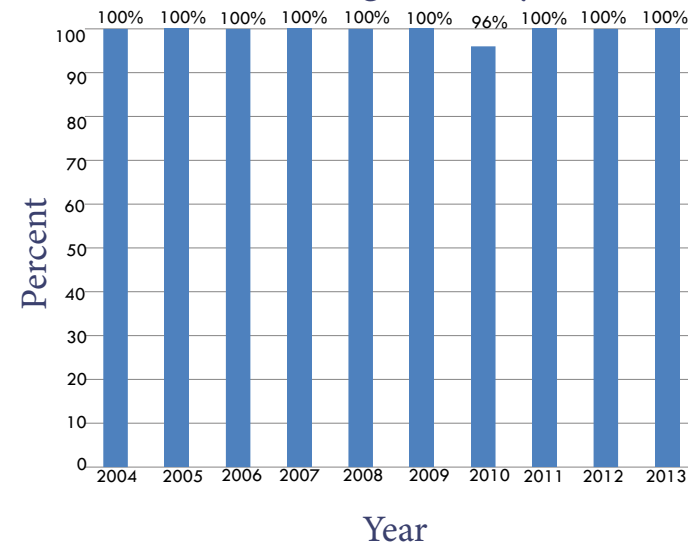
Section 8 Management Assessment Program (SEMAP)

The purpose of the SEMAP is to measure Public Housing Authority management performance in 14 key areas of the Housing Choice Voucher tenant-based assistance program. SEMAP enables HUD to ensure program integrity and accountability by identifying PHA management capabilities and deficiencies, and by improving risk assessment to effectively target monitoring and program assistance.

EIRHA PHAS Scoring History



EIRHA SEMAP Scoring History



E. I. R. H. C.

Eastern Iowa Regional Housing Corporation (EIRHC) was established in 1990 and organized as a not-for-profit under the provisions of Chapter 504A of the Iowa Code. Its purpose is to promote the general social welfare of eligible occupants of rental housing as determined by the United States Department of Agriculture, Iowa Finance Authority, and Iowa Department of Economic Development regulations, without regard to race, color, religion, creed or national origin; to acquire, construct, improve, and operate any real or personal property or interest or rights.

The Board of Directors is a mirror image of EIRHA's Board of Directors, with members representing the seven counties in the region as well as representation from tenants. The Corporation is the same staff as EIRHA, which is staffed by ECIA.

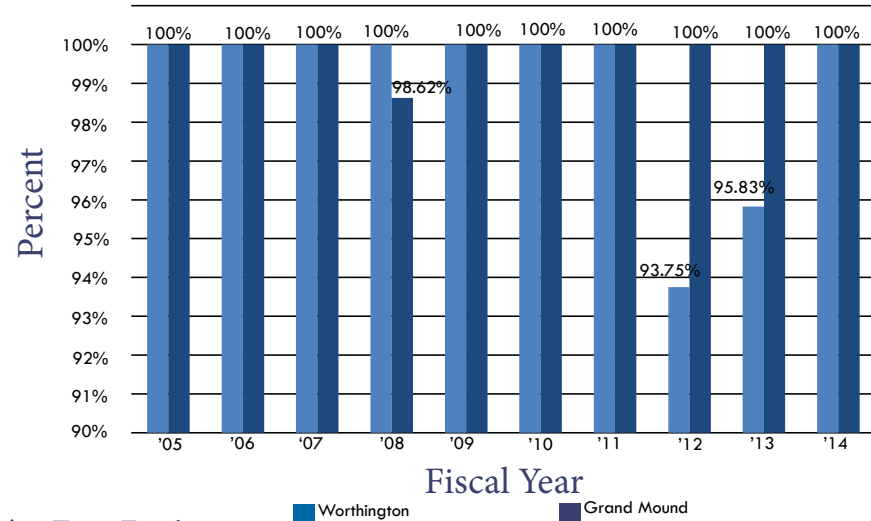
Worthington West Ridge and Grand Mound Churchview USDA Units

EIRHC owns and manages ten USDA funded elderly housing units: six one bedroom units located in Grand Mound, Iowa and four one-bedroom units located in Worthington, Iowa, with an annual budget of approximately \$36,143. Services provided for the elderly tenants include counseling, referrals, and community activities. 100% lease-up was maintained at the Worthington site and 100% lease-up was maintained at the Grand Mound site for fiscal year '14.

Iowa Finance Authority (IFA) Home Funds

In March, 2014, the EIRHC was awarded an IFA HOME Investment program grant for \$998,064 for Tenant Based Rental Assistance (TBRA). These funds provide rental and security deposit assistance for affordable, decent, safe and sanitary housing to qualifying families over a two-year period. To date, eight families have been assisted with rental assistance and three families have received security deposit assistance.

USDA-Funded Units Lease-Up History



Housing Trust Fund

In 2014, EIRHC applied to the State of Iowa to be a Housing Trust Fund designee. In accordance with Iowa Code Section 16.181, a Housing Trust Fund is held within the Iowa Finance Authority (IFA). The intended use of the funds is for development and preservation of affordable housing for households with low income in the State of Iowa. Eligible Uses of the funds include:

- *Must benefit eligible recipients – a household with income, adjusted by family size, of not more than 80% of the greater of the county or the state wide median income limit as published annually by HUD for rental projects and for owner-occupied projects either the above or the MRB income limits as periodically published by IFA.*
- *Funds must be used for the development or preservation of affordable housing for eligible recipients, including infrastructure development, transitional housing, and housing for the homeless, homeownership, rental, capacity building or other purposes that further the Funds goals.*
- *Funds may be used to finance administrative expenses of the LHTF. However, this amount shall not exceed twenty-five percent (25%) of the total Fund award during the first two years of certification for Newly Formed LHTF. For LHTFs that have been certified for more than two year, the amount allowed for administrative fees is ten percent of the Fund award.*

Tax Credit Communities

PEOSTA EVERGREEN MEADOWS

In March 2003, EIRHC was awarded Low Income Housing Tax Credits (LIHTC) from the Iowa Finance Authority and HOME funds from the Iowa Department of Economic Development to construct a 24-unit 2, 3 and 4 bedroom housing development for low to moderate income households in Peosta.

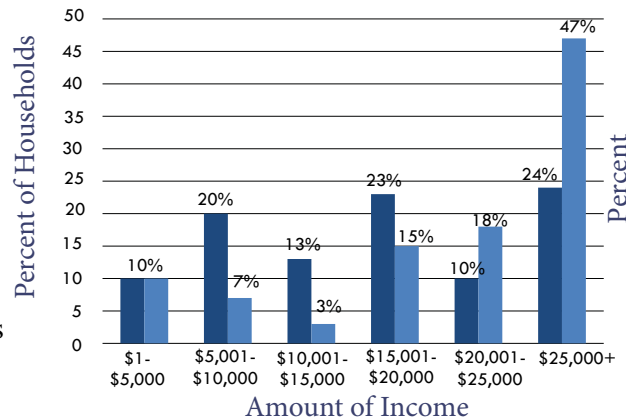
A new for-profit entity was formed as a subsidiary of EIRHC, the Eastern Iowa Regional Partnership, L.L.L.P., to act as the General Partner in the housing project. A for-profit entity, Eastern Iowa Development Corporation (formerly known as Evergreen Meadows, Inc.), was also developed and is a wholly owned subsidiary of the EIRHC. The open house for the development was conducted in May 2004 with its first tenant occupying the units in June 2004. Evergreen Meadows operates on a calendar year and experienced a 97% lease-up for CY '13. As of June 30, 2014, the complex was at 96% lease-up.

ASBURY MEADOWS

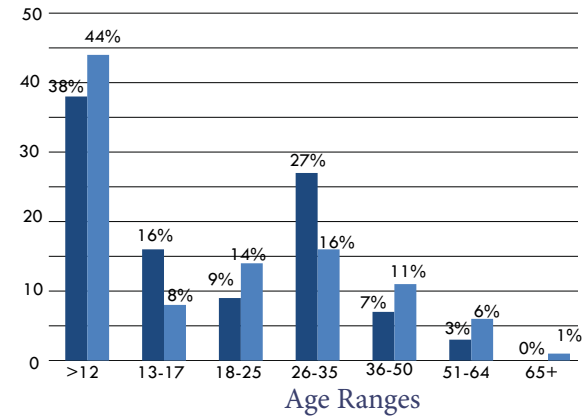
In March 2005, the Corporation was awarded Low Income Housing Tax Credits (LIHTC) from IFA and HOME funds from the Iowa Department of Economic Development to construct a 32-unit 2, 3 and 4 bedroom housing development for low to moderate income households in Asbury.

The for-profit entity that was formed as a subsidiary of EIRHC, the Asbury E.I.R.P., L.L.L.P., is the General Partner in the housing project. The for-profit entity, Eastern Iowa Development Corporation (formerly known as Evergreen Meadows, Inc.), is a wholly owned subsidiary of the EIRHC. Lease-up of the units began July '06 with final lease-up October 2006. Asbury Meadows operates on a calendar year and experienced a 99% lease-up for CY '13. As of June 30, 2014, the complex was at 100% lease-up.

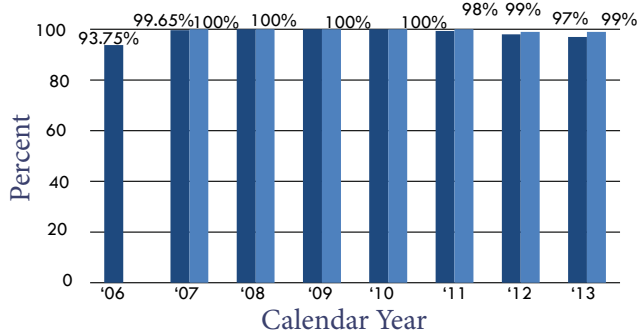
Income Ranges of Residents



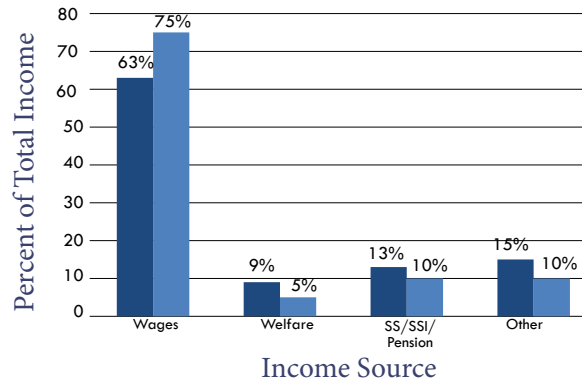
Age of Participants



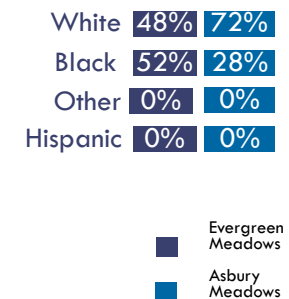
Lease-Up History



Distribution of Income



Race of Participants



EIRHA-EIRHC Board of Directors - FY '14



| | | | |
|--|-----------------------------------|-------------------------------------|---------------------------------|
| Bill Rediger, Chair Dyersville, Iowa | Al Schilling Worthington, Iowa | Gary Hamilton Clarence, Iowa | Rita Cavanagh Sabula, Iowa |
| Lenfred Phelps, Vice-Chair Colesburg, Iowa | Leo Roling Colesburg, Iowa | Bud Smock Worthington, Iowa | Jim Fogel Dubuque, Iowa |
| Linda Duesing, Treasurer DeWitt, Iowa | Linda Gaul Earlville, Iowa | Cheryl Kastantin Wheatland, Iowa | Elise Bergen Edgewood, Iowa |
| Kelley Deutmeyer, Secretary EIRHA Executive Director | Mary Gibson Preston, Iowa | Mary Hamilton Clarence, Iowa | Donna Boss, Manchester, Iowa |
| Cliff Bunting Manchester, Iowa | Joanne Guise Delmar, Iowa | Carol Schmitt Peosta, Iowa | |
| | Angela Rangel Bettendorf, Iowa | John Tegler Manchester, Iowa | |

EIDC Board of Directors - FY '14

| | | |
|--|---|---|
| Bill Rediger, President EIRHA/EIRHC Representative Dyersville, Iowa | Carol Schmitt, Treasurer Peosta Representative Peosta, Iowa | Jeff Armstrong NICC Representative Peosta, Iowa |
| Cliff Bunting, Vice President | Kelley Deutmeyer, Secretary ECIA Representative Dubuque, Iowa | |

There are six counties and 53 municipalities that are members of the E.I.R.H.A. Each county and/or municipal government within the Authority area are represented by two commissioners appointed by the city or county. The Board of Directors are elected from Authority commissioners. The Board of Directors is responsible for the business and fiscal affairs of the Authority and approves policies for the Housing Authority.