

Housing & Redevelopment Authority

July 21, 2020 – 6:30 pm

REGULAR MEETING AGENDA

This meeting will be held via Webex in accordance with the local emergency declaration made by the City under Minn. Stat. § 12.37. The public may monitor this meeting by watching on Comcast cable channel 16, by streaming on CCXmedia.org, or by calling 1-415-655-0001 and entering the meeting code 133 652 5920. The public may participate in this meeting during public comment sections, including the public forum beginning at 6:20 pm, by calling 763-230-7454. Additional information about monitoring electronic meetings is available on the [City website](#). For technical assistance, please contact the City at 763-593-8007 or webexsupport@goldenvalleymn.gov. If you incur costs to call into the meeting, you may submit the costs to the City for reimbursement consideration.

1. Call to Order

- A. Roll Call

2. Approval of Agenda

3. Consent Agenda

Approval of Consent Agenda - All items listed under this heading are considered to be routine and will be enacted by one motion. There will be no discussion of these items unless a Commission Member so requests in which event the item will be removed from the general order of business and considered in its normal sequence on the agenda.

A. Approval of Minutes:

- 1. Work Session – March 10, 2020 2-3
- 2. Regular Meeting – April 21, 2020 4-6

- B. Reimbursement of City Expenditures 7

- C. Receipt of July 2020 Financial Reports 8-10

4. Public Hearing

5. Old Business

6. New Business

- A. Fifth Amendment of GVEC Properties, LLC Private Development Agreement (North Wirth Business Center PUD No. 100) 11-19

- B. Resolution Approving Golden Valley Rent and Household Assistance Program HRA Res. 20-04 20-33

7. Adjournment



This document is available in alternate formats upon a 72-hour request. Please call 763-593-8006 (TTY: 763-593-3968) to make a request. Examples of alternate formats may include large print, electronic, Braille, audiocassette, etc.



Housing & Redevelopment Authority

March 10, 2020 – 6:30 pm
Council Conference Room
Golden Valley City Hall
7800 Golden Valley Road

WORK SESSION MINUTES

1. Call to Order

The meeting was called to order at 6:30 pm by Chair Fonnest.

Present: Chair Larry Fonnest, Commissioners Maurice Harris, Shep Harris, Gillian Rosenquist and Kimberly Sanberg

Staff present: HRA Director Cruikshank, Physical Development Director Nevinski, Planning Manager Zimmerman, Finance Director Virnig and Planner Campbell

2. Housing Strategic Plan

Planning Manager Zimmerman provided background information and an update on the progress of developing the City's Housing Strategic Plan. He introduced Ms. Cathy Bennett of Bennett Community Consulting. Ms. Bennett said she had been hired to identify the housing needs and priorities in the City. She detailed the process used to identify the housing priorities and said based on the information collected, the top three were to preserve existing housing and tenant protections, increase housing affordability and diversify housing options and opportunities and to increase the diversity of voices in the decision making. Ms. Bennett said to focus on these priorities, she recommended that the City hire a dedicated person whose primary job was to implement and administer the new and existing housing policies. Ms. Bennett detailed each of the top priorities and said to support and achieve the goals identified and increase the financial capacity, the City could create a HRA Levy, establish a Local Housing Trust Fund and/or establish City's Public Subsidy Policy. Ms. Bennett answered questions from the Commissioners. HRA Director Cruikshank answered questions from the Commissioners.

The Commissioners thanked Ms. Bennett for her work and discussed the top housing priorities that were identified, the creation of a new Housing and Economic Development Manager staff position and whether to move forward with the HRA levy. The Commissioner's consensus was to move forward with the Housing Strategic Plan and the HRA Levy.

HRA Director Cruikshank said the item would be added to the next Housing and Redevelopment Authority meeting on April 21.

3. HRA Levy and Budget

Finance Director Virnig presented the staff report which included background information on approving the HRA levy and the HRA meeting schedule needed to consider the levy and she answered questions from the Commissioners. HRA Director Cruikshank answered questions from the Commissioners.



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4. Fair Housing Policy

Planner Campbell presented the staff report and discussed the policy's purpose which he said was to encourage better and more equitable housing for all individuals. He provided information on what the external and internal responsibilities of the policy would be. Mr. Campbell said staff felt now would be a good time to adopt the policy because the City committed to adopting a policy in the grant agreement and application with the Capacity Building Grant from the Minnesota Housing Finance Agency and he said other federally funded grant opportunities require a city to have a policy to be eligible for funds. He also said adopting the policy now would make sense because of the HRA's interest in hiring an additional staff member whose focus would be on housing initiatives.

Commissioner Sanberg said the first paragraph of the policy did not include all of the individuals in the City's Welcome Statement. Mr. Campbell said the language in the policy could be updated to include the information from the Welcome Statement.

The Commissioner discussed the proposed Golden Valley Housing & Redevelopment Authority Fair Housing Policy and the consensus was to move forward with the policy at the April 21 HRA meeting with the addition of the language that better reflects the City's Welcome Statement.

5. Adjournment

The meeting adjourned at 7:39 pm.

Larry Fonnest, Chair

Kristine A. Luedke, City Clerk

Housing & Redevelopment Authority

April 21, 2020 – 6:30 pm

In light of the recently declared COVID-19 health pandemic, the Mayor of the City of Golden Valley declared a local emergency under Minnesota Statute, section 12.37. In accordance with that declaration, beginning on March 16, 2020, all meetings of the Housing & Redevelopment Authority held during the emergency were conducted by telephone or other electronic means.

The City used WebEx to conduct this meeting electronically. Members of the public were able to monitor the meetings by watching it on Comcast cable channel 16, by streaming it on CCXmedia.org, and by dialing in to the public call-in line. The public was able to participate in this meeting during public comment sections, including the public forum, by dialing in to the public call-in line.

REGULAR MEETING MINUTES

1. Call to Order

The meeting was called to order at 6:30 pm by Housing and Redevelopment Authority Chair Fonnest.

1A. Roll Call

Commissioners present: Chair Larry Fonnest, Commissioners Maurice Harris, Shep Harris, Gillian Rosenquist and Kimberly Sanberg

Staff present: HRA Director Cruikshank, HRA Attorney Cisneros and City Clerk Luedke

2. Approval of Agenda

MOTION made by Commissioner Rosenquist, seconded by Commissioner Shep Harris to approve the agenda of April 21, 2020, as submitted. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

3. Consent Agenda

MOTION made by Commissioner Gillian Rosenquist, seconded by Commissioner Maurice Harris to approve the consent agenda of April 21, 2020, as submitted. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

3A. Approval of Minutes:

3A1. Approval of Housing and Redevelopment Authority Minutes – Work Session – December 15, 2019.

3A2. Approval of Housing and Redevelopment Authority Minutes – Regular Meeting – January 21, 2020.

3B. Approve the transfer of \$2,968.75 to the City of Golden Valley for the payments to Bennett Community Consulting.

3C. Receive and file the April 2020 HRA Financial Reports.

4. Public Hearing

5. Old Business

6. New Business

6A. Adoption of Housing Strategic Plan

Planning Manger Zimmerman presented the staff report and answered questions from the Commissioners. Ms. Cathy Bennett, Bennett Community Consulting, presented the recommendations for the Golden Valley HRA Housing Strategic Plan and answered questions from the Commissioners.

Chair Fonnest asked the Commissioners if they would like to accept public input regarding the Golden Valley HRA Housing Strategic Plan. The Commissioners said that they would be open to accepting public input. The following participant addressed the Commissioners.

Ms. Ruth Paradise, 8515 Duluth Street, said that she would be in favor of expanding the HRA Commission to include members of the Community.

MOTION made by Commissioner Rosenquist, seconded by Commissioner Maurice Harris to adopt the Golden Valley HRA Housing Strategic Plan. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

6B. Adoption of Fair Housing Policy

Planner Campbell presented the staff report and answered questions from the Commissioners.

The Commissioners discussed the Fair Housing Policy.

MOTION made by Commissioner Sanberg, seconded by Commissioner Maurice Harris to adopt **HRA Resolution 20-02**, enacting the Fair Housing Policy of the Golden Valley Housing & Redevelopment Authority. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

6C. Consider Resolution Approving Intent for HRA to Levy for a Housing Program

Finance Director Virnig presented the staff report and answered questions from the Commissioners.

MOTION made by Commissioner Shep Harris, seconded by Commissioner Maurice Harris to adopt **HRA Resolution 20-03**, approving Intent for HRA Levy for the Housing Program. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

7. Adjournment

MOTION made by Commissioner Rosenquist, seconded by Commissioner Shep Harris and the motion carried to adjourn the meeting at 7:02 pm. Upon a vote being taken, the following voted in favor of: Larry Fonnest, Maurice Harris, Shep Harris, Gillian Rosenquist, and Kimberly Sanberg, the following voted against: none and the motion carried.

Larry Fonnest, Chair

ATTEST:

Kristine A. Luedke, City Clerk



EXECUTIVE SUMMARY
Housing and Redevelopment Authority
 763-593-8006 / 763-593-8109 (fax)

Golden Valley HRA Meeting
July 21, 2020

Agenda Item

3. B. Reimbursement of City Expenditures

Prepared By

Sue Virnig, Finance Director

Summary

As of July 21, 2020 the HRA has the following expenditures:

Ck #	Check Register	Amount
4105	Cornerstone Creek – Pay Go Note	26,301.50
4106	Associated Bank –Pay Go Note	11,789.48
TRANS	City of Golden Valley	233,685.55
4107	Golden Villas, LLC-Pay Go Note	169,957.50
		<u>169,957.50</u>
		<u>\$441,734.03</u>

	HRA Expenditures:	Amount
9000	General Fund	12,000.00
9190	Housing Fund	2,125.00
9250	North Wirth #3	12,383.76
9300	Highway 55 West	183,670.61
9302	Cornerstone Creek	26,905.65
9400	Winnetka/Medicine Lake Road	204,649.01
		<u>204,649.01</u>
		<u>\$441,734.03</u>

Financial Or Budget Considerations

Expenditures are shown on financials

Recommended Action

Motion to approve the following check register as listed for a total of \$441,734.03.



EXECUTIVE SUMMARY

Housing and Redevelopment Authority

763-593-8006 / 763-593-8109 (fax)

Golden Valley HRA Meeting

July 21, 2020

Agenda Item

3. C. Receipt of July 2020 Financial Reports

Prepared By

Sue Virnig, Finance Director

Summary

Attached are the July 2020 Financial Reports for Housing and Redevelopment Authority (HRA) review.

Financial Or Budget Considerations

Not applicable

Recommended Action

Motion to receive and file the July 2020 HRA Financial Reports.

Supporting Documents

- HRA General Fund Budget Report (1 page)
- HRA Capital Project Funds Report (1 page)

**HRA of Golden Valley
General Fund
July 2020 Budget Report (unaudited)**

Percentage Of Year Completed: 59%

Revenue	2020 Budget	May-July Actual	YTD Actual	Over (Under) Budget	% Of Budget Received
Interest Earnings (1)	0	0.00	0.00	0.00	
Fund Balance	12,000	12,000.00	12,000.00	0.00	
Totals	\$12,000	12,000.00	12,000.00	0.00	100.00%

Expenditures	2020 Budget	May-July Actual	YTD Actual	Over (Under) Budget	% Of Budget Expended
Audit	12,000	12,000.00	12,000.00	0.00	100.00%
Totals	\$12,000	12,000.00	12,000.00	0.00	100.00%

Notes:

- (1) Interest will be allocated at year end.
- (2) Audit Fees will be transferred in July.

HRA Of Golden Valley 2020 Financial Report	Capital Project Funds				
	9190 Housing	9300 Hwy 55/ West	9350 Cornerstone TIF (4)	9400 Winnetka Med Lk Rd	9250 North Wirth #3

Cash Balance @ 04/01/20	\$102,726.27	\$76,662.25	\$1,867.51	\$36,474.20	\$0.00
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Add:

Receipts:

Interest

Lease revenue

Increment Received

306,454.39	29,861.63	400,238.59	12,383.76
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Less:

Expenditures:

Payment to Cornerstone Creek (1);

Payment to Golden Villas (2)

Payment to City of Golden Valley

Payment to Associated Bank (3)

Cash Balance @ 07/21/2020

		(26,301.50)		
	(169,957.50)			
(2,125.00)	(13,713.11)	(604.15)	(204,649.01)	(594.28)
				(11,789.48)
<u>\$100,601.27</u>	<u>\$199,446.03</u>	<u>\$4,823.49</u>	<u>\$232,063.78</u>	<u>\$0.00</u>
				(3)

(1) Payment for Housing District

(2) Payment for Renewal and Renovation District

(3) Pay Go Note remaining \$139,036.16



EXECUTIVE SUMMARY

Housing and Redevelopment Authority

763-593-8006 / 763-593-8109 (fax)

Golden Valley HRA Meeting
July 21, 2020

Agenda Item

6. A. Fifth Amendment of GVEC Properties, LLC Private Development Agreement (North Wirth Business Center PUD No. 100)

Prepared By

Marc Nevinski, Physical Development Director

Summary

The Housing and Redevelopment Authority entered into the GVEC Properties, LLC Private Development Agreement in 2006 to develop a number of office condo buildings in the North Wirth Business Center PUD, located along Dahlberg Drive. The development consisted of three phases. The Developer completed Phase I in 2007. Phase II was removed from the PUD and Tax Increment District through a 2013 amendment to the Development Agreement. Phase III (lots 4 and 5) is not yet complete.

Development of the Property was delayed for several years due to unfavorable market conditions. In 2012, the Developer defaulted on loan payments to its lender, Bank Mutual, who received the property from the Developer by deed in lieu of foreclosure. The HRA and Bank Mutual amended the Development Agreement twice, in 2012 and 2013, to allow the bank to take ownership of the property but delay construction of the remaining buildings until the bank conveyed the property to another party to complete the project.

In 2018, Bank Mutual merged with Associated Bank. In 2019, the HRA approved a Fourth Amendment to the Development Agreement consenting to the transfer of the property to Lund Financial Group (Lund).

Under the terms of the development agreement, Lund was to complete the construction of two building shells by June 30, 2020 or face annual financial penalties based on a formula outlined in the development agreement using averaged assessed market value. The penalty payments would be due annually for proportions of the buildings not constructed until either construction was complete or until December 31, 2024. The estimated penalty amount in 2020 is \$12,418 per building.

In a meeting in late 2019 and through additional correspondence, Lund expressed intention to submit plans for the shell buildings for construction in 2020. The possibility of an extension of the completion deadline, if needed, was also discussed. In May, although no plans had been submitted, Lund requested an extension of the deadline citing the pandemic and subsequent difficulty in obtaining financing. Staff discussed this request and concluded an extension was reasonable given the pandemic.

The amendment extends the deadline to complete the work to June 30, 2021 and also extends the penalty window one year to December 31, 2025.

Financial Or Budget Considerations

By extending the deadline for completion one year, the HRA is foregoing receipt of financial penalties in the amount of \$12,418 per building.

Recommended Action

Motion to approve the Fifth Amendment of GVEC Properties, LLC Private Development Agreement and authorize the Chair and Executive Director to execute the Agreement in the form approved by the HRA Attorney.

Supporting Documents

- Parcel Map (1 page)
- Fifth Amendment to Private Development Agreement (6 pages)

North Wirth Business Center
Fifth Amendment of GVEC Properties, LLC Private Development Agreement
July 21, 2020



1 inch = 188 feet



_____(Space above reserved for recording information)_____

**FIFTH AMENDMENT OF GVEC PROPERTIES, LLC
PRIVATE DEVELOPMENT AGREEMENT**

THIS FIFTH AMENDMENT OF GVEC PROPERTIES, LLC PRIVATE DEVELOPMENT AGREEMENT (the “Fifth Amendment”) is dated as of July 21, 2020, and is made and entered into by and among the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF GOLDEN VALLEY, a public body corporate and politic established and existing under Minnesota Statutes, Section 460.001 et seq., with its principal offices at 7800 Golden Valley Road, Golden Valley, Minnesota 55427 (the “**HRA**”); and LUND FINANCIAL GROUP, a Minnesota corporation with its principal office located at 4109 Regent Avenue North, Robbinsdale, MN 55422 (“**Lund**” or “**Developer**”). The HRA, and Lund are each referred to herein as a “**Party**,” and collectively as the “**Parties**.”

WHEREAS, the HRA and GVEC Properties, LLC (“**GVEC Properties**”) entered into the GVEC Properties, LLC Private Development Agreement, dated January 10, 2006, and filed with the Hennepin County Registrar of Titles on February 3, 2006 as Document No. 4222316 and recorded with the Hennepin County Recorder as Document No. 8743490 (the “**Original Development Agreement**”), and a certain First Amendment thereto dated July 15, 2009 (the “**First Amendment**”); and

WHEREAS, the HRA, GVEC Properties, and Bank Mutual entered into the Second Amendment of GVEC Properties, LLC Private Development Agreement, dated March 13, 2012, and filed with the Hennepin County Registrar of Titles on April 4, 2012, as Document No. T4942086 (the “**Second Amendment**”); and

WHEREAS, the HRA and Bank Mutual entered into the Third Amendment of the GVEC Properties, LLC Private Development Agreement, dated January 8, 2013, and recorded with the Hennepin County Recorder as Document No. A09987338 (the “**Third Amendment**”); and

WHEREAS, the HRA, Associated Bank National Association, and Lund entered into

the Fourth Amendment of the GVEC Properties, LLC Private Development Agreement, dated July 16, 2019, and recorded with the Hennepin County Registrar of Titles on November 4, 2019 as Document No. T05659492 (the “**Fourth Amendment**”); and

WHEREAS, the Original Development Agreement, the First Amendment, the Second Amendment, the Third Amendment, and the Fourth Amendment are collectively referred to herein as the “**Development Agreement**”; and

WHEREAS, pursuant to the Original Development Agreement, GVEC Properties purchased from the HRA a site in the North Wirth Parkway Redevelopment Area of Hennepin County, Minnesota having the original legal description of Lot 1, Block 1, North Wirth Parkway 5th Addition, Hennepin County, Minnesota (“**Development Property**”), and thereafter commenced construction of an office condominium project on the Development Property; and

WHEREAS, GVEC Properties committed several Events of Default under the Development Agreement, and also defaulted under the mortgage granted by GVEC Properties to Bank Mutual with respect to a portion of the Development Property; and

WHEREAS, the HRA, GVEC Properties, and Bank Mutual entered into the Second Amendment to, among other things, modify the schedule for completion of Phase II and Phase III of the Improvements; memorialize the HRA’s waiver of certain defaults under the Development Agreement and acknowledge the cure of certain other defaults; and permit GVEC Properties to assign its interest in the Development Property and under the Development Agreement to Bank Mutual; and

WHEREAS, the HRA and Bank Mutual entered into the Third Amendment to permit the transfer by Bank Mutual to a third party of a portion of the Development Property, free and clear of all terms, conditions, obligations, and restrictions contained in the Development Agreement; extend the period for completion of the remaining Improvements; and address certain other matters; and

WHEREAS, the HRA, Associated Bank and Lund entered into the Fourth Amendment to permit Associated Bank to the transfer a portion of the Development Property to Lund, subject to the terms of the Development Agreement and to address certain other matters; and

WHEREAS, the HRA and Lund now wish to enter into this Fifth Amendment to extend the period for completion of the remaining Improvements in light of the COVID-19 pandemic.

NOW THEREFORE, the Parties hereby agree as follows:

1. Capitalized terms used herein and not otherwise defined shall have the meanings given to them in the Development Agreement.
2. The first paragraph in Section 4.2 of the Development Agreement is amended and restated in its entirety to state as follows:

Construction of 100 percent of the shell of a minimum of 6,000 square feet of office condominium Improvements, without interior finishing, on Lot 4,

North Wirth Business Center, P.U.D. No. 100, Hennepin County, Minnesota (“Lot 4”) shall be completed on or before June 30, 2021. Construction of a minimum of 6,000 square feet of office condominium Improvements shall be completed on Lot 5, North Wirth Business Center, P.U.D. No. 100, Hennepin County, Minnesota (“Lot 5”) on or before June 30, 2021. The times provided herein for completion of construction shall be extended only to the extent of any Unavoidable Delays and only upon written agreement of the HRA and Lund.

3. Section 4.8 of the Development Agreement is amended and restated in its entirety to state as follows:

If a Certificate of Completion for a minimum of 6,000 square feet of Improvements on Lot 4 has not been issued by June 30, 2021, or if a Certificate of Completion for a minimum of 6,000 square feet of Improvements on Lot 5 has not been issued June 30, 2021, Lund shall pay to the HRA, by August 15, 2021, and on August 15 of each year thereafter until a Certificate of Completion has been issued for such lot, or December 31, 2025, whichever is earlier, an annual sum determined by the following formula:

$$A \times [B-C] \times D$$

For purposes of the above formula, the following definitions shall apply:

A = the average assessed market value per square foot for the completed Improvements (excluding land) as of January 2 of such year.

B = 4,500 square feet

C = the number of square feet of completed Improvements as of January 2 of such year

D = the aggregate real estate tax rate for the completed Improvements as of January 2 of such year.

4. The HRA shall record this Fifth Amendment and Lund shall pay all recording fees in connection therewith.

5. As amended hereby, the Development Agreement continues in full force and effect. Except as described herein, to the knowledge of the HRA there are no defaults by Developer under the Development Agreement that have not been waived or cured. Developer agrees that the HRA is not currently in default under the Agreement, and any prior defaults by the HRA are hereby waived.

6. The City is not a Party under this Agreement.

IN WITNESS WHEREOF, the Parties have duly executed this Amendment as of the date first above written.

HOUSING AND DEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF GOLDEN VALLEY

Larry Fonnest, Chair

Timothy Cruikshank, Director

STATE OF MINNESOTA)
) SS.
COUNTY OF HENNEPIN)

This instrument was acknowledged before me on _____ day of _____, 2019, by Larry Fonnest and Timothy Cruikshank, the Chair and Director, respectively, of the HOUSING AND REDEVELOPMENT AUTHORITY IN AND FOR THE CITY OF GOLDEN VALLEY.

LUND FINANCIAL GROUP, INC., a Minnesota corporation

By: _____
Its: _____

STATE OF MINNESOTA)
) SS.
COUNTY OF HENNEPIN)

This instrument was acknowledged before me on _____ day of _____, 2019, by _____, the _____, of the LUND FINANCIAL GROUP, INC., a Minnesota corporation, on behalf of said corporation.

THIS INSTRUMENT WAS DRAFTED BY:
City of Golden Valley (MTC)
7800 Golden Valley Road
Golden Valley, MN 55427

EXHIBIT A
Description of Property

Lots 4 and 5, Block 1, North Wirth Business Center P.U.D. No. 100, Hennepin County, Minnesota.



EXECUTIVE SUMMARY

Housing and Redevelopment Authority

763-593-8006 / 763-593-8109 (fax)

Golden Valley HRA Meeting
July 21, 2020

Agenda Item

6. B. Adopt HRA Resolution Implementing the Golden Valley Rent and Household Assistance Program

Prepared By

Marc Nevinski, Physical Development Director

Summary

The State of Minnesota recently allocated \$1.6M in CARES Act funds to the City of Golden Valley to assist with expenses and impacts related to the COVID-19 Pandemic. The Treasury Department has provided guidance regarding the use of the funds. The guidance states that CARES Act funds may be used to 1) prevent evictions and assist in preventing homelessness due to COVID 19, 2) provide emergency assistance to individuals and families directly impacted by a loss of income due to COVID-19, and 3) CARES act funds may be allocated to non-profits to distribute assistance to individuals in need of financial assistance related to COVID-19.

PRISM, the City's local food shelf and housing assistance provider, has seen a 65% increase in visits for household assistance since last year for the period of March through May. PRISM reports rental assistance calls have remained steady compared to last year, at about 54 per month, although calls are expected to increase significantly once the eviction moratorium is lifted.

In light of these facts, staff has developed guidelines for the Golden Valley Rent and Household Assistance Program to support residents impacted by the COVID-19 pandemic. Contingent upon City Council approval, the City will transfer \$100,000 of its CARES Act allocation to the HRA to implement this assistance program. At the request of staff, PRISM has submitted a proposal to administer the program and deliver these services to residents.

Rent and Household Assistance Program Guidelines

The guidelines for the Golden Valley Rent and Household Assistance Program are attached. The program objectives include:

- Promote safe and stable housing for renters affected by the COVID-19 pandemic.
- Avoid eviction and homelessness due to the non-payment of rent or disconnection of utilities.
- Support residents in recovering from the impacts of the COVID-19 pandemic by providing assistance for food and other basic household needs.
- Support property owners in continuing to provide affordable housing options in Golden Valley by supporting their tenants.

Highlights of the program includes:

- Assisting residents impacted by the COVID-19 pandemic at or below 50% of AMI in making rent and utility payments
- Supporting the distribution of food and household necessities to families arising from the increased demand due to the COVID-19 pandemic.

Program Administration

Rental assistance and food distribution are not functions typically done by cities, and staff does not have the knowledge or resources to quickly and appropriately disburse CARES funds directly to households. Staff has met with representatives of PRISM about administering the Rent and Household Assistance Program. PRISM has the staff, experience, and infrastructure to assess the needs of households, distribute appropriate resources effectively, and document the use of grant funds for the City's audit needs. PRISM has submitted the attached proposal to utilize a \$100,000 CARES grant from the City. Key points include:

Pandemic's Impact on Operations and Needs

- Drive up service was implemented after PRISM closed its doors on March 16, 2020
- Closure of the Shop for Change store
- A doubling of the number of households served
- Transition of the Homelessness Prevention Program to a virtual environment.

PRISM's Objectives for the Grant

- Serve up to 32 households with assistance to achieve housing stability and avoid eviction
- Provide case management services and resource referral to the
- Provide households with 100 pounds of food through the Marketplace Food Shelf.

Grant Budget

- PRISM proposes to direct \$50,000 of the grant towards housing and rental assistance. \$6000 of the allocation will fund staff to administer the assistance.
- PRISM proposes to direct \$50,000 of the grant towards food distribution. \$6000 of the allocation will fund food distribution.
- Allowance of a deviation of up to 10% of the above program allocations to adjust to need and demands.

The attached resolution approves the Rent and Household Assistance Program and authorizes the allocation of \$100,000 from the HRA to PRISM to administer the program and distribute the funds within the community. The resolution also directs the preparation of a grant agreement between the HRA and PRISM in a form approved by the HRA attorney and authorizes the Chair and Executive Director to execute the agreement.

Financial Or Budget Considerations

Funding for the Rent and Household Assistance Fund will come from a transfer to the HRA by the City from its allocation of CARES Act funds.

Recommended Action

Motion to adopt Resolution authorizing Implementing the Golden Valley Rent and Household Assistance Program.

Supporting Documents

- Resolution Authorizing Implementing the Golden Valley Rent and Household Assistance Program (2 pages)
- Golden Valley Rent and Household Assistance Program Guidelines (2 pages)
- Proposal from PRISM (7 pages)

HRA RESOLUTION NO. 20-04

HRA RESOLUTION IMPLEMENTING THE GOLDEN VALLEY RENT AND HOUSEHOLD ASSISTANCE PROGRAM

WHEREAS the COVID-19 pandemic has impacted residents of Golden Valley through job loss and illnesses, placing extraordinary financial and emotional demands on households; and

WHEREAS increased demand for food assistance has been documented by PRISM, the local food shelf, since the start of the pandemic and an increased need for rental assistance is expected when the Governor's eviction moratorium is lifted; and

WHEREAS the State has distributed to the City of Golden Valley over \$1.6M in CARES Act funds to mitigate the costs and impacts of the COVID-19 pandemic within the City; and

WHEREAS The guidance from the Treasury Department states that CARES Act funds may be used to 1) prevent evictions and assist in preventing homelessness due to COVID 19, 2) provide emergency assistance to individuals and families directly impacted by a loss of income due to COVID-19, and 3) CARES act funds may be allocated to non-profits to distribute assistance to individuals in need of financial assistance related to COVID-19; and

WHEREAS Minnesota Statutes 465.039 authorize the governing body statutory city, or of a to appropriate each year out of its general fund, or other unrestricted money, an amount to be determined by the governing body to provide grants to nonprofit organizations operating community food shelves that provide food to the needy without charge.

WHEREAS the City Council at its July 21, 2020 meeting will consider the transfer of \$100,000 to the HRA for the implementation of the rent and household assistance program and the HRA desires to implement such a program; and

WHEREAS the HRA has received a proposal from PRISM to administer the Rent and Household Assistance Program; and

NOW, THEREFORE, BE IT RESOLVED by the Housing and Redevelopment Authority (HRA) of Golden Valley that the guidelines for the Golden Valley Rent and Household Assistance Program is hereby adopted by the HRA and a program is established to assist qualified renters and households during the COVID-19 pandemic; and

BE IT FURTHER RESOLVED that, contingent upon the City of Golden Valley approving the resolution to transfer CARES funds to the HRA, the HRA will accept the CARES funds of \$100,000 from the City of Golden Valley to implement the Golden Valley Rent and Household Assistance Program; and

BE IT FURTHER RESOLVED that the Chair and Executive director are authorized to execute a grant agreement between the HRA and PRISM in a form approved by the HRA attorney, to receive the \$100,000 and administer the Rent and Household Assistance Program;

Larry Fonnest, Chair

ATTEST:

Timothy J. Cruikshank, Executive Director

Golden Valley Rent and Household Assistance Program July 2020

PURPOSE

The City of Golden Valley / Golden Valley HRA has received funding from the federal CARES Act and has established the Golden Valley CARES Act Rent and Household Assistance Fund to assist qualified renters and households during the COVID-19 pandemic. The purpose of the Fund is twofold. First, the Fund seeks to assist residents who may be struggling to pay rent and utilities due to impacts of COVID-19 pandemic, such as job loss. Secondly, the Fund seeks to assist households impacted by COVID-19 with food and other basic household necessities.

Guidance provided by the Treasury Department states that CARES Act funds may be used to:

- Prevent evictions and assist in preventing homelessness due to COVID 19.
- Provide emergency assistance to individuals and families directly impacted by a loss of income due to COVID-19.
- Non-profits to distribute assistance to individuals in need of financial assistance related to COVID-19.

OBJECTIVES

The program aims to assist renters in making rent and utility payments, as well as assist residents in meeting food and other household needs in order to:

- Promote safe and stable housing for renters affected by the COVID-19 pandemic.
- Avoid eviction and homelessness due to the non-payment of rent or disconnection of utilities.
- Support residents in recovering from the impacts of the COVID-19 pandemic by providing assistance for food and other basic household needs.
- Support property owners in continuing to provide affordable housing options in Golden Valley by supporting their tenants.

ELIGIBILITY FOR RENT & UTILITY ASSISTANCE

- Recipients must reside in Golden Valley;
- Have total gross annual income (before deducting taxes) of 50% or less of the area median income (AMI);
- Have lost income or experienced other financial hardship due to the COVID-19 pandemic;
- Use funds for:
 - Late rent and rent due within 15 days
 - Utility payments both due and in arrears; and
- Meet the following household income limits:

50% AMI

1 person: \$35,000 | 2 people: \$40,000 | 3 people: \$45,000 | 4 people: \$50,000
5 people: \$54,000 | 6 people: \$58,000 | 7 people: \$62,000 | 8 people: \$66,000

30% AMI

1 person: \$21,720 | 2 people: \$24,840 | 3 people: \$27,930 | 4 people: \$31,020
5 people: \$33,510 | 6 people: \$36,000 | 7 people: \$38,490 | 8 people: \$40,950

ADDITIONAL CONSIDERATIONS FOR RENT & UTILITY ASSISTANCE

- Priority will be given to households with incomes below 30% of the area median income.
- Households are eligible irrespective of immigration or documentation status.
- The amount of assistance provided will depend on the individual needs of the household, taking into consideration other resources the household is eligible to receive.
- Payments will be made directly to the rental property owner and/or utility company.
- The Fund may provide up to two months of assistance payments for rent and utilities may be provided to any one household.
- Assistance must be for rent and/or utility expenses due prior to November 15, 2020.
- Fund payments must be made by December 31, 2020.

USE OF FUNDS FOR FOOD AND HOUSEHOLD ASSISTANCE

The CARES Act allocation for food and household assistance shall be used to support PRISM's distribution of food and other household necessities to residents arising from the increased demand for assistance due to the COVID 19 pandemic. Funds may be used to purchase food, pay for additional staff to package food, and associated costs of distributing food to the community. Expenditures must be incurred by November 15, 2020.

DISBURSEMENT OF FUNDS AND ADMINISTRATION

The City of Golden Valley will allocate \$100,000 from its CARES funds to the Rental and Household Assistance Fund for the purposes and objectives stated above. The City may allocate additional funds to the Program depending on need and availability of funds. The City intends for PRISM, Golden Valley's local food shelf and a housing assistance services provider, to administer funds in accordance with the CARES Act requirements. The City and PRISM will enter into a grant agreement for the administration of the funds. The allocations shall be in the following proportions:

- 50% of the allocation shall be directed towards rental assistance;
- 50% of the allocation shall be directed towards funding of food and household assistance activities.
- Up to 12% of the allocation may be used for administrative and overhead purposes.
- The proportion of funds allocated for rental assistance and food and household assistance activities may deviate by up to 10% and PRISM will provide immediate notice to the City of such deviation.

Grant Application Cover Sheet

You may reproduce this form on your computer

Date of application: July 10, 2020 Application submitted to: City of Golden Valley

Organization Information

PRISM	People Responding in Social Ministry	
<i>Name of organization</i>	<i>Legal name, if different</i>	
1220 Zane Ave N.	Golden Valley, MN, 55422	41-1442049
<i>Address</i>	<i>City, State, Zip</i>	<i>Employer Identification Number (EIN)</i>
(763) 529-1350	(763) 529-1454	www.prismmpls.org
<i>Phone</i>	<i>Fax</i>	<i>Website</i>
Michelle Ness, MSW, LISW	Executive Director	(763)432-4201 mness@prismmpls.org
<i>Name of top paid staff</i>	<i>Title</i>	<i>Phone E-mail</i>
Brianna Miller	Advancement Director	(763)432-4225 bmilller@prismmpls.org
<i>Name of contact person regarding this application</i>	<i>Title</i>	<i>Phone E-mail</i>

Is your organization an IRS 501(c)(3) not-for-profit? Yes No

If no, is your organization a public agency/unit of government? Yes No

If no, check with funder for details on using fiscal agents, and list name and address of fiscal agent:

 _____ Fiscal agent's EIN number

Proposal Information

Please give a 2-3 sentence summary of request:

A \$100,000 grant from The City of Golden Calley will allow PRISM's Homelessness Prevention Program and Marketplace Food Shelf to continue to provide financial assistance for people at-risk of losing their homes due to a crisis or emergency situation, such as COVID

Population served: Low-income individuals and families of all ages, ethnicities, and cultural backgrounds.	Geographic area served: Golden Valley
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Funds are being requested for (check one) *Note: Please be sure funder provides the type of support you are requesting.*

<input type="checkbox"/> General operating support	<input type="checkbox"/> Start-up costs	<input type="checkbox"/> Capital	
<input checked="" type="checkbox"/> Project/program support	<input type="checkbox"/> Technical assistance	<input type="checkbox"/> Other (list) _____	

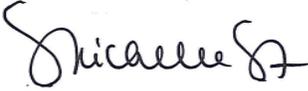
Project dates (if applicable): 4/1/2020-12/31/2020 Fiscal year end: September 30

Budget

Dollar amount requested:	<u>\$100,000</u>
Total annual organization budget:	<u>\$2,938,189</u>
Total project budget (for support other than general operating):	<u>n/a</u>

Authorization

Name and title of top paid staff or board chair: Michelle Ness MSW, LISW, Executive Director

Signature 

Organization Information

Each year, PRISM contributes to the food, clothing, and housing needs of nearly 6,500 low-income residents of Hennepin County's northwest suburbs. During COVID, the number of people we serve per month has increased by 60%. We have been able to respond quickly and effectively to this increase because we were founded in 1970 by residents who were concerned about their hungry and homeless neighbors. Having started as an informal effort, we have since evolved into a strong, sustainable organization that is a leading provider of basic needs services. Our ties to the community, **including the generosity of The City of Golden Valley**, have helped us reach our mission of **providing social services and connections that empower people in our community to build healthy, stable lives. Additionally, your support has allowed us to respond effectively and quickly to the crisis unfolding.**

Even though COVID has significantly changed our service delivery model, we still create programming that emphasizes relationship and community. This focus is especially important now, as a growing number of people in our community rely on the resources and connections we provide to keep themselves and their families safely sheltered in place. To make this happen, our case managers have been calling participants to let them know we are open and that we are still providing rental assistance, light touch case management, and food. In addition, we have been tracking the types of phone calls we get weekly, and keeping a call log so that concerns do not get lost during this stressful time. These efforts have been successful as we continue to see new and returning faces each week.

Program Description

The COVID-19 pandemic has significantly changed the need for basic services in our community. On March 16, 2020 PRISM closed our doors to the public and changed our service delivery to a drive up method. This decision was made to protect the health of our staff, volunteers, and participants and to prevent the spread of COVID-19. We also know that by providing basic needs – food, referrals, and housing assistance - PRISM is allowing many in our community to remain at home. In the month since, we have served 4,321 participants, 15% of which are from Golden Valley. **This is nearly double what we typically serve.** We meet our community's growing needs in three ways:

- **Marketplace Food Shelf:** We pack around 100 pounds of food per household in the cars of our participants. This food includes non-perishables, produce, dairy, meat, pet food, diapers, and hygiene items. In each box of food we include a sheet of COVID-19 community resources. This method is still flexible enough to allow us to customize boxes to meet the dietary preferences and needs of our participants.
- **Problem Solving and Referrals:** Our case managers and other staff take calls from participants who need help navigating these new systems.
- **Homelessness Prevention Program:** We have also been able to move our Homelessness Prevention Program to a virtual process. This process still allows us to respond and distribute funds in about a week. This program is especially important now as it provides rental and utility assistance to allow individuals and families to remain housed during a crisis or temporary circumstance, such as COVID-19.

To protect the health of our participants and staff during COVID, we have made our Homelessness Prevention program available through phone and online. We are fortunate to have staff that speaks both Russian and Spanish, the two most common languages spoken outside of English in our service area. Smart phones and cameras have been an invaluable resource that expedites paperwork transmission. To assist households without consistent internet access our case managers help fill out applications over the phone and direct participants to locations with free internet. We have also arranged safe pick up and drop offs of paperwork and applications and allow people to email photos of forms to case managers.

We also changed our food distribution model and are now utilizing a drive-up method to protect the health of our participants and staff. Participants drive around to the southside of the building and staff bring the food order and unload it, so that participants never leave their vehicles.

Partnerships

Through partnerships with many nonprofits, businesses, municipalities, civic organizations, and school districts, we provide meaningful referrals and linkages to best serve our participants. As of March 2018, we completed a successful move to a newly remodeled building in Golden Valley. We are now co-located with Jewish Family and Children's Service of Minnesota (JFCS) in their new building as a tenant. This opportunity arose from the recognition that our history of providing basic needs assistance pairs well with JFCS' array of counseling, employment, and senior services. Our partnership with JFCS has led to new donors and volunteers, funding and staff training opportunities, and community engagement events. We look forward to growing our partnership with JFCS over the next year as we identify ways for both of our agencies' participants to receive access to a broader continuum of services.

In addition, PRISM is an active voice in the conversation around suburban poverty and affordable housing. We are a member of the advocacy group Suburban Hennepin Housing Coalition (SHHC). Through this group, we are engaged in discussion with Jewish Community Action, local community housing teams in Golden Valley and Plymouth, and elected city officials to make affordable housing a local priority issue. SHHC has played an integral role in the passing of city ordinances that protect renters and preserve naturally occurring affordable housing.

Other partnerships include: Second Harvest Heartland and The Food Group for purchase of meat, dairy, and other perishable foods; Community Action Partnership of Hennepin County and Hennepin County Child and Teen Check-Up to educate and provide access to participants for benefits and programs available to them; Cub, Hy-Vee and Target are our primary partners for rescue food pick-ups; businesses to engage their employees with PRISM through volunteering, and donation drives, including Target (grocery division), Allianz Life Insurance, General Mills, United Health Care, and DriSteem, among others; and our Faith Partner Network which is comprised of representatives from over 20 congregations of various faiths located in PRISM's service area that organize donation drives for food holiday toys, school supplies, and clothing, and serves as a liaison to share information with the larger community.

We believe these experiences and collaborations are **testaments to the strength of our programs, skills of our staff, and our sound business practices, transparency, and accountability.**

Board Members, Staff and Volunteers

Our Board of Directors is comprised of 9 members with diverse backgrounds and experiences in the following areas: finance, law, food industry management, marketing, amongst others. Additionally, we are in the process of broadening the diversity of our board to better reflect the communities we serve. To that end, our board members and leadership staff are working with Propel for Nonprofits to develop a recruitment strategy.

Our staff is comprised of 19 positions (11 FTE). 600 volunteers, donating 25,000 hours of their time, assist with daily food shelf and thrift shop operations. PRISM has been intentional in efforts to diversify staff and volunteers in order to best reflect, and serve the local community. We welcome volunteers with non-violent criminal histories. About 5% of our volunteers are referred to us from Hennepin County Courts to complete their court mandated service hours. Additionally, a number of our staff have reported utilizing food shelves or SNAP benefits, while more than a third have experienced homelessness within their immediate families. Diabetes, cancer, mental health needs, public assistance, job loss, and renting a home are among the shared understandings. PRISM has a strong culture of being a safe place for all stakeholders, to acknowledge, share and leverage their personal struggles in order to best serve the community.

Purpose of Grant

Community Need

Before the pandemic, we had expected to see our numbers grow as our participants struggled to make ends meet. To afford a 2-bedroom apartment people living in our service area need to be making over \$22 an hour.¹ This is not sustainable for our participants as most make minimum wage, or less than \$10 an hour. This disparity between our participants' wages and rental costs has led to an increase in evictions. When our participants lose their housing it is difficult for them to find new housing nearby. Naturally Occurring Affordable Housing (NOAH) is becoming less available as landlords are selling these properties and developers are rehabilitating and improving them to attract more affluent tenants.²

At PRISM we believe that the COVID-19 outbreak will make it nearly impossible for our participants, and many others in our community to stay housed. Since the COVID outbreak and closures, we have provided food to around 900 households every two weeks. By comparison, in January we provided food to 818 households. Minnesota Public Radio (MPR)'s finds that lower-income households, those making under \$50,000, will be the hardest hit. In our service area, 31% of residents make under \$50,000.³ In addition, sheltering in place requires resources – ability to work remotely, job security, and access to childcare and health care – that many of our participants do not have. COVID-19 will disproportionately affect those in our community who do not have the resources to remain home. The New York Times found that in metro areas across the US, including the Twin Cities, the top 10 percent of earners were able to limit their movement, while those in the bottom 10 percent continued to travel for work.⁴ Many of the lowest earners who are still working have jobs that do not have protections in place to keep them and their families safe. At PRISM, we provide individuals and families with the resources – food, rental assistance, and connections to community programs – they need to stay sheltering in place.

Opportunities and Impact

At PRISM we know that people living in poverty face significant health disparities – they are more prone to illnesses, are more anxious and stressed, and have shorter life expectancies. In addition, many of our participants self-report having experienced a trauma in their lifetime. We best support the diverse and growing needs of our participants by being intentional in every aspect of our programming. From the lighting in our waiting room to our progressive engagement and trust building, we have created a space and process where participants feel that their voice is heard and has agency. This person-centered approach is especially important now during the COVID-19 pandemic.

Timeline

We greatly appreciate the previous support we have received from the **MAR Foundation**. **A \$100,000 grant will help keep 32 low-income households housed during Fall 2020. Your support will be especially impactful as we respond to the need caused by the coronavirus. The effects of the Corona Virus are not yet clear; however, as mentioned, we have seen our numbers of participants served double. The numbers below reflect the need based on last year's numbers. We will provide updated numbers as we continue to help people regain stability in this uncertain time.** Please refer to the Key Staff Bios attachment for information on the staff responsible for agency activities during the grant period. Below is a timeline of proposed activities:

¹ National Low Income Housing Coalition. Two-Bedroom Housing Wage by Zip Code. Out of Reach. Retrieved from: <https://reports.nlihc.org/oor>

² Minnesota Housing: Planning, Research, & Evaluation. (2018, May 2). *The loss of Naturally Occurring Affordable Housing (NOAH)*.

³ Domonoske, C. (2020, March 17). Poll: Nearly 1 in 5 households have lost work because of pandemic. *MPR News*. Retrieved from: <https://www.mprnews.org/story/2020/03/17/npr-poll-nearly-1-in-5-households-have-lost-work-because-of-pandemic>

⁴ Valentino-DeVries, J, Lu, D. & Dance, G.J.X.(2020, April 3). Location data says it all: Staying at home during Coronavirus is a luxury. *New York Times*. Retrieved from: <https://www.nytimes.com/interactive/2020/04/03/us/coronavirus-stay-home-rich-poor.html?referringSource=articleShare>

September 1, 2020-December 31, 2020

- Assist up to 32 households with monthly housing and/or rental assistance.
- Communicate 1:1 with households seeking housing and/or rental assistance.
- Provide food and other household supplies to Golden Valley residents accessing the Marketplace Food Shelf
- Collect demographic and eligibility criteria for Golden Valley participants receiving housing and/or rental assistance and food through our Marketplace Food Shelf and Homelessness Prevention Program

Goals and Objectives

Goal 1: Families experiencing an emergency/hardship due to COVID will avoid homelessness and achieve housing stability.

- Objective: Up to 32 households will be provided with case management, community referrals, and financial assistance to prevent eviction.

Goal 2: Households increase their knowledge of available resources for additional support.

- Objective: Up to 32 households will receive individualized case management support and referrals to community resources.

Goal 3: Households are more stable and healthy.

- Objective: Individuals served will access additional budget relief by receiving 100 pounds of fresh, healthy food through PRISM's Marketplace Food Shelf.

We will know we are **successful** if we achieve the above service goals, and if the vast majority of participants responding to feedback opportunities report that they feel more stable, more connected to the community, and more capable of improving their lives.

Long-term Funding Strategies

PRISM is exceptionally well positioned to provide basic needs services to those living in Hennepin County's northwest suburbs. In fy 2018-19, Marketplace Food Shelf, our most utilized service, received 10,295 visits serving 6,234 individuals (2,414 households). We continue to see a growing need for our services, as we have seen a 10% increase in participants. We have been successful at meeting this need by continuing to improve our operating efficiencies, increase revenue, and diversifying our funding sources. Additionally, we ensure that Marketplace has sufficient fresh and healthy foods by sourcing food and hygiene items from food banks, farmers' markets, grocery stores, community gardens, and via food drives conducted by churches, businesses, schools, and civic groups.

We have effective systems in place so that our participants are connected to community resources seamlessly and immediately. Our program, Finance/Accounting, Grants Management, and Program Evaluation teams have effective, established procedures and work collaboratively to ensure we are achieving intended outcomes and remaining accountable to funders.

Evaluation

PRISM's overarching goal is to build healthy, stable lives. We are committed to evaluating the quality and effectiveness of our programs to best serve our participants and the community.

We use a secure database, Client Track, to maintain case files, record demographics, and services delivered in our programs. Our financial system tracks rental assistance provided and the value of supplemental food purchased. Monthly and annual reports from both systems enable us to monitor and measure achieved levels of service compared to our goals.

PRISM's Grants & Evaluation Coordinator manages the implementation of feedback tools to gather participant feedback and analyzes the data to measure the impact of our programs. PRISM's direct service staff are primarily responsible for collecting and recording participant data used in evaluation. PRISM's leadership team oversees the evaluation of data and uses the information and analysis to shape future programming and service delivery.

Evaluation results are shared with the full staff, board of directors, volunteers, and funders, as well as donors and the general community. We look forward to sharing our accomplishments in future communications with the City of Golden Valley.

Budget Breakdown:

Housing and/or rental assistance - \$50,000

\$6,000 - .125 FTE (at \$18/hr + benefits)

\$44,000 – direct assistance (rental assistance) \$3600/mo = 2 households at approx. \$1800/mo (avg rent for a 1 bedrm in GV is \$1529)

Food Distribution

\$6,000 - .125FTE (at \$18/hr + benefits)

\$44,000 - \$3600/mo in food – We are budgeting ~\$30k/mo