



HOUSING AUTHORITIES

CITY OF EUREKA & COUNTY OF HUMBOLDT



735 WEST EVERDING STREET, EUREKA CA 95503
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AGENDA

REGULAR MEETING OF THE HOUSING AUTHORITY OF THE CITY OF EUREKA BOARD OF COMMISSIONERS

DATE AND TIME
Monday, December 15, 2025
5:45pm

LOCATION

Housing Authority of the City of Eureka
735 W. Everding St., Eureka CA

All or portions of this meeting may be conducted by teleconferencing in accordance with Government Code Section 54953(b). Teleconference locations are as follows: 735 W. Everding St., Eureka CA. This location is accessible to the public, and members of the public may address the Housing Authority of the City of Eureka Board of Commissioners from any teleconference location.

PUBLIC PARTICIPATION

Public access to this meeting is available at the location above.

Persons wishing to address the Board of Commissioners are asked to submit comments for the public speaking portion of the agenda as follows:

- Send an email with your comment(s) to heatherh@eurekahumboldtha.org prior to the Board of Commissioners meeting.
- Call and leave a message at (707) 443-4583 ext. 219.

When addressing the Board on agenda items or business introduced by Commissioners, members of the public may speak for a maximum of five minutes per agenda item when the subject is before the Board.

1. Roll Call

2. Public Comment (Non-Agenda):

This time is reserved for members of the public to address the Committee relating to matters of the Housing Authority of the City of Eureka not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.

3. Approve minutes of the Board of Commissioners meetings:

3a. Regular meeting, October 20, 2025 (pages 3-5)

4. Bills and Communications:

4a. Tenant Newsletter: Housing Insider, December issue, Q4 2025 (pages 6-7)



The Housing Authorities are Equal Housing Opportunity Organizations



5. Report of the Secretary:

The Report of the Secretary is intended to brief the Commission on items, issues, key dates, etc., that do not require specific action, and are not separate items on the Board of Commissioners Agenda.

5a. Occupancy and Leasing Report (page 8)

5b. HCV Utilization Reports (pages 9-11)

5c. Repositioning Updates (page 12)

6. Reports of the Commissioners:

This time is reserved for Commissioners to share any relevant news or Housing related endeavors undertaken by Commissioners.

7. Unfinished Business: None

8. New Business:

8a. Resolution 2027, Proposed Utility Allowance Study Schedule for 2026 (pages 13-112)
Recommended Board Action: *Accept and Adopt for Approval*

8b. Resolution 2028, Longevity Pay Program MOU
Recommended Board Action: *Accept and Adopt for Approval* (pages 113-117)

8c. Resolution 2029, HACE FY2024 Financial Audit Report (pages 118-171)
Recommended Board Action: *Accept and Adopt for Approval*

8d. Resolution 2030, Employee and Commissioner Out of State Travel, Nelrod Conference
Recommended Board Action: *Accept and Adopt for Approval* (pages 172-173)

8e. Resolution 2031, Write Off of Uncollectible Debt (pages 174-176)
Recommended Board Action: *Accept and Adopt for Approval*

8f. Resolution 2032, Admissions and Continued Occupancy Policy update (pages 177-191)
Recommended Board Action: *Accept and Adopt for Approval*

9. Closed Session – If needed.

10. Adjournment

Note: The next regularly scheduled meeting is January 20, 2026.

* * * Note * * *

Documents related to this agenda are available on-line at:

<https://eurekahumboldttha.org/governance/>

Know Your Rights Under The Ralph M. Brown Act: Government's duty is to serve the public, reaching its decisions in full view of the public. The Board of Commissioners exists to conduct the business of its constituents. Deliberations are conducted before the people and are open for the people's review.

MINUTES

REGULAR MEETING OF THE HOUSING AUTHORITY OF THE CITY OF EUREKA BOARD OF COMMISSIONERS

Monday, October 20, 2025

Vice Chairperson Konkler declared a quorum present and called the meeting to order at 5:53pm.

1. Roll Call

Present: Vice Chairperson Konkler, Commissioner Byers, Commissioner Escarda, Commissioner Maschke
Absent: Chairperson Serotta, Commissioner Raymond
Staff: Churchill, Humphreys, Wiesner
Public: None

2. Public Comment (Non-Agenda): None heard

3. Approve minutes of the board of commissioners meeting, held September 15, 2025.

Motion to approve the minutes of the September 15, 2025, regular meeting, made by Commissioner Byers.

Second – Commissioner Maschke

Ayes: Konkler, Byers, Escarda, Maschke
Nays: None
Abstain: None
Absent: Serotta, Raymond

Vice Chairperson Konkler declared the motion carried to approve the minutes of September 15, 2025.

4. Bills and Communication: None

5. Report of the Secretary:

5a. Occupancy and Leasing Report
Secretary Churchill updates the board on this report.

5b. HCV Utilization Reports
Secretary Churchill updates the board and goes over key points of the report.

5c. Repositioning Updates

Secretary Churchill briefs the board on this report noting that the 4% Tax Credit application was submitted in early September.

6. Reports of the Commissioners: None heard.

7. Unfinished Business: None.

8. New Business:

8a. Resolution 2025, Annual Operating Budget for FY Ending December 31, 2026
Recommended Board Action; *Accept and Adopt for Approval*

RESOLUTION 2025

RESOLUTION TO APPROVE ANNUAL OPERATING BUDGET
FOR THE HOUSING AUTHORITY OF THE CITY OF EUREKA
FOR FISCAL YEAR ENDING DECEMBER 31, 2026

WHEREAS, The Housing Authority of the City of Eureka Board of Commissioners directed the Executive Director to prepare an Operating Budget for Housing Authority of the City of Eureka for fiscal year ending December 31, 2026; and

WHEREAS, The Operating Budget has been submitted for the Board's review and has been found to be substantially correct.

NOW, THEREFORE, BE IT RESOLVED, That the Commissioners of the Housing Authority of the City of Eureka do hereby approve and adopt the Operating Budget for FYE December 31, 2026.

Motion to approve Resolution 2025 made by Commissioner Byers.

Second – Commissioner Escarda

Ayes: Konkler, Byers, Escarda, Maschke,
Nays: None
Abstain: None
Absent: Serotta, Raymond

Vice Chairperson Konkler declared the motion carried to approve Resolution 2025.

8b. Resolution 2026, Write Off of Uncollectible Debt
Recommended Board Action: *Accept and Adopt for Approval*

RESOLUTION 2026

TO WRITE OFF CERTAIN UNCOLLECTIBLE ACCOUNTS RECEIVABLE

WHEREAS, All efforts to collect certain accounts from former tenants of the Conventional Public Housing program have been unsuccessful; and

WHEREAS, The U.S. Department of Housing and Urban Development has recommended that after all reasonable efforts have been made to collect vacated accounts, the Board of Commissioners, based on the recommendations of the Executive Director, should authorize the charging off such accounts; and

NOW, THEREFORE, BE IT RESOLVED, That the following accounts be transferred to Collection Loss;

<u>Housing Program</u>	<u>Amount</u>
Public Housing, Abandonment	\$26,596.06
Public Housing, Eviction	\$13,294.68

Motion to approve Resolution 2026 made by Commissioner Escarda.

Second – Commissioner Byers

Ayes: Konkler, Byers, Escarda, Maschke
Nays: None
Abstain: None
Absent: Serotta, Raymond

Vice Chairperson Konkler declared the motion carried to approve Resolution 2026.

9. Closed Session: None needed.

10. Adjournment

There being no further business to come before the Commissioners, the meeting was adjourned at 6:21pm.

Secretary

Chairperson



HOUSING INSIDER

"COMMUNICATION LEADS TO COMMUNITY"

ISSUE JANUARY 2026

CELEBRATING OUR COMMUNITY – THANK YOU, PHA TENANTS!

As we wrap another year, the PHA staff would like to express our sincere gratitude to all our tenants. Your continued support, cooperation, and sense of community make our neighborhoods vibrant and welcoming. It has been a privilege to serve you, and we are truly thankful for the trust you place in us. We look forward to another year of working together, fostering connections, and making our community an even better place to call home, filled with new opportunities. Wishing you and your loved ones a joyful holiday season and a happy, healthy New Year!

TENANT LEASE REMINDERS

Rent is due on the 1st and is late after the 5th. On the sixth day, a 30-day notice to pay or quit will be served.

Annual recertifications and all other requested paperwork are due by the deadline. Missing documents may delay or affect assistance.

Tenants who wish to move out must give written notice 30 days in advance.

Report leaks and damages to maintenance immediately.

Housekeeping is mandatory. Failure to bring your unit into compliance within the allotted time frame is grounds for termination. Tenants must resolve housekeeping non-compliance by working with the Community Liaison, if necessary.

DATES TO REMEMBER

Our office will be closed on these holidays!

Jan 01	– New Year's Day
Jan 19	– Martin Luther King Jr Day
Feb 12	– Lincoln's Birthday
Feb 16	– President's Day
Mar 31	– Cesar Chavez Day

HEALTHY MINDS, STRONG HOMES

Mental health is just as important as physical health, and taking care of your mind is essential for overall well-being. This year, we want to remind our community that it's okay to seek help, talk about your feelings, and support one another. Small steps like checking in with friends, practicing self-care, or accessing professional resources can make a big difference. Together, by fostering understanding and reducing stigma, we can create a healthier, more compassionate community for everyone. If you or anyone you know is experiencing mental health difficulties, feel free to contact our Community Liaison, Ty, for resources and support at 707-443-4583 ext. 211.



KEEPING OUR HOUSEHOLDS STRONG

We all play a part in maintaining stability in our homes. As a friendly reminder, **all adults in the household are jointly responsible for all charges, including rent, maintenance, and late fees.** This shared responsibility also applies to tenant payment agreements that may be arranged. If you would like to pay rent online, set up an account, or discuss entering into a payment agreement, contact accounting at 707-443-4583 ext. 235. We're here to help and are happy to answer any questions you may have.

EHA Mission Statement: The mission of the Housing Authority of the City of Eureka is to assist low-income families with safe, decent, and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The Housing Authority is committed to operating in an efficient, ethical, and professional manner, and treating all clients with dignity and respect. The Housing Authority will create and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission.

HEALTHY
new year

General Information

Lobby and Dumpster Hours: Open Tuesday-Thursday 9am-4 pm.

Business Hours: Open Monday-Thursday 8am-5:30pm; Fridays 8am-4:30pm and closed alternate Fridays.

We have a payment drop box by our main front door for the submission of amounts payable.

PHA ROUTINE INSPECTIONS AND WORK ORDER MANAGEMENT

The PHA conducts general routine inspections to ensure that housing units meet federal, state, and local standards, including HUD's Housing Quality Standard (HQS). Routine inspections help identify issues early, maintain compliance, and promote a safe, healthy living environment for our residents. During these inspections, staff check essential systems such as plumbing, electrical, heating, and ventilation, as well as overall cleanliness, safety features, and structural conditions. When issues are identified, maintenance creates work orders to document, track, and complete necessary repairs. We would like to extend our sincere thanks to all our tenants for their cooperation and continued support during inspections and maintenance processes.



Volunteer Opportunity: Are you a **Public Housing** resident who is interested in serving on our Board of Commissioners? Please contact Heather at 707-443-4583 ext. 219 or heatherh@eurekahumboldtha.org with questions and to obtain an application for tenant commissioner.

Visit us at www.eurekahumboldtha.org



Q&A

Q: What are simple ways to save energy at home?

A: There are many simple ways you can save energy at home to lower your utility bills and help the environment. Turning off lights, unplugging electronics and appliances when not in use, using energy-efficient LED bulbs, and running the heater for shorter periods are easy habits that make a real difference. By making these small changes, each household contributes to a more sustainable, efficient, and cost-effective community. Together, we can save energy, reduce waste, and create a healthier environment for everyone.

If you or someone is experiencing an emergency crisis, such as receiving a utility shut-off notice or facing an energy-related life-threatening situation, the Low-Income Home Energy Assistance Program (LIHEAP) may be able to help. LIHEAP offers a **one-time payment of up to \$1,000**. For more information, visit pge.com/liheap or contact 866-675-6623.

WHO TO CONTACT

Call our main line at 707.443-4583; then:

Work orders request.....	x218
For emergency work orders ONLY contact 707-444-1424	
Paperwork, certification, rent, income calculation questions.....	x214
Accounting for charges, account balance, questions, and payments.....	x221
Questions, complaints, or concerns about the neighborhood.....	x211
All other questions regarding Housing Authority services.....	x210

In case of an emergency, please call 911 or the Eureka Police Department at 707-441-4060.

**Occupancy and Leasing Report
January - October 2025**

**HOUSING AUTHORITY OF THE CITY OF EUREKA
HOUSING AUTHORITY OF THE COUNTY OF HUMBOLDT**

Program HACE	Total Units Available	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Wait List End of Month
Public Housing	195	192	191	190	190	187	184	184	183	182	185	1001
Eureka Family Housing	51	46	46	45	45	48	48	50	50	49	50	1040
Eureka Senior Housing	22	19	20	21	21	22	20	20	20	20	22	206
Total City Units	268	257	257	256	256	257	252	254	253	251	257	

HACH

Tenant Based Vouchers

Housing Choice Vouchers	1234	963	960	960	968	964	958	951	946	943	942	1624	Waitlist Closed 3/28/25
VASH Vouchers	95	44	44	45	45	44	44	46	46	46	48	N/A	
Mainstream vouchers	75	57	61	65	69	70	71	71	71	70	70	N/A	2
Emergency Housing Vouchers (EHV)	182	127	125	123	118	116	112	112	113	109	109	N/A	3
Total All Vouchers	1586	1191	1190	1193	1200	1194	1185	1180	1176	1168	1169		

Project Based Vouchers (note that these are a subset of HCV & VASH voucher counts shown above)

PBV-VASH - Bayview Heights (Eureka)	22	21	21	21	21	20	20	21	22	22	22	N/A	4
PBV-HCV - Bayview Heights (Eureka)	3	2	2	2	2	2	2	2	2	2	2	11	4
PBV-HCV - Sorrell Place (Arcata)	5	5	5	5	5	5	5	5	5	5	5	338	5
PBV-HCV - Providence (Eureka)	42	36	36	38	40	40	39	39	38	38	40	N/A	6
PBV- HCV - Key Me Ek (Eureka)	13	-	7	7	8	12	12	12	13	13	13	N/A	
PBV-HCV - Laurel Canyon	35	35	36	34	34	35	35	35	35	35	35	172	7
Total Project Based Vouchers	120	99	107	107	110	114	113	114	115	115	117		

Vouchers issued but not under contract, end of month (aka "Searching")	0
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Note: Occupancy / utilization numbers shown are as of the first day of the month.

- Total PH units is 198; 3 units are exempted for EPD use, Boys & Girls Club, and Maintenance use and are unavailable for tenant rental.
- Mainstream vouchers were awarded December 2020. Funding and voucher issuance began April 2021.
25 Mainstream vouchers will be allocated via waitlist pulls; 50 will be via referral from CoC partners.
Mainstream applicants share waitlist with HCV applicants.
- No PHA waitlist for EHV's; all are issued based on referral from HHHHC or HDVS. Referrals began Q4 2021.
- 25 Project Based Vouchers at Bayview Heights Veteran's housing at 4th & C Street, Eureka; contract signed 6/30/2020.
- 5 Project Based HCV vouchers at Sorrell Place, extremely low income units at 7th & I Street, Arcata; effective 6/1/2022.
- Providence Mother Bernard House PBV's - Occupancy based on referral from CoC; contract signed 01/08/2024.
- Laurel Canyon (7th & Myrtle Ave.) 35 senior PBV units; contracts signed 12/07/2023.

HOUSING AUTHORITY OF THE COUNTY OF HUMBOLDT
All Voucher Programs
For the month of October 2025

	January	February	March	April	May	June	July	August	September	October	Total
Traditional HCV & VASH (includes PBVs)											
HAP income (budget authority)	\$ 731,863	\$ 731,863	\$ 745,120	\$ 745,120	\$ 711,044	\$ 714,204	\$ 714,204	\$ 714,204	\$ 714,204	\$ 773,792	\$ 7,295,617
HAP expenses	(748,496)	(757,424)	(765,008)	(767,569)	(765,033)	(766,937)	(766,899)	(771,400)	(770,287)	(774,873)	(7,653,926)
Surplus (Deficit)	(16,633)	(25,561)	(19,889)	(22,450)	(53,989)	(52,733)	(52,695)	(57,196)	(56,083)	(1,081)	(358,309)
AA % Total income utilized	102.27%	103.49%	102.67%	103.01%	107.59%	107.38%	107.38%	108.01%	107.85%	100.14%	104.91%
Administrative/Other Income	91,901	138,858	95,531	93,621	89,591	150,584	95,807	101,810	170,999	96,974	1,125,676
Operating expenses	(73,892)	(104,758)	(89,450)	(89,800)	(83,454)	(85,781)	(157,021)	(97,710)	(98,685)	(93,785)	(974,335)
Surplus (Deficit)	18,009	34,100	6,081	3,821	6,137	64,803	(61,213)	4,100	72,315	3,189	151,342
B Remaining HAP Cash	(5,449)	(10,320)	28,612	25,972	40,263	35,076	23,138	18,906	10,395	4,382	
Remaining Non-HAP Cash	883,688	917,151	920,014	924,550	870,220	932,900	901,527	903,879	979,662	981,554	
Total HCV Cash	878,239	906,831	948,626	950,522	910,483	967,976	924,665	922,785	990,056	985,935	
Cash Increase/(Decrease)	(10,219)	28,592	41,794	1,897	(40,039)	57,493	(43,311)	(1,880)	67,271	(4,121)	
# of Households Assisted	1,005	1,002	1,005	1,013	1,008	1,002	997	992	989	990	10,003
Average HAP Payment	\$ 745	\$ 756	\$ 761	\$ 758	\$ 759	\$ 765	\$ 769	\$ 778	\$ 779	\$ 783	\$ 765
Mainstream (disabled & non-elderly)											
HAP income (budget authority)	\$ 41,148	\$ 41,148	\$ 41,629	\$ 41,629	\$ 43,476	\$ 39,235	\$ 39,235	\$ 39,235	\$ 39,235	\$ 39,235	\$ 405,205
HAP expenses	(42,543)	(46,132)	(51,149)	(53,742)	(55,299)	(56,928)	(55,111)	(55,131)	(55,715)	(55,940)	(527,690)
Surplus (Deficit)	(1,395)	(4,984)	(9,520)	(12,113)	(11,823)	(17,693)	(15,876)	(15,896)	(16,480)	(16,705)	(122,485)
A % Total income utilized	103.39%	112.11%	122.87%	129.10%	127.19%	145.09%	140.46%	140.51%	142.00%	142.58%	130.23%
C Administrative/Other Income	-	-	5,185	5,185	5,659	5,859	6,310	5,759	5,759	5,844	45,559
Operating expenses	(4,599)	(2,626)	(4,482)	(6,295)	(6,562)	(5,478)	(9,255)	(4,812)	(5,222)	(5,661)	(54,991)
Surplus (Deficit)	(4,599)	(2,626)	703	(1,110)	(903)	381	(2,945)	947	536	183	(9,432)
B Remaining HAP Cash	5,590	3,136	1,809	(2,936)	(5,800)	4,529	3,395	4,265	6,251	5,325	
Remaining Non-HAP Cash	76,871	73,520	74,020	72,777	71,703	71,941	72,621	72,557	72,725	72,845	
Total MSV Cash	82,460	76,656	75,829	69,841	65,903	76,470	76,016	76,822	78,976	78,170	
Cash Increase/(Decrease)	(2,775)	(5,804)	(827)	(5,988)	(3,938)	10,567	(454)	805	2,154	(806)	
# of Households Assisted	55	59	64	69	69	71	71	71	70	70	669
Average HAP Payment	\$ 774	\$ 782	\$ 799	\$ 779	\$ 801	\$ 802	\$ 776	\$ 776	\$ 796	\$ 799	\$ 789
Emergency Housing Vouchers (EHVs)											
D HAP income (budget authority)	\$ 120,208	\$ 120,208	\$ 120,208	\$ 120,208	\$ 16,713	\$ 16,713	\$ 16,713	\$ 16,713	\$ 16,713	\$ 16,713	\$ 581,110
HAP expenses	(112,284)	(110,215)	(109,078)	(106,217)	(103,263)	(101,380)	(103,059)	(102,281)	(101,165)	(98,444)	(1,047,386)
Surplus (Deficit)	7,924	9,993	11,130	13,991	(86,550)	(84,667)	(86,346)	(85,568)	(84,452)	(81,731)	(466,276)
D % Total income utilized	93.41%	91.69%	90.74%	88.36%	617.86%	606.59%	616.64%	611.98%	605.31%	589.03%	180.24%
Administrative/Other Income	21,401	18,154	15,436	18,759	12,954	1,421	5,597	41,160	14,026	574	149,482
Operating expenses	(15,421)	(7,560)	(11,107)	(14,619)	(14,622)	(11,601)	(23,249)	(29,296)	(12,612)	(9,628)	(149,716)
Surplus (Deficit)	5,980	10,594	4,329	4,141	(1,669)	(10,181)	(17,652)	11,864	1,414	(9,054)	(233)
B Remaining HAP Cash	21,635	46,041	28,178	28,419	24,944	25,130	29,190	18,045	5,490	3,634	
Remaining Non-HAP Cash	195,205	202,214	205,202	207,159	203,905	192,851	184,632	168,959	170,319	161,553	
Total EHV Cash	216,840	248,254	233,380	235,577	228,848	217,981	213,822	187,004	175,808	165,187	
Cash Increase/(Decrease)	14,164	31,414	(14,874)	2,197	(6,729)	(10,867)	(4,159)	(26,818)	(11,196)	(10,622)	
# of Households Assisted	128	124	123	118	116	112	112	113	109	109	1,164
Average HAP Payment	\$ 877	\$ 889	\$ 887	\$ 900	\$ 890	\$ 905	\$ 920	\$ 905	\$ 928	\$ 903	\$ 900

HOUSING AUTHORITY OF THE COUNTY OF HUMBOLDT
All Voucher Programs
For the month of October 2025

	January	February	March	April	May	June	July	August	September	October	Total
Total All Voucher Programs											
HAP income (budget authority)	\$ 893,219	\$ 893,219	\$ 906,957	\$ 906,957	\$ 771,233	\$ 770,152	\$ 770,152	\$ 770,152	\$ 770,152	\$ 829,740	\$ 8,281,932
HAP expenses	(903,323)	(913,771)	(925,235)	(927,528)	(923,595)	(925,245)	(925,069)	(928,812)	(927,167)	(929,257)	(9,229,002)
Surplus (Deficit)	<u>(10,104)</u>	<u>(20,552)</u>	<u>(18,279)</u>	<u>(20,572)</u>	<u>(152,362)</u>	<u>(155,093)</u>	<u>(154,917)</u>	<u>(158,660)</u>	<u>(157,015)</u>	<u>(99,517)</u>	<u>(947,070)</u>
A % Total income utilized	101.13%	102.30%	102.02%	102.27%	119.76%	120.14%	120.12%	120.60%	120.39%	111.99%	111.44%
Administrative/Other Income	113,301	157,012	116,153	117,566	108,203	157,864	107,714	148,729	190,784	103,393	1,320,718
Operating expenses	(93,911)	(114,944)	(105,039)	(110,713)	(104,638)	(102,860)	(189,524)	(131,817)	(116,519)	(109,075)	(1,179,042)
Surplus (Deficit)	<u>19,390</u>	<u>42,068</u>	<u>11,114</u>	<u>6,852</u>	<u>3,565</u>	<u>55,004</u>	<u>(81,810)</u>	<u>16,911</u>	<u>74,265</u>	<u>(5,682)</u>	<u>141,676</u>
B Remaining HAP Cash	21,776	38,857	58,599	51,454	59,406	64,735	55,723	41,216	22,135	13,341	
Remaining Non-HAP Cash	1,155,764	1,192,885	1,199,236	1,204,486	1,145,828	1,197,692	1,158,781	1,145,395	1,222,705	1,215,951	
Total Program Cash	<u>1,177,540</u>	<u>1,231,742</u>	<u>1,257,835</u>	<u>1,255,941</u>	<u>1,205,234</u>	<u>1,262,427</u>	<u>1,214,504</u>	<u>1,186,610</u>	<u>1,244,840</u>	<u>1,229,292</u>	
Cash Increase/(Decrease)	1,171	54,202	26,093	(1,894)	(50,706)	57,193	(47,924)	(27,893)	58,230	(15,549)	
# of Households Assisted	1,188	1,185	1,192	1,200	1,193	1,185	1,180	1,176	1,168	1,169	11,836
Average HAP Payment	\$ 760	\$ 771	\$ 776	\$ 773	\$ 774	\$ 781	\$ 784	\$ 790	\$ 794	\$ 795	\$ 780

Notes

AA HCV HUD Held Reserves are depleted. Spending above 100% results in borrowing from future funding. We plan on applying for additional set-aside funding, when possible.

A Spending above 100% indicates full utilization of monthly funding plus spending down of HUD-held reserves (which is encouraged/required by HUD).

B HAP cash on hand is minimal, but HAP advances are available through HUD. Restrictd cash position may go "negative" while waiting for HUD advance HAP deposits and is temporarily funded with excess unrestricted funds.

HUD Held Reserves estimated as of 09/30/2025

HCV - \$0

MSV - \$0

EHV - \$393,070

C Admin fees overobligated by HUD for 2024, so funding for January and February reduced to \$0 to compensate.

D Budget authority reduced to reflect usage of remaining program reserves and HUD plans sunset of EHV funding.

Housing Choice Vouchers

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
January	917	918	903	882	866	884	866	843	877	1005
February	921	919	898	894	867	875	858	844	926	1002
March	923	918	896	897	861	875	862	844	934	1005
April	928	919	908	895	859	873	858	844	934	1013
May	927	917	905	895	850	873	861	838	947	1008
June	930	914	898	892	853	868	864	841	954	1002
July	924	919	895	882	873	865	856	849	973	997
August	923	917	888	879	872	864	854	847	976	992
September	927	913	888	872	883	864	851	846	984	989
October	934	906	888	866	888	862	846	844	985	990
November	928	903	887	881	890	866	839	839	992	
December	925	902	882	877	887	857	842	838	1003	
Average	926	914	895	884	871	869	855	843	957	1,000
UML's	11,107	10,965	10,736	10,612	10,449	10,426	10,257	10,117	11,485	10,003

Mainstream Vouchers

						<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
January							27	43	51	55
February							27	45	53	59
March							28	48	54	64
April							29	50	54	69
May							31	50	55	69
June							32	51	55	71
July							36	52	54	71
August						4	37	53	55	71
September						15	36	50	55	70
October						18	37	51	57	70
November						24	38	50	58	
December						27	39	51	56	
Average						21	33	50	55	67
UML's						88	397	594	657	669

Emergency Housing Vouchers

						<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
January							5	86	145	128
February							11	100	146	124
March							15	102	144	123
April							18	108	143	118
May							23	111	142	116
June							30	114	141	112
July							38	127	142	112
August							42	127	143	113
September							46	137	144	109
October							64	135	142	109
November							69	141	135	
December						4	80	147	131	
Average						4	37	120	142	116
UML's						4	441	1435	1698	1,164

Total All Voucher Programs

	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
January	917	918	903	882	866	884	898	972	1073	1188
February	921	919	898	894	867	875	896	989	1125	1185
March	923	918	896	897	861	875	905	994	1132	1192
April	928	919	908	895	859	873	905	1002	1131	1200
May	927	917	905	895	850	873	915	999	1144	1193
June	930	914	898	892	853	868	926	1006	1150	1185
July	924	919	895	882	873	865	930	1028	1169	1180
August	923	917	888	879	872	868	933	1027	1174	1176
September	927	913	888	872	883	879	933	1033	1183	1168
October	934	906	888	866	888	880	947	1030	1184	1169
November	928	903	887	881	890	890	946	1030	1185	
December	925	902	882	877	887	888	961	1036	1190	
Average	926	914	895	884	871	894	925	1,012	1,153	1,184
UML's	11,107	10,965	10,736	10,612	10,449	10,518	11,095	12,146	13,840	11,836

Housing Authority of the City of Eureka (HACE)
Repositioning Updates 12/2025

Date	Description
Accomplishments	
9/2025	<ul style="list-style-type: none"> 4% Tax Credit Application submitted to CDLAC. Our modified Green Phase plan, for 44 new units and 98 units of rehab, was the only application in the rural at-risk category, and also had a tiebreaker score of 317%.
12/2025	Submission is on CTCAC's list for recommended awards for their December 10, 2025 meeting requesting approval.
Issues	
12/2025	<ul style="list-style-type: none"> Working to value-engineer projects as costs have risen over past year and additional funding if becoming more scarce and more competitive. Boys & Girls Club redevelopment is partially funded, but likely needs ~\$1M additional funding to complete.
Risks	
Ongoing	<ul style="list-style-type: none"> Unquantifiable risk that potential cuts in HCV funding would impact availability of vouchers and voucher funding. Unquantifiable risk that prices of materials will continue to rise, causing a gap in funding available both as we work to fully finance the project based on today's projections, and again as construction occurs.
Next Steps	
12/2025	<ul style="list-style-type: none"> Continuing conversations with social services providers to firm up service commitments applicable to seniors for Blue Phase 9% tax credit app anticipated April 2026. Begin preparation of next tax credit application.
Budget Status	
N/A	Cost of contract work is covered by developers; no HACE budget updates.

Key

Green Phase = 3230 Hiler Street & all of 25-1 & Prospect Street (note that this is modified from previous months, which had this property broken out as Green Phase and Master Phase)
Blue Phase = C & Clark Street

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8a

Memorandum

To: Commissioners

From: Cheryl Churchill, Executive Director

Subject: Public Housing Utility Allowance

BACKGROUND AND HISTORY:

In accordance with HUD regulations, the Housing Authority must conduct an annual utility survey of a representative number of the public housing units managed by the Housing Authority of the City of Eureka. This survey is then used to determine the utility allowance granted to each public housing household to aid them in paying for their utilities.

Staff contracted with the Nelrod Company to conduct the survey and recommend the utility allowances for the 2026 fiscal year. Attached are comparison sheets showing the proposed 2026 utility allowances and the current 2025 utility allowances, by building types and bedroom sizes.

Under HUD's regulations, if the utility survey indicates a change (increase OR decrease) in the utility allowance of at least 10%, the Housing Authority must adopt the new utility allowances. Utility allowance calculations vary with each unit. Additionally, allowances have been provided for tenants who have approved reasonable accommodations for medical equipment allowances.

FISCAL IMPACT:

If the Board does not approve the updated Utility Allowance Study, the Housing Authority would continue using outdated utility allowance amounts. The fiscal impacts may include:

- Inaccurate Expenditures: Overpayments could result in unnecessary program costs, while underpayments may require future retroactive corrections.
- Increased Risk of HUD Findings: Failure to maintain current and updated utility allowances can result in compliance findings during HUD audits or reviews, potentially leading to repayment obligations or corrective action plans.

ALTERNATIVES:

If the Board elects not to approve the updated Utility Allowance Study, the Housing Authority would be required to continue using outdated utility allowance schedules. This may result in:

- Utility allowances that do not accurately reflect current market utility costs.
- Potential underpayment or overpayment of assistance, creating inequity among program participants.
- Increased financial burden on households if allowances no longer meet their actual utility expenses.
- Potential compliance concerns with HUD guidance, which recommends that utility allowances be updated regularly to reflect changing rates.
- Higher risk of audit findings or the need for corrective action in the future.

STAFF RECOMMENDATION:

Staff recommend that the Board accept and approve the proposed 2026 Public Housing Utility Allowances.

Housing Authority of the City of Eureka				
Public Housing Utility Allowances				
Current Rates - Effective 01/01/2025				
Development	1 BR	2 BR	3 BR	4 BR
CAL 25-1 Row				
Total 25-1 Row		135.00	176.00	216.00
CAL 25-1 Semi-detached				
Total 25-1 Semi-detached	99.00	135.00		
CAL 25-2 Row				
Total 25-2 Row	104.00			
CAL 25-2 Semi-detached				
Total 25-2 Semi-detached		146.00	191.00	234.00
CAL 25-4				
Total 25-4		144.00	182.00	
CAL 25-5				
Total 25-5		144.00		
<i>Approved by the Housing Authority of the City of Eureka board on 10/21/2024.</i>				

Note that the current utility allowance schedule was originally prepared by Zappling. Therefor, the Nelrod utility allowance study shown on page 11 of the following report is based on Nelrod's 2024 figures, which is the most recent year they provided, as their "current" allowance.

Housing Authority of the City of Eureka				
Public Housing Utility Allowances				
Proposed Rates - Effective 01/01/2026				
Development	1 BR	2 BR	3 BR	4 BR
CAL 25-1 Row				
Total 25-1 Row		148.00	170.00	191.00
CAL 25-1 Semi-detached				
Total 25-1 Semi-detached	116.00	143.00		
CAL 25-2 Row				
Total 25-2 Row	132.00			
CAL 25-2 Semi-detached				
Total 25-2 Semi-detached		150.00	176.00	211.00
CAL 25-4				
Total 25-4		129.00	153.00	
CAL 25-5				
Total 25-5		120.00		
<i>To be approved by the Housing Authority of the City of Eureka board on December 15, 2025.</i>				

HOUSING AUTHORITY OF THE CITY OF EUREKA
PUBLIC HOUSING

COMPARISON OF CURRENT 2025 AND PROPOSED 2026 UTILITY ALLOWANCES

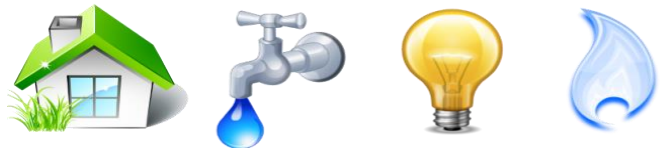
Development	Bedroom Size	Current Allowance	Proposed Allowance	Difference
CA-25-1 (Row House)	2	\$135.00	\$148.00	\$13.00
	3	\$176.00	\$170.00	\$-6.00
	4	\$216.00	\$191.00	\$-25.00
CA-25-1 (Semi-Detached)	1	\$99.00	\$116.00	\$17.00
	2	\$135.00	\$143.00	\$8.00
CA-25-2 (Row House)	1	\$104.00	\$132.00	\$28.00
CA-25-2 (Semi-Detached)	2	\$146.00	\$150.00	\$4.00
	3	\$191.00	\$176.00	\$-15.00
	4	\$234.00	\$211.00	\$-23.00
CA-25-4	2	\$144.00	\$129.00	\$-15.00
	3	\$182.00	\$153.00	\$-29.00
CA-25-5	2	\$144.00	\$120.00	\$-24.00

Utility Allowances

June 2025

HOUSING AUTHORITY OF THE CITY OF EUREKA

Eureka, California



UPDATE REPORT

PUBLIC HOUSING

UTILITY ALLOWANCE SURVEY AND STUDY

(WITH NEW CONSUMPTION ANALYSIS)

The **Nelrod** Company®

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June 28, 2025

Heather Humphreys, Executive Assistant & HR Manager
Housing Authority of the City of Eureka
735 W Everding Street
Eureka, CA 95503

Re: Public Housing Utility Allowance Update Report (with New Consumption Analysis) - 2025

Dear Ms. Humphreys:

ResidentLife Utility Allowances® is pleased to enclose the Public Housing Utility Allowance Update Report - June 2025. A new consumption analysis was conducted. Please see the Survey and Study Results section of the study analysis for details of changes.

ResidentLife Utility Allowances is putting our seal of compliance on the work we perform for your agency certifying that we have developed your Utility Allowances in compliance with HUD Regulations and guidelines. ***We recommend that you post your adopted utility allowance schedule(s) on your webpage. We have made this process easy for you by providing, by email, an electronic version of your currently updated Utility Allowances in a pdf format that is ready to upload directly to your website.*** This format displays our Seal of Certified Compliance assuring residents, Agency staff, HUD representatives, or other interested parties, that an approved method was used to efficiently and accurately develop your utility allowances and that the utility allowances are current.

As a reminder, HUD regulations (24CFR965-502(c)) states that, "the Agency shall give notice to all residents of proposed allowances, scheduled surcharges, and revisions not less than 60 days before the proposed effective date of the allowances. The Agency should provide all residents an opportunity to submit written comments during a period expiring not less than 30 days before the proposed effective date of the allowances."

Please note that notice of the availability of relief from surcharges or payment of utility supplier billings in excess of the allowances for resident-purchased utilities should be included in each notice to residents given in accordance with §965.502(c) and in the information given to new residents upon admission.

Please carefully review this report for any identifiable problems, changes, corrections, and/or special needs and let me know if you have any changes or questions as soon as possible. If no changes are requested this report will serve as a final report. **Please see the attached Closure Acceptance Statement, sign and return as soon as possible.** You can contact me at (817) 922-9000 ext 101 or cynthia@nelrod.com. It is a pleasure working with your agency.

Sincerely,

Cynthia Ramirez

Cynthia Ramirez
ResidentLife Utility Allowances® Specialist

Enclosure

Disclaimer: ResidentLife Utility Allowances® will make any necessary corrections to work previously performed prior to submission of final report. It is important to note that many local communities have different rate structures, weather patterns, types of charges, etc. ResidentLife Utility Allowances® has made every effort to be as accurate as possible, but will not be held responsible for changes involving different methodologies, rate structures, regulatory changes, omission and/or misinformation of cost calculation data from utility providers, selection of most advantageous cost calculation methodology in areas with multiple costing methods, and inaccurate allowances resulting from lack of information or data not provided by the agency.

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3301 West Freeway
Fort Worth, TX 76107



Phone: 817-922-9000
Fax: 817-922-9100

Email: ResidentLife@nelrod.com – Website: www.nelrod.com

Closure Acceptance Statement

Re: Public Housing Utility Allowance Update Report (with New Consumption Analysis) - 2025

Upon signing this Closure Statement, I, Cheryl Churchill, on behalf of the **Housing Authority of the City of Eureka, CA** acknowledge receipt of the survey study report.

I, or a member of our agency staff, have reviewed this report and have requested edits, changes or additions if needed. Our agency now accepts this survey study report as final. This does not mean that we will adopt these results as our Agency's actual allowances.

Signed

Cheryl Churchill
Signature

Executive Director
Title

Cheryl Churchill
Print Name

9/15/2025
Date

Please sign and return within 30 days
fax to: (817) 922-9100 or email to residentlife@nelrod.com

Job #1007-RU-050

U:\2025\2025 Utility Allowances\2025 Agency Studies\Eureka&Humboldt, CA\PH Update 2025\0001b-Eureka CA-PH-UPDATE CONSUMPTIONS Study-Letter-Jun 2025.docx

OBJECTIVES AND METHODOLOGY

OBJECTIVES AND METHODOLOGY

PUBLIC HOUSING UPDATE - 2025

(WITH NEW CONSUMPTION ANALYSIS)

This study was conducted in compliance with the Public Housing Utility Allowance HUD Regulations 24CFR 965, Subpart E – Resident Allowances for Utilities, and HUD's Utility Allowance Guidebook.

Objective

The objective of this survey and study is to develop new consumption and updated Public Housing utility allowances for resident-paid electric and natural gas utilities. The last consumption analysis was done in 2020 with climatic data from 2019. Therefore, it is time to complete **another consumption analysis**. The **Housing Authority of the City of Eureka, CA** has 198 dwelling units at 4 developments where residents receive utility allowances. This study includes 6 schedules due to different building types per development/site. We will utilize an approved engineering-based methodology which takes into consideration structure type, unit size, and equipment. Additionally, all of the developments/sites have one or more of the energy efficient items: vinyl windows, heaters, and insulation. These allowances are based upon a reasonable consumption of an energy conservative family of modest circumstances and to provide for the basic essentials needed for a living environment that is safe, sanitary and healthful.

Methodology

1. Obtain Utility Rates and Charges

The following information was obtained by a rate specialist and input in the Utility Providers Residential Rates and Charges document.

- a. Documentation on current residential **electric** summer and winter rates and charges from **Pacific Gas & Electric** through their internet website and telephone inquiries.
- b. Documentation on current residential **natural gas** summer and winter rates and charges from **Pacific Gas & Electric** through their internet website and telephone inquiries.

Residents do not pay for water, sewer, or trash collection utilities/services.

2. Comparison of Utility Rates

A rate specialist created charts comparing the previously applied electric and natural gas rates and charges (**dated: June 2023**) to the current utility rates and charges (**dated: June 2025**). These charts calculate a percentage difference in utility rates. Then the rate specialist analyzed the rate comparisons and emailed the draft charts to the Agency.

This comparison indicated that Pacific Gas & Electric's electric tier-1 rates increased 24%, tier-2 rates increased 24%, and the monthly climate credit changed from -\$6.40 to -\$9.71 causing a decrease of -\$3.31 (52%). Pacific Gas & Electric's natural gas tier-1 rates increased 58%, tier-2 rates increased 54%, and the monthly climate credit changed from -\$4.40 to -\$5.59 causing a decrease of -\$1.19 (28%). (See "Comparison of Previous and Current Utility Rates" in Support Documentation section of this report.) This does not mean that **utility allowances** will change by the actual percentage values listed above.

3. Data Gathering

A utility allowance specialist updated ResidentLife Utility Allowance's **Customization & Energy Efficient Measures for Base Ekotrope Models** forms with criteria provided by the Agency at the last consumption analysis. These forms were emailed to the Agency to review, make changes where applicable, and return forms. **The Agency did make changes, which include the following energy improvements: vinyl windows, new water heaters, and higher rated insulation.** These completed forms contain site-specific information, data, and characteristics which include, but are not limited to, building type, bedroom sizes, approximate age of development, fuel types, construction materials, window types, mechanicals, and energy efficiencies.

Note: HUD regulations for Public Housing (24 CFR 965.505 (e)) do not allow for air conditioning in the utility allowances, therefore air conditioning consumptions were eliminated from the consumption totals.

4. Consumption Adjustments

Customized criteria for each development and bedroom size was input in the new Customization and Energy Efficient Measures for Base Ekotrope Models forms. Current criteria was gathered from the Agency for the existing Public Housing units. **The Agency did make changes to the criteria.** A ResidentLife utility allowance specialist analyzed the criteria provided by the Agency, and input the site-specific criteria into the software database for the current year.

The natural gas base heating consumptions did change due to a new consumption analysis, which included energy efficient improvements.

5. *Modeling Details*

The software program utilized to develop these building structure models is HUD compliant. Sources for developing these models include: HUD Regulations 24 CFR Part 965, Subpart E, Resident Allowances for Utilities, Ekotrope Home Energy Rating software program, Energy Conservation for Housing...A Workbook – 1998, IECC (International Energy Conservation Code) – 2000, Utility Allowance Guidebook – 2008, Calculating Consumptions and Utility Allowances – 1986, Mechanicals – 1992, and PIH Notice 90-8 T.D.C. For more information see Introduction Software Program in the Support Documentation section of this study.

Different models were created for each possible location and number of stories of the sample unit at each development (for example: inside unit, end unit, 1-story, 2-story, top floor, bottom floor, etc.).

HUD regulations for Public Housing (24 CFR 965.505 (e)) do not allow for air conditioning in the utility allowances, therefore air conditioning consumptions were eliminated from the consumption totals and/or models were built without air conditioning mechanicals.

6. *Computation of Average Monthly Consumption*

The following was performed by a utility allowance specialist to develop the utility allowances:

Electric and Natural Gas Consumptions

A utility allowance specialist exported and analyzed the reports generated by the software database. These reports contain consumption usage for **electric and natural gas** utilities for each development, by building type, and for applicable bedroom sizes. The natural gas monthly average consumptions contained heating usage, thus consumptions were climatically adjusted in the software program. Generated reports are provided in the Support Documentation section at the back of the study.

Next, the utility allowance specialist entered these monthly electric consumptions and adjusted monthly natural gas consumptions into the **Monthly Utility Consumptions Totals** chart and into the **Cost of Consumption** calculation forms, for each development and each utility.

Residents do not pay for water, sewer, or trash collection utilities/services.

7. *Computation of Utility Allowances*

The following process was conducted by a rate specialist: **(See Cost of Consumptions)**

- a. **Pacific Gas & Electric's** current residential summer and winter rates and charges for **electricity** usage (kwh) were applied to the adjusted monthly average consumption figures to determine an average cost of consumption for each size unit at each development. A weighted average was then calculated and applied to the utility allowance totals.
- b. **Pacific Gas & Electric's** current residential summer and winter rates and charges for **natural gas** usage were applied to the adjusted monthly average consumption figures to determine cost of consumption for each size unit at each development. A weighted average was then calculated and applied to the utility allowance totals.

Residents do not pay for water, sewer, or trash collection utilities/services.

See Chart 1 for Proposed Public Housing Monthly Utility Allowances found in the Survey and Study Results section of this report.

8. *Comparison of Current and Proposed Utility Allowances*

A comparison was performed of the Agency's currently adopted monthly utility allowances and the proposed monthly utility allowances from this study. See Chart 2 in the Survey and Study Results section of this report.

9. *Utility Allowance Schedule*

Utility Allowance and Consumption Allowance Schedules are not subject to approval by HUD before becoming effective, but will be reviewed in the course of audits or reviews of Agency operations (24 CFR 965.502(d)).

10. *Notification, Display and Comment Period*

Per HUD regulations (24 CFR 965.502(c)), the Agency shall give notice to all residents of proposed allowances, scheduled surcharges, and revisions not less than 60 days before the proposed effective date of the allowances. The Agency should provide all residents an opportunity to submit written comments during a period expiring not less than 30 days before the proposed effective date of the allowances.

Additionally, for your convenience we have provided a SAMPLE resident notice for the agency to adjust to their needs. See sample and instructions in the back of the study.

11. Support Documentation

Per HUD regulations (24 CFR 965.502(b)) the Agency must maintain a record that documents the basis on which allowances and scheduled surcharges, and revisions thereof, are established and revised. Such record shall be available for inspection by residents (24 CFR 965.502(c)).

This report contains a copy of all such supporting documentation, including a copy of HUD Regulations: 24CFR 965.501-508, Subpart E – Resident Allowances for Utilities.

12. Annual Update

HUD regulations (24 CFR 965.507) state that housing authorities **shall review allowances at least annually and revise allowances established if there has been a 10% increase or decrease in utility rates** and charges. If an annual adjustment is not made to the current utility allowances, the agency must monitor utility rates and charges to see if a rate has changed, by itself or together with prior rate change, not adjusted for, resulting in a change of 10% or more since the last utility allowance update. This interim adjustment helps Agencies avoid costly back charges and rent adjustments. ResidentLife Utility Allowances® provides a quarterly Rate Monitoring Service.

13. Individual Relief

We have included Individual Relief Medical Equipment Allowances in the Survey and Study Results section of this report.

Please note that notice of the availability of relief from surcharges or payment of utility provider billings in excess of the allowances for resident-purchased utilities should be included in each notice to residents given in accordance with §965.502(c) and in the information given to new residents upon admission. Agencies should have written procedures regarding Individual Relief in their Admission and Continued Occupancy (ACOP) policies.

SURVEY AND STUDY RESULTS

SURVEY AND STUDY RESULTS

PUBLIC HOUSING

UPDATE 2025

(INCLUDES CHECK-METERED UTILITIES)
(WITH NEW CONSUMPTION ANALYSIS)

The **City of Eureka Housing Authority, CA**, Public Housing (Conventional) utility allowances were calculated with updated **Customization & Energy Efficiency Measures criteria** and current utility rates and charges, for electric and natural gas utilities. New climate data did change from previous analysis. The Agency has 198 dwelling units at 4 developments where utility allowances are developed by structure type and unit size, for resident-paid utilities. This study includes 6 schedules due to different building types per development/site. Additionally, all of the developments/sites have one or more of the energy efficient items: vinyl windows, heaters, and insulation. The proposed utility allowances are shown in Chart 1 on the following pages.

This study was conducted in compliance with the Public Housing Utility Allowance HUD Regulations 24CFR 965, Subpart E – Resident Allowances for Utilities.

Comparison of Utility Allowances

A comparison of the Agency's currently adopted Public Housing monthly utility allowances (effective date: 2023) and the proposed monthly utility allowances from this study are shown in Chart 2. The chart is broken down by development/site, building type, and bedroom size.

Results of Utility Allowance Comparison

Chart 2 shows increases in proposed utility allowances for all developments, building types, and for all bedroom sizes. Increases range from \$30.00 to \$44.00 and are due to a rise in Pacific Gas & Electric's electric and natural gas rates and charges. Changes are also due to a new consumption.



HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

PROPOSED MONTHLY UTILITY ALLOWANCES

Chart 1

UPDATE 2025

Building Type: Row House/Townhouse

CA-25-1 (EE Equip: Win-V,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,F)			\$76.00	\$90.00	\$97.00	
Natural Gas (H,WH,C)			\$72.00	\$80.00	\$94.00	
Totals			\$148.00	\$170.00	\$191.00	

Building Type: Semi-Detached/Duplex

CA-25-1 (EE Equip: Win-V,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,F)		\$63.00	\$76.00			
Natural Gas (H,WH,C)		\$53.00	\$67.00			
Totals		\$116.00	\$143.00			

Building Type: Row House/Townhouse

CA-25-2 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,F,C)		\$77.00				
Natural Gas (H,WH)		\$55.00				
Totals		\$132.00				

A monthly average cost of the summer and winter adjustments were used for the electric and natural gas costs.

L&A= Lights & Appliances

F= Fan Motor for Heating

H= Space Heating

WH= Water Heating

C= Cooking

EE Equip= Energy Efficient Equipment

Win-V= Vinyl Windows

Ins= Insulation

Note: Public Housing utility allowances are calculated similar to method of utility providers. These allowances are not calculated by end use (like Section 8), but by total usage for each utility type.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

Building Type: Semi-Detached/Duplex

CA-25-2 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,F,C)			\$89.00	\$104.00	\$119.00	
Natural Gas (H,WH)			\$61.00	\$72.00	\$92.00	
Totals			\$150.00	\$176.00	\$211.00	

Building Type: Apartment/Multi-Family

CA-25-4 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,F)			\$74.00	\$88.00		
Natural Gas (H,WH,C)			\$55.00	\$65.00		
Totals			\$129.00	\$153.00		

Building Type: Apartment/Multi-Family

CA-25-5 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A)			\$73.00			
Natural Gas (H,WH,C)			\$47.00			
Totals			\$120.00			

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

COMPARISON OF CURRENT AND PROPOSED UTILITY ALLOWANCES

Chart 2

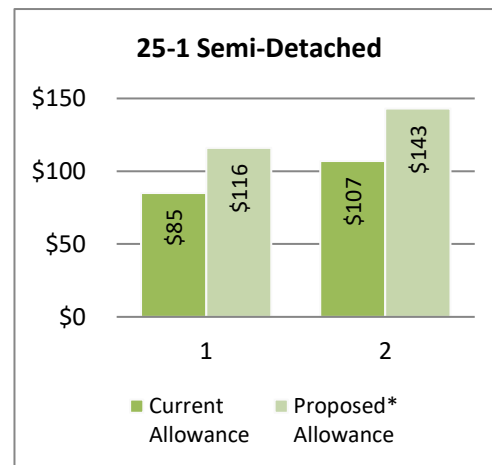
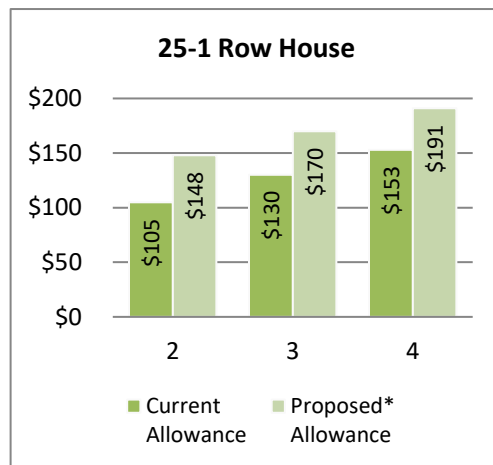
UPDATE 2025

Development	Bedroom Size	Current Allowance	Proposed* Allowance	Difference**
CA-25-1 (Row House)	2	\$105.00	\$148.00	\$43.00
	3	\$130.00	\$170.00	\$40.00
	4	\$153.00	\$191.00	\$38.00
CA-25-1 (Semi-Detached)	1	\$85.00	\$116.00	\$31.00
	2	\$107.00	\$143.00	\$36.00
CA-25-2 (Row House)	1	\$89.00	\$132.00	\$43.00
CA-25-2 (Semi-Detached)	2	\$113.00	\$150.00	\$37.00
	3	\$141.00	\$176.00	\$35.00
	4	\$167.00	\$211.00	\$44.00
CA-25-4	2	\$90.00	\$129.00	\$39.00
	3	\$112.00	\$153.00	\$41.00
CA-25-5	2	\$90.00	\$120.00	\$30.00

*Proposed allowances include the average for electric and natural gas summer and winter months.

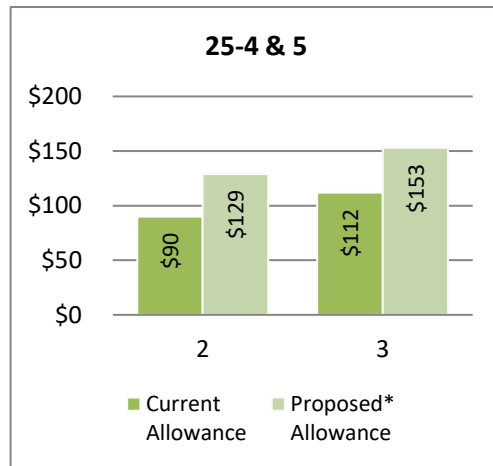
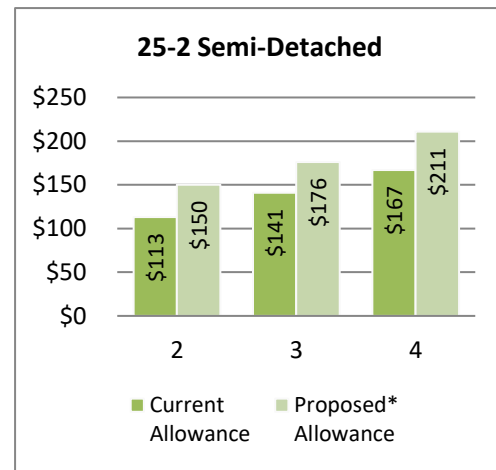
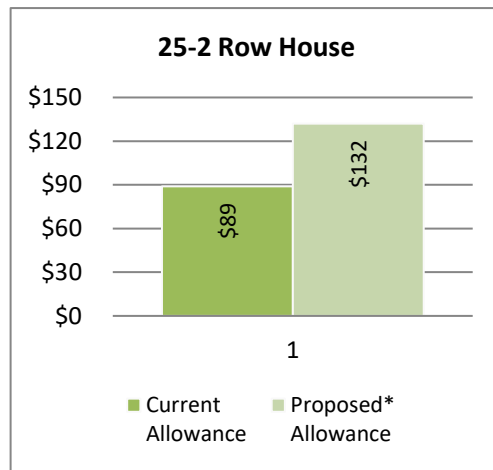
*Proposed allowances were rounded to the nearest dollar.

**After rounding



HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING



Individual Relief
Medical Equipment Allowances
Electric Provider: Pacific Gas & Electric (PG&E)

Item	Hours per Day	Wattage	Monthly kWh	Energy Charge	Utility Allowance
Oxygen Concentrator	18	400	223	0.4076	\$91.00
Nebulizer	2	75	5	0.4076	\$2.00
Electric Hospital Bed	0.2	200	1	0.4076	\$1.00
Alternating Pressure Pad	24	70	52	0.4076	\$21.00
Low Air-Loss Mattress	24	120	89	0.4076	\$36.00
Power Wheelchair/Scooter	3	360	33	0.4076	\$13.00
Feeding Tube Pump	24	120	89	0.4076	\$36.00
CPAP Machine	10	30	9	0.4076	\$4.00
Leg Compression Pump	24	30	22	0.4076	\$9.00
Dialysis Machine/Equipment	2	710	44	0.4076	\$18.00

Oxygen Concentrator

Use per day varies, assume 12-14 hours a day.

The 5-Liter model uses 400 W, the 3-Liter model uses 320 W.

Nebulizer

A medicine delivery system used mostly for pediatric care.

Used 4-6 times a day for 20 minutes at a time at 75W.

Semi/Fully Electric Hospital Bed

Use depends on adjustments. 200 W.

Alternating Pressure Pad

An air-filled mattress overlay.

Used 24 hours a day for someone who is bed-ridden.

Low Air-Loss Mattress

Takes the place of mattress - air -filled pressurized mattress.

Cycles air around every 15-20 minutes.

Power Wheelchairs and Scooters

Need to be charged approximately 8 hours every 3 days.

Batteries are 120 V, 3 Amp, 360 W.

Feeding Tube Pump (Continuous Feed)

A pump delivers a constant amount of formula throughout the day or night.

CPAP Machine

Used for Sleep Apnea. Machines run only at night for people who have a tendency to stop breathing at night. At maximum pressure use is 40 Watts. On average - 30 Watts.

Leg Compression Pump

Provides intensive compression therapy. Use varies, generally from 8-24 hours daily.

Dialysis Machine/Equipment (Small/Portable)

Filters a patient's blood to remove excess water and waste products. Used 2 hours daily.

MONTHLY CONSUMPTION TOTALS & BUILDING TYPE DESCRIPTIONS

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

MONTHLY UTILITY CONSUMPTION TOTALS

Consumptions updated using an engineering method - 2025

Building Type: Row House/Townhouse

CA-25-1 (EE Equip: Win-V,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A)			198	230	245	
Electricity (kWh) W(L&A,F)			218	251	270	
Natural Gas (ccfs) S(WH,C)			16	18	20	
Natural Gas (ccfs) W(H,WH,C)			49	53	61	

Building Type: Semi-Detached/Duplex

CA-25-1 (EE Equip: Win-V,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A)		170	198			
Electricity (kWh) W(L&A,F)		184	215			
Natural Gas (ccfs) S(WH,C)		13	16			
Natural Gas (ccfs) W(H,WH,C)		36	44			

Building Type: Row House/Townhouse

CA-25-2 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A,C)		199				
Electricity (kWh) W(L&A,F,C)		219				
Natural Gas (ccfs) S(WH)		10				
Natural Gas (ccfs) W(H,WH)		42				

Building Type: Semi-Detached/Duplex

CA-25-2 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A,C)			230	264	297	
Electricity (kWh) W(L&A,F,C)			249	286	326	
Natural Gas (ccfs) S(WH)			12	14	16	
Natural Gas (ccfs) W(H,WH)			44	51	64	

L&A= Lights & Appliances

F= Fan Motor for Heating

H= Space Heating

WH= Water Heating

C= Cooking

EE Equip= Energy Efficient Equipment

Win-V= Vinyl Windows

Ins= Insulation

S= Summer

W= Winter

Summer: June - September (4), Winter: October - May (8)

Seasons based on PGE's electric summer and winter months.

Summer: April - October (7), Winter: November - March (5)

Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

Building Type: Apartment/Multi-Family

CA-25-4 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A)			198	229		
Electricity (kWh) W(L&A,F)			210	244		
Natural Gas (ccfs) S(WH,C)			15	17		
Natural Gas (ccfs) W(H,WH,C)			35	41		

Building Type: Apartment/Multi-Family

CA-25-5 (EE Equip: Win-V,H,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (kWh) S(L&A)			198			
Electricity (kWh) W(L&A,F)			207			
Natural Gas (ccfs) S(WH,C)			14			
Natural Gas (ccfs) W(H,WH,C)			29			

Building Type (Structure) Descriptions

1. **Apartment/Walk-Up/Condominium/Garden Apartment/Low-Rise/Flat (Apt)**

- a. Building with a group of 3 individual **units** with common walls; attached to other units; separate entrances, and may have common staircases.
- b. Each **building** may have an end unit, inside unit, top unit, bottom unit, etc. **Building** will have 2 or more stories.
- c. Usually, but not always, there will be units on both sides of building.

2. **High Rise Apartment (H-R)**

A multi-unit building; 5 or more stories; sharing one or more common entrances. May have an elevator.

3. **Row House/Townhouse/Triplex/Fourplex/Multiplex (RH)**

- a. An individual unit attached to other individual units; 2 or more common walls; separate ground level entrances; 1 or 2 story **units**.
- b. Each building will have end units and inside units.
- c. Fourplex units usually share 2 common walls; can be square-shaped or L-shaped.
- d. Triplex building can be V-shaped.

4. **Semi-Detached/Duplex (S-D or SD)**

Building with 2 individual housing units; with separate entrances; one common wall; 1 or 2 story units.

5. **Detached House (DH)**

A detached building intended to house one family; sits on its own piece of land; not attached to another dwelling.

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-1

Building Type: Row House/Townhouse

Monthly Average Unit Consumption kWh for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			198	230	245	
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71	-\$9.71	
Total Energy Chgs (0-322) Per KWH 0.4076			\$80.70	\$93.75	\$99.86	
Total Monthly Cost - Summer			\$71.00	\$84.05	\$90.16	

Monthly Average Unit Consumption kWh for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			218	251	270	
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71	-\$9.71	
Total Energy Chgs (0-592) Per KWH 0.4076			\$88.86	\$102.31	\$110.05	
Total Monthly Cost - Winter			\$79.16	\$92.61	\$100.35	

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4			\$284.00	\$336.20	\$360.64	
Winter Annual Avg 8			\$633.28	\$740.88	\$802.80	
Total Monthly Cost (Based on Annual Average)			\$76.44	\$89.76	\$96.95	

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-1

Building Type: Row House/Townhouse

Monthly Average Unit Consumption ccf for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			16	18	20	
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59	-\$5.59	
Total Energy Chgs (0-18) Per CCF 2.61138			\$41.78	\$47.00	\$47.00	
Total Energy Chgs (over 18) Per CCF 3.12836					\$6.26	
Total Monthly Cost - Summer			\$36.19	\$41.41	\$47.67	

Monthly Average Unit Consumption ccf for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			49	53	61	
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59	-\$5.59	
Total Energy Chgs (0-49) Per CCF 2.61138			\$127.96	\$127.96	\$127.96	
Total Energy Chgs (over 49) Per CCF 3.12836				\$12.51	\$37.54	
Total Monthly Cost - Winter			\$122.37	\$134.88	\$159.91	

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7			\$253.33	\$289.87	\$333.69	
Winter Annual Avg 5			\$611.85	\$674.40	\$799.55	
Total Monthly Cost (Based on Annual Average)			\$72.10	\$80.36	\$94.44	

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-1

Building Type: Semi-Detached/Duplex

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Summer		170	198			
California Climate Credit Per Month -\$9.71		-\$9.71	-\$9.71			
Total Energy Chgs (0-322) Per KWH 0.4076		\$69.29	\$80.70			
Total Monthly Cost - Summer		\$59.59	\$71.00			

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Winter		184	215			
California Climate Credit Per Month -\$9.71		-\$9.71	-\$9.71			
Total Energy Chgs (0-592) Per KWH 0.4076		\$75.00	\$87.63			
Total Monthly Cost - Winter		\$65.30	\$77.93			

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4		\$238.36	\$284.00			
Winter Annual Avg 8		\$522.40	\$623.44			
Total Monthly Cost (Based on Annual Average)		\$63.40	\$75.62			

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-1

Building Type: Semi-Detached/Duplex

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Summer		13	16			
California Climate Credit Per Month -\$5.59		-\$5.59	-\$5.59			
Total Energy Chgs (0-18) Per CCF 2.61138		\$33.95	\$41.78			
Total Monthly Cost - Summer		\$28.36	\$36.19			

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Winter		36	44			
California Climate Credit Per Month -\$5.59		-\$5.59	-\$5.59			
Total Energy Chgs (0-49) Per CCF 2.61138		\$94.01	\$114.90			
Total Monthly Cost - Winter		\$88.42	\$109.31			

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7		\$198.52	\$253.33			
Winter Annual Avg 5		\$442.10	\$546.55			
Total Monthly Cost (Based on Annual Average)		\$53.39	\$66.66			

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-2

Building Type: Row House/Townhouse

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Summer		199				
California Climate Credit Per Month -\$9.71		-\$9.71				
Total Energy Chgs (0-322) Per KWH 0.4076		\$81.11				
Total Monthly Cost - Summer		\$71.41				

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Winter		219				
California Climate Credit Per Month -\$9.71		-\$9.71				
Total Energy Chgs (0-592) Per KWH 0.4076		\$89.26				
Total Monthly Cost - Winter		\$79.56				

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4		\$285.64				
Winter Annual Avg 8		\$636.48				
Total Monthly Cost (Based on Annual Average)		\$76.84				

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-2

Building Type: Row House/Townhouse

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Summer		10				
California Climate Credit Per Month -\$5.59		-\$5.59				
Total Energy Chgs (0-18) Per CCF 2.61138		\$26.11				
Total Monthly Cost - Summer		\$20.52				

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Winter		42				
California Climate Credit Per Month -\$5.59		-\$5.59				
Total Energy Chgs (0-49) Per CCF 2.61138		\$109.68				
Total Monthly Cost - Winter		\$104.09				

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7		\$143.64				
Winter Annual Avg 5		\$520.45				
Total Monthly Cost (Based on Annual Average)		\$55.34				

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-2

Building Type: Semi-Detached/Duplex

Monthly Average Unit Consumption kWh for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			230	264	297	
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71	-\$9.71	
Total Energy Chgs (0-322) Per KWH 0.4076			\$93.75	\$107.61	\$121.06	
Total Monthly Cost - Summer			\$84.05	\$97.91	\$111.36	

Monthly Average Unit Consumption kWh for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			249	286	326	
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71	-\$9.71	
Total Energy Chgs (0-592) Per KWH 0.4076			\$101.49	\$116.57	\$132.88	
Total Monthly Cost - Winter			\$91.79	\$106.87	\$123.18	

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4			\$336.20	\$391.64	\$445.44	
Winter Annual Avg 8			\$734.32	\$854.96	\$985.44	
Total Monthly Cost (Based on Annual Average)			\$89.21	\$103.88	\$119.24	

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-2

Building Type: Semi-Detached/Duplex

Monthly Average Unit Consumption ccf for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			12	14	16	
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59	-\$5.59	
Total Energy Chgs (0-18) Per CCF 2.61138			\$31.34	\$36.56	\$41.78	
Total Monthly Cost - Summer			\$25.75	\$30.97	\$36.19	

Monthly Average Unit Consumption ccf for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			44	51	64	
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59	-\$5.59	
Total Energy Chgs (0-49) Per CCF 2.61138			\$114.90	\$127.96	\$127.96	
Total Energy Chgs (over 49) Per CCF 3.12836				\$6.26	\$46.93	
Total Monthly Cost - Winter			\$109.31	\$128.63	\$169.30	

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7			\$180.25	\$216.79	\$253.33	
Winter Annual Avg 5			\$546.55	\$643.15	\$846.50	
Total Monthly Cost (Based on Annual Average)			\$60.57	\$71.66	\$91.65	

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-4 & 5

Building Type: Apartment/Multi-Family

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Summer			198	229		
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71		
Total Energy Chgs (0-322) Per KWH 0.4076			\$80.70	\$93.34		
Total Monthly Cost - Summer			\$71.00	\$83.64		

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption kWh for all bedroom types - Winter			210	244		
California Climate Credit Per Month -\$9.71			-\$9.71	-\$9.71		
Total Energy Chgs (0-592) Per KWH 0.4076			\$85.60	\$99.45		
Total Monthly Cost - Winter			\$75.90	\$89.75		

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4			\$283.98	\$334.54		
Winter Annual Avg 8			\$607.16	\$717.96		
Total Monthly Cost (Based on Annual Average)			\$74.26	\$87.71		

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-4 & 5

Building Type: Apartment/Multi-Family

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Summer			15	17		
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59		
Total Energy Chgs (0-18) Per CCF 2.61138			\$39.17	\$44.39		
Total Monthly Cost - Summer			\$33.58	\$38.80		

	0BR	1BR	2BR	3BR	4BR	5BR
Monthly Average Unit Consumption ccf for all bedroom types - Winter			35	41		
California Climate Credit Per Month -\$5.59			-\$5.59	-\$5.59		
Total Energy Chgs (0-49) Per CCF 2.61138			\$91.40	\$107.07		
Total Monthly Cost - Winter			\$85.81	\$101.48		

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7			\$235.09	\$271.63		
Winter Annual Avg 5			\$429.07	\$507.42		
Total Monthly Cost (Based on Annual Average)			\$55.35	\$64.92		

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

ELECTRICITY - Pacific Gas & Electric

UPDATE 2025

CA-25-5

Building Type: Apartment/Multi-Family

Monthly Average Unit Consumption kWh for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			198			
California Climate Credit Per Month -\$9.71			-\$9.71			
Total Energy Chgs (0-322) Per KWH 0.4076			\$80.70			
Total Monthly Cost - Summer			\$71.00			

Monthly Average Unit Consumption kWh for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			207			
California Climate Credit Per Month -\$9.71			-\$9.71			
Total Energy Chgs (0-592) Per KWH 0.4076			\$84.37			
Total Monthly Cost - Winter			\$74.67			

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 4			\$283.98			
Winter Annual Avg 8			\$597.32			
Total Monthly Cost (Based on Annual Average)			\$73.44			

Summer: June - September (4), Winter: October - May (8)
Seasons based on PGE's electric summer and winter months.

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

UTILITY ALLOWANCE COST OF CONSUMPTION CALCULATIONS

NATURAL GAS - Pacific Gas & Electric

UPDATE 2025

CA-25-5

Building Type: Apartment/Multi-Family

Monthly Average Unit Consumption ccf for all bedroom types - Summer	0BR	1BR	2BR	3BR	4BR	5BR
			14			
California Climate Credit Per Month -\$5.59			-\$5.59			
Total Energy Chgs (0-18) Per CCF 2.61138			\$36.56			
Total Monthly Cost - Summer			\$30.97			

Monthly Average Unit Consumption ccf for all bedroom types - Winter	0BR	1BR	2BR	3BR	4BR	5BR
			29			
California Climate Credit Per Month -\$5.59			-\$5.59			
Total Energy Chgs (0-49) Per CCF 2.61138			\$75.73			
Total Monthly Cost - Winter			\$70.14			

Averaging Months	0BR	1BR	2BR	3BR	4BR	5BR
Summer Annual Avg 7			\$216.82			
Winter Annual Avg 5			\$350.72			
Total Monthly Cost (Based on Annual Average)			\$47.30			

Summer: April - October (7), Winter: November - March (5)
Seasons based on PGE's natural gas summer and winter months.

SUPPORT DOCUMENTATION

UTILITY PROVIDER RATES AND CHARGES

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

PUBLIC HOUSING

Utility Providers Residential Rates and Charges As of June 2025

ELECTRICITY

UPDATE 2025

Source: Pacific Gas & Electric (PG&E)

800-743-5000

pge.com*

(E-1 - Territory V)			
California Climate Credit	Per Month	-\$9.71	(semi-ann credit of \$58.23)
Tiers*	kwh per day	Tier-1	Tier-2
		(baseline)	(101%-400%)
Summer (June - September)(4)	10.4	0-322	323-1288
Winter (October - May)(8)	19.1	0-592	593-2368
Energy Charge*	Per KWH	0.4073	0.51031
Energy Commission Tax	Per KWH	0.0003	0.0003
Total Energy Charges	Per KWH	0.4076	0.51061

NATURAL GAS

Source: Pacific Gas & Electric (PG&E)

800-743-5000

pge.com*

(G-1 - Territory V)			
California Climate Credit	Per Month	-\$5.59	(annual credit of \$67.03)
Tiers*	therms per day	Tier-1	Tier-2
		(baseline)	(excess)
Summer (April - October) (7)	0.59	0-18	over 18
<i>Winter (Nov, Feb, Mar) (3)</i>	<i>1.51</i>	<i>0-47</i>	<i>over 47</i>
<i>Winter (Dec, Jan) (2)</i>	<i>1.71</i>	<i>0-53</i>	<i>over 53</i>
Winter Wtd Avg (Nov - Mar)(5)	1.59	0-49	over 49
Year Round Weighted Avg	1.01	0-31	over 31
Energy Charge*	Per Therm	2.46391	2.98089
G-PPPS Surcharge	Per Therm	0.14324	0.14324
G-SUR Surcharge	Per Therm	0.00169	0.00169
CPUC Reimbursement Fee	Per Therm	0.00254	0.00254
Total Energy Charges	Per Therm	2.61138	3.12836

UTILITY PROVIDER DOCUMENTATION



SPECIAL NOTICE

CALIFORNIA DEPARTMENT
OF TAX AND FEE
ADMINISTRATION
651 Bannan Street
Sacramento, CA 95811

GAVIN NEWSOM

Governor

AMY TONG

Secretary
Government Operations Agency

NICOLAS MADUROS

Director

CDTFA WEBSITE
www.cdtfa.ca.gov

CUSTOMER SERVICE CENTER
1-800-400-7115

TTY
711

2025 Energy Resources (Electrical Energy) Surcharge Rate

The California Energy Commission (CEC) set the electrical energy surcharge rate for the 2025 calendar year to remain at three-tenths mill (\$.0003) per kilowatt-hour.

The CEC determines the electrical energy surcharge rate each November for the following calendar year. The electrical energy surcharge is imposed upon electrical energy consumed in California that is purchased from an electrical utility.

For more information on the electrical energy surcharge, please see our *Tax Guide for Energy Resources (Electrical Energy) Surcharge* at www.cdtfa.ca.gov/taxes-and-fees/energy-resources-surcharge-electrical/, or call our Customer Service Center at 1-800-400-7115 (TTY:711) and select the option for *Special Taxes and Fees*. Customer service representatives are available to assist you Monday through Friday from 7:30 a.m. to 5:00 p.m. (Pacific time), except state holidays.

Subscribe to our email lists and receive the latest news including newsletters, tax and fee updates, and other announcements by visiting our website at www.cdtfa.ca.gov/subscribe/.

Pacific Gas and Electric Company

Residential and Time-of-Use Electric Rates

(Rate Schedules E1, EM, ES, ET, E6, EM-TOU, E-TOU-B, E-TOU-C, E-TOU-D)

Rates Effective:
March 1, 2025 – Present

Rate Schedule	Rate Design	Delivery Minimum Bill Amount ^{1/} (\$ per meter per day)	Discount (\$ per dwelling unit per day)	Minimum Average Rate Limiter (\$ per kWh per month)	Energy Charge ^{2/} (\$/kWh)			D-CARE ^{3/} Line-Item Discount for California Alternate Rates for Energy (CARE) Customers	California Climate Credit ^{4/} (March & Oct Bill)	"Average" Bundled Total Rate ^{5/} (\$ per kWh)
Residential Schedules: E-1, EM, ES, ESR, ET	Tiered Energy Charges	\$0.40317	ES, ET Only ES = \$0.02678 ET = \$0.11644 Total Meter Charge Rate ^{7/} (\$ per meter)	ES, ET Only	Tier 1 Usage (0% - 100% of Baseline) ^{6/}	Tier 2 Usage (101% - 400% of Baseline) ^{6/}	Tier 2 Usage Continued (Over 400% of Baseline) ^{6/}	0.000%	(\$58.23)	\$0.43155
					\$0.40730	\$0.51031	\$0.51031			
Rate Schedule	Rate Design	Delivery Minimum Bill Amount ^{1/} (\$ per meter per day)	Meter Charge Rate ^{7/} (\$ per meter)	Season	Time-of-Use Period	Energy Charge ^{2/} (\$/kWh)		D-CARE ^{3/} Line-Item Discount for California Alternate Rates for Energy (CARE) Customers	California Climate Credit ^{4/} (April & Oct Bill)	"Average" Bundled Total Rate ^{5/} (\$ per kWh)
Residential Time-of-Use Rate Schedule E-TOU-B ^{8/} (4-9 p.m.)	Time-of-Day Winter and Summer Peak and Off-Peak Energy Charges	\$0.40317	-	Summer	Peak	\$0.58672	-	0.000%	(\$58.23)	\$0.43155
					Off-Peak		-			
					Peak	\$0.45009	-			
Residential Time-of-Use Rate Schedule E-TOU-C ^{9/} and Rate Schedule EM-TOU ^{10/} (Peak Pricing 4 - 9 p.m. Every Day)	Time-of-Use Winter and Summer Peak and Off-Peak Energy Charges	\$0.40317	\$0.25298	Summer	Off-Peak	\$0.41129	-	0.000%	(\$58.23)	\$0.43155
					Peak	\$0.62569	(\$0.10301)			
					Off-Peak	\$0.50269	(\$0.10301)			
Residential Time-of-Use NEW Rate Schedule E-TOU-D ^{11/} (Peak Pricing 5 - 8 p.m. Non-Holiday Weekdays)	Time-of-Use Winter and Summer Peak and Off-Peak Energy Charges	\$0.40317	-	Summer	Off-Peak	\$0.47086	(\$0.10301)	0.000%	(\$58.23)	\$0.43155
					Peak	\$0.57149	-			
					Off-Peak	\$0.43653	-			
				Winter	Peak	\$0.48189	-			
					Off-Peak	\$0.44328	-			

^{1/} Customers will receive a 50% discount on the delivery minimum bill amount, if applicable. See Electric Schedule D-CARE for further details.

^{2/} See Actual Tariff for details on possible medical baseline allowances.

^{3/} Customers will receive a 34.964 percent discount on their total bundled charges on their otherwise applicable rate schedule (except CA Climate Credit). See Electric Schedule D-CARE for further details.

^{4/} Residential bill credit per household, per semi-annual payment occurring in the March 2023 (per Advice Letter 6863-E) and October bill cycles.

^{5/} Average bundled rates based on estimated forecast. Average rates provided only for general reference, and individual customer's average rate will depend on its applicable kWh, and TOU data.

^{6/} For Baseline Territory and Quantity information, please view second tab in this file, additional online table or rate schedule in Online Tariff Book.

^{7/} In addition to the Delivery Minimum Bill Amount.

^{8/} E-TOU Option A was discontinued December 31, 2020 (see AL#4805-E-A). This Schedule renamed to E-TOU-B effective January 1, 2021.

^{9/} For Rate Schedule E-TOU-C the Total Meter Charge does not apply.

^{10/} Effective October 1, 2023, Rate Schedule EM-TOU was restructured with Peak and Off-Peak only. See Advice Letter 7016-E for further details. This was the only change for October 1, 2023. All other rates/tabs remain unchanged.

^{11/} New Schedule, effective May 1, 2020, see tariff and Advice Letter 5661-E-B, for further details.

NOTE: Rate Schedule E-6 was eliminated March 1, 2024, due to Advice Letter 7191-E.

NOTE - Summer Season: June-September **Winter Season:** October-May
This table provided for comparative purposes only. See current tariffs for full information regarding rates, application, eligibility and additional options.
NOTE - ABOVE Rates are Total Bundled Rates and Total Bundled Time-of-Use Rates

Only Format Change to this Table, now Electric Vehicle Rates and NEW Electric Technology Rates on Next/New Tab labeled accordingly.
Advice Letter 6603-E-A, implemented new Baseline Quantities



**ELECTRIC PRELIMINARY STATEMENT PART K
ENERGY COMMISSION TAX**

Sheet 1

K. ENERGY COMMISSION TAX:

The California legislature established the Energy Commission tax in 1975. The State Board of Equalization administers the tax, pursuant to current Sections 40001 et seq., of the Revenue and Taxation Code of the State of California. The tax provides additional funding for the California Energy Commission.

PG&E is required to collect the Energy Resources Surcharge Tax pursuant to Part 19 of Division 2 of the California Revenue and Taxation Code. The tax will be stated as a separate item on the billing statement. It is currently fixed at \$0.00030 per kilowatthour. This tax rate is subject to revision from time to time by the Energy Commission, subject to a statutory maximum. The tax does not apply to the federal government and certain other agencies as described in the above section of the Revenue and Taxation Code.

(T)

Residential ELECTRIC

Baseline Territories and Quantities

Effective June 1, 2022 - Present

Winter ^{2/}

(Effective beginning October 1, 2022)

TERRITORY	INDIVIDUALLY METERED (E-1, ES, ET, E-6, ESR, E-TOU-C ^{4/} and CARE)	MASTER METERED (EM, EM-TOU and CARE)
ALL-ELEC. (Code H)	Daily ^{1/}	Daily ^{1/}
P	26.0	15.3
Q	26.0	15.3
R	26.7	12.9
S	23.7	12.4
T	12.9	8.6
V	19.1	10.6
W	19.0	11.2
X	14.6	12.3
Y	24.0	13.7
Z	15.7	9.0
BASIC ELEC. (Code B)	Daily ^{1/}	Daily ^{1/}
P	11.0	4.8
Q	11.0	4.8
R	10.4	4.9
S	10.2	5.0
T	7.5	4.1
V	8.1	4.6
W	9.8	5.0
X	9.7	5.4
Y	11.1	7.6
Z	7.8	5.2

^{1/}kWh per day

^{2/} Winter Season: October-May

^{3/} Summer Season: June-September

^{4/} E-TOU-C - These quantities of electricity are to be used to define usage eligible for the baseline credit

Summer ^{3/}

(Effective beginning June 1, 2022)

TERRITORY	INDIVIDUALLY METERED (E-1, ES, ET, E-6, ESR, E-TOU-C ^{4/} and CARE)	
ALL-ELEC. (Code H)	Daily ^{1/}	
P	15.2	
Q	8.5	
R	19.9	
S	17.8	
T	7.1	
V	10.4	
W	22.4	
X	8.5	
Y	12.0	
Z	6.7	
BASIC ELEC. (Code B)	Daily ^{1/}	
P	13.5	
Q	9.8	
R	17.7	
S	15.0	
T	6.5	
V	7.1	
W	19.2	
X	9.8	
Y	10.5	
Z	5.9	

Pacific Gas and Electric Company

Residential Non-CARE and CARE Gas Tariff Rates

January 1, 2024, to December 31, 2025

(\$/therm)^{1/}

Effective Date	Advice Letter Number	Minimum Transportation Charge ^{2/} (per day)	Procurement Charge	Transportation Charge ^{2/}		TOTAL Residential Non-CARE Schedules Charge ^{3/}		CARE CSI Solar Exemption ^{4/} (CARE)	CARE Discount (CARE)		TOTAL Residential CARE Schedules Charge ^{3/} (CARE)		Schedule G-PPPS (Public Purpose Program Surcharge) ^{3/}		Multifamily Discount ^{5/} (GS & GSL)	Mobilehome Park Discount ^{6/} (GT & GTL)	California Climate Credit ^{7/} (Annual Bill Credit) (All Res Schedules)
				Baseline	Excess	Baseline	Excess		Baseline	Excess	(Non-CARE)	(CARE)	(Non-CARE)	(CARE)			
01/01/24	4847-G	\$0.13151	\$0.75508	\$1.68380	\$2.11157	\$2.43888	\$2.86665	(\$0.00387)	(\$0.48700)	(\$0.57256)	\$1.94801	\$2.29022	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
02/01/24	4858-G	\$0.13151	\$0.67363	\$1.72112	\$2.15814	\$2.39475	\$2.83177	(\$0.00387)	(\$0.47818)	(\$0.56558)	\$1.91270	\$2.26232	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
03/01/24	4872-G	\$0.13151	\$0.44671	\$1.72112	\$2.15814	\$2.16783	\$2.60485	(\$0.00387)	(\$0.43279)	(\$0.52020)	\$1.73117	\$2.08078	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
04/01/24	4882-G	\$0.13151	\$0.11949	\$1.74708	\$2.19053	\$1.86657	\$2.31002	(\$0.00387)	(\$0.37254)	(\$0.46123)	\$1.49016	\$1.84492	\$0.11051	\$0.06070	\$0.13432	\$0.34094	(\$85.46)
05/01/24	4900-G	\$0.13151	\$0.13885	\$1.74708	\$2.19053	\$1.88593	\$2.32938	(\$0.00387)	(\$0.37641)	(\$0.46510)	\$1.50565	\$1.86041	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
06/01/24	4919-G	\$0.13151	\$0.22584	\$1.74708	\$2.19053	\$1.97292	\$2.41637	(\$0.00387)	(\$0.39381)	(\$0.48250)	\$1.57524	\$1.93000	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
07/01/24	4926-G	\$0.13151	\$0.41583	\$1.74708	\$2.19053	\$2.16291	\$2.60636	(\$0.00387)	(\$0.43181)	(\$0.52050)	\$1.72723	\$2.08199	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
08/01/24	4947-G	\$0.13151	\$0.55196	\$1.74708	\$2.19053	\$2.29904	\$2.74249	(\$0.00387)	(\$0.45903)	(\$0.54772)	\$1.83614	\$2.19090	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
09/01/24	4962-G	\$0.13151	\$0.44232	\$1.94995	\$2.44371	\$2.39227	\$2.88603	(\$0.00423)	(\$0.47761)	(\$0.57636)	\$1.91043	\$2.30544	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
10/01/24	4975-G	\$0.13151	\$0.35402	\$1.94995	\$2.44371	\$2.30397	\$2.79773	(\$0.00423)	(\$0.45995)	(\$0.55870)	\$1.83979	\$2.23480	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
11/01/24	4988-G	\$0.13151	\$0.45334	\$1.94995	\$2.44371	\$2.40329	\$2.89705	(\$0.00423)	(\$0.47981)	(\$0.57856)	\$1.91925	\$2.31426	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
12/01/24	5003-G	\$0.13151	\$0.52853	\$1.94995	\$2.44371	\$2.47848	\$2.97224	(\$0.00423)	(\$0.49485)	(\$0.59360)	\$1.97940	\$2.37441	\$0.11051	\$0.06070	\$0.13432	\$0.34094	not applicable
01/01/25	5012-G	\$0.13151	\$0.51168	\$2.11999	\$2.63697	\$2.63167	\$3.14865	(\$0.00380)	(\$0.52557)	(\$0.62897)	\$2.10230	\$2.51588	\$0.14324	\$0.08425	\$0.13432	\$0.34094	not applicable
02/01/25	5026-G	\$0.13151	\$0.46553	\$2.11999	\$2.63697	\$2.58552	\$3.10250	(\$0.00380)	(\$0.51634)	(\$0.61974)	\$2.06538	\$2.47896	\$0.14324	\$0.08425	\$0.13432	\$0.34094	not applicable
03/01/25	5037-G	\$0.13151	\$0.34292	\$2.11999	\$2.63697	\$2.46291	\$2.97989	(\$0.00380)	(\$0.49182)	(\$0.59522)	\$1.96729	\$2.38087	\$0.14324	\$0.08425	\$0.13432	\$0.34094	not applicable
04/01/25	5046-G	\$0.13151	\$0.24481	\$2.11999	\$2.63697	\$2.36480	\$2.88178	(\$0.00380)	(\$0.47220)	(\$0.57560)	\$1.88880	\$2.30238	\$0.14324	\$0.08425	\$0.13432	\$0.34094	(\$67.03)
05/01/25	5061-G	\$0.13151	\$0.28730	\$2.11999	\$2.63697	\$2.40729	\$2.92427	(\$0.00380)	(\$0.48070)	(\$0.58409)	\$1.92279	\$2.33638	\$0.14324	\$0.08425	\$0.13432	\$0.34094	not applicable
06/01/25	5071-G	\$0.13151	\$0.34392	\$2.11999	\$2.63697	\$2.46391	\$2.98089	(\$0.00380)	(\$0.49202)	(\$0.59542)	\$1.96809	\$2.38167	\$0.14324	\$0.08425	\$0.13432	\$0.34094	not applicable

^{1/} Unless otherwise noted

^{2/} Effective July 1, 2005, the Transportation Charge will be no less than the Minimum Transportation Charge of \$0.13151 (per day). Applicable to Rate Schedule G-1 only and does not apply to submetered tenants of master-metered customers served under gas Rate Schedule GS and GT.

^{3/} Schedule G-PPPS (Public Purpose Program Surcharge) needs to be added to the TOTAL Non-CARE Charge and TOTAL CARE Charge for details and exempt customers.

^{4/} CARE Schedules include California Solar Initiative (CSI) Exemption in accordance with Advice Letter 3257-G-A.

^{5/} Per dwelling unit per day (Multifamily Service).

^{6/} Per installed space per day (Mobilehome Park Service).

^{7/} Residential bill credit of (\$67.03) per household, annual bill credit occurring in the April 2025 bill cycle.

Seasons: **Winter** = Nov-Mar **Summer** = April-Oct

Pacific Gas and Electric Company

Schedule G-SUR

Customer-Procured Gas Franchise Fee Surcharge
January 1, 2019, to Present
(\$/therm)

Month	Year 2025		Year 2024		Year 2023		Year 2022		Year 2021		Year 2020	
	Effective Date	Rate	Effective Date	Rate	Effective Date	Rate	Effective Date	Rate	Effective Date	Rate	Effective Date	Rate
January	1/1	\$0.00327	1/1	\$0.00319	1/1	\$0.00973	1/1	\$0.00447	1/1	\$0.00262	1/1	\$0.00238
February	2/1	\$0.00335	2/1	\$0.00358	2/1	\$0.00752	2/1	\$0.00494	2/1	\$0.00265	2/1	\$0.00195
March	3/1	\$0.00228	3/1	\$0.00164	3/1	\$0.00298	3/1	\$0.00440	3/1	\$0.00281	3/1	\$0.00147
April	4/1	\$0.00254	4/1	\$0.00162	4/1	\$0.00303	4/1	\$0.00408	4/1	\$0.00246	4/1	\$0.00134
May	5/1	\$0.00207	5/1	\$0.00121	5/1	\$0.00211	5/1	\$0.00551	5/1	\$0.00240	5/1	\$0.00135
June	6/1	\$0.00169	6/1	\$0.00096	6/1	\$0.00154	6/1	\$0.00590	6/1	\$0.00252	6/1	\$0.00147
July			7/1	\$0.00033	7/1	\$0.00156	7/1	\$0.00577	7/1	\$0.00216	7/1	\$0.00135
August			8/1	\$0.00010	8/1	\$0.00103	8/1	\$0.00327	8/1	\$0.00219	8/1	\$0.00139
September			9/1	\$0.00037	9/1	\$0.00201	9/1	\$0.00421	9/1	\$0.00234	9/1	\$0.00195
October			10/1	\$0.00091	10/1	\$0.00196	10/1	\$0.00482	10/1	\$0.00407	10/1	\$0.00163
November			11/1	\$0.00244	11/1	\$0.00330	11/1	\$0.00540	11/1	\$0.00506	11/1	\$0.00265
December			12/1	\$0.00339	12/1	\$0.00597	12/1	\$0.00650	12/1	\$0.00512	12/1	\$0.00277

Please see Rate Schedule G-SUR for further details.

*Unhide Cells N-AX to see Years 1997-2018



GAS PRELIMINARY STATEMENT PART O
CPUC REIMBURSEMENT FEE

Sheet 1

O. CPUC REIMBURSEMENT FEE

1. REIMBURSEMENT FEE

- a. **PURPOSE:** The purpose of this provision is to set forth the Public Utilities Commission Reimbursement Fee (Chapter 323, Statutes of 1983) to be paid by utilities to fund regulation by the California Public Utilities Commission (CPUC) (Public Utilities Code, Sections 401-443). The fee is ordered by the CPUC under Section 433. Surcharge fees shall be forwarded to the CPUC on a quarterly basis between the 1st and the 15th days of October, January, April and July.
- b. **APPLICABILITY:** This reimbursement fee applies to all gas delivery service rendered under all rate schedules and contracts authorized by the CPUC, with the exception of interdepartmental sales or transfers, and sales to electric, gas, or steam heat public utilities. It is applicable within the entire territory served by the company.
- c. The current CPUC Reimbursement Fee Rate is \$0.00254 per therm including Revenue Fees and Uncollectible (RF&U) accounts expense for all applicable gas rate schedules (see Preliminary Statement, Part B), except for gas rate schedule G-EG (Electric Generation) (I)
- The current CPUC Reimbursement Fee Rate for gas rate schedule G-EG is \$0.00034 per therm including RF&U as adopted in PG&E's 2010 Biennial Cost Allocation Proceeding Decision 10-06-035. (I)

2. MASTER-METERED MOBILEHOME PARK SAFETY PROGRAM SURCHARGE

- a. **PURPOSE:** The purpose of this provision is to set forth the CPUC Mobilehome Park Safety Inspection and Enforcement Program Surcharge to be paid by mobilehome park operators with master-metered natural gas distribution systems. The surcharge will recover the CPUC's costs to implement and maintain a safety inspection and enforcement program as mandated by the CPUC under the authority granted by Public Utility Code Sections 4351-4358. Surcharge fees shall be forwarded to the CPUC on a quarterly basis between the 1st and 15th days of October, January, April and July.
- b. **APPLICABILITY:** This surcharge applies to all gas delivery service provided to all master-metered mobilehome parks on Schedules GM, GML, GT, GTL and G-NR1.
- c. **RATE:** The Master-Metered Mobilehome Park Safety Program Surcharge is \$0.00691 per installed space per day (\$0.21 per installed space per month). This rate is included in Schedule G-MHPS.

Residential GAS Baseline Territories and Quantities ^{1/}

Effective April 1, 2022 - Present

BASELINE QUANTITIES (Therms **Per Day** Per Dwelling Unit)

Individually Metered			
Baseline Territories	Summer (April-October) Effective Apr. 1, 2022	Winter Off-Peak (Nov, Feb, Mar) Effective Nov. 1, 2022	Winter On-Peak (Dec, Jan) Effective Dec. 1, 2022
P	0.39	1.88	2.19
Q	0.56	1.48	2.00
R	0.36	1.24	1.81
S	0.39	1.38	1.94
T	0.56	1.31	1.68
V	0.59	1.51	1.71
W	0.39	1.14	1.68
X	0.49	1.48	2.00
Y	0.72	2.22	2.58

Master Metered			
Baseline Territories	Summer (April-October) Effective Apr. 1, 2022	Winter Off-Peak (Nov, Feb, Mar) Effective Nov. 1, 2022	Winter On-Peak (Dec, Jan) Effective Dec. 1, 2022
P	0.29	1.01	1.13
Q	0.56	0.67	0.77
R	0.33	0.87	1.16
S	0.29	0.61	0.65
T	0.56	1.01	1.10
V	0.59	1.28	1.32
W	0.26	0.71	0.87
X	0.33	0.67	0.77
Y	0.52	1.01	1.13

Summer Season: Apr-Oct

Winter Off-Peak: Nov, Feb, Mar

Winter On-Peak: Dec, Jan

Advice Letter: 4589-G

Decision 21-11-016

GRC 2020 Ph II [Application 19-11-019]

Filed: Nov 22, 2019

COMPARISON OF PREVIOUS AND CURRENT UTILITY RATES

Comparison of Previous and Current Utility Rates

PUBLIC HOUSING

HOUSING AUTHORITY OF THE CITY OF EUREKA, CA

NOTE: Rates in bold print indicate changes and gray print indicates removal.

(We use the absolute value of the changes which gives us the percentage of change. This is the best way to determine a 10% change in utility rates and charges.)

ELECTRIC

UPDATE 2025

<i>Pacific Gas & Electric (E-1 - Territory V)</i>		Rates		Difference	
Description	Measure	6/2023	5/2025	Amount	Percent
California Climate Credit*	per month	-\$6.40	-\$9.71	-\$3.31	-52%
Tier-1 Total Engy Chgs (Baseline)	per kwh	0.33406	0.40760	0.08000	24%
Tier-2 Total Engy Chgs (101%-400%)	per kwh	0.41727	0.51061	0.10000	24%

Territory V. Baseline quantities remained the same. *Semi-annual credit changed from \$38.39 to \$58.23.
 Summer: (June-Sept) (4) Baseline 0-322 (10.4), Winter: (October-May) (8) Baseline 0-592 (19.1)

NATURAL GAS

<i>Pacific Gas & Electric (G-1 - Territory V)</i>		Rates		Difference	
Description	Measure	6/2023	5/2025	Amount	Percent
California Climate Credit*	per month	-\$4.40	-\$5.59	-\$1.19	-28%
Tier-1 Total Engy Chgs (Baseline)	per therm	1.65586	2.61138	0.96000	58%
Tier-2 Total Energy Chgs (Excess)	per therm	2.04366	3.12836	1.09000	54%

*Territory V, Baseline quantities remained the same.

*Annual climate credit changed from \$52.78 to \$67.03.

Summer: Apr - Oct (7), baseline 0-18 (0.59), Winter: Nov - Mar (5), baseline 0-49 (1.59)

DEVELOPMENT CHARACTERISTICS

HOUSING AUTHORITY OF THE CITY OF

DEVELOPMENT CHARACTERISTICS CHART For Low-Rent Public Housing

Spencer
Deenboldt
Public Housing City of Toronto

Development Name	Building Number	Building Type	Family or Elderly?	Total Number of Units	Number of Units by Bedroom Size						Resident-Paid Utilities (See below)			Air Conditioning?		
					0	1	2	3	4	5	Gas	Electric	Water/Sewer	Trash	Central	Window
CHL	25-1	Duplex	Family	44		23	22				I	I	M	M	N/A	N/A
	25-1	Townhouse	Family	52			17	17	8		I	I	M	M	N/A	N/A
	25-2	Duplex	Family	10	10						I	I	M	M	N/A	N/A
	25-2	Townhouse	Family	47			25	18	4		I	I	M	M	N/A	N/A
	25-4	Ground	Family	21			14	7			I	I	M	M	N/A	N/A
PHH	25-5	Flat	Family	19			19				I	I	M	M	N/A	N/A
		Rowhouse	Family	23		12		11			I	I	M	M	N/A	N/A
		Townhouse	Family	15			15								N/A	N/A
		Flat	Family	12			12									

Please indicate with an "M" under each utility if the development has one master meter for which the PHA pays the utility to the utility company and the resident does not pay anything for utility usage. Please indicate with an "I" under each utility where there is an individual meter for each unit and the resident pays for the utility directly to the utility company. Please indicate with a "C" under each utility where there is an individual meter for each unit that is read by the utility company monthly for consumption and the PHA charges the resident a fee for excess utility usage.

ease fax to (817) 922-9100 attn: Cheryl Lord with a copy of current allowances

CUSTOMIZATION FOR BASE EKOTROPE MODELS

Housing Agency:

Housing Authority of the City of Eureka, CA

Customization & Energy Efficiency Measures for Base Ekotrope Models

Please check appropriate box(s) for **each development/property** and note if different for other bedroom sizes in property. NOTE: Use separate form if criteria is different for BR sizes or more than one building type per property. **Blue text represents energy efficiency measures/equipment.**

Development Name & No.:

CA-25-1

Building: Year Built: **1952** Structure Type: ☐ Apt ☐ High-Rise ☒ RH ☒ SD ☐ DH

Legend: Apt=Apartment (low-rise/mid-rise), RH=Row House/Townhouse, SD=Semi-Detached/Duplex, DH=Detached House

Resident-Paid Utilities: ☒ Electric ☒ Natural Gas ☐ Water ☐ Sewer ☐ Trash

Agency-Paid Check-Metered Utilities: ☐ Electric ☐ Natural Gas ☒ Water

OR ☐ All Utilities are Master Metered (Paid by the Agency) (Stop here if ALL utilities are Master Metered)

Bedroom Sizes: ☐ OBR/EFF ☐ 1BR ☒ 2BR ☒ 3BR ☒ 4BR ☐ 5BR ☐ 6BR

Square Footage: OBR/EFF ☐ 1BR ☐ 2BR ☐ 3BR ☐ 4BR ☐ 5BR ☐ 6BR

1 Foundation Type: ☒ Concrete Slab ☐ Pier-Beam (Crawl Space) ☐ Basement
 2 Window Type: ☐ Single Pane ☒ Double Pane Low-E ☒ Double Pane/Vinyl
 Year Windows were installed: _____
 U-Factor: _____ SHGC: _____ (Solar Heat Gain Coefficient)
 3 # of Stories in Unit: ☒ One or ☐ Two ☒ Building has multiple stories
 4 Exterior Veneer/Cladding: ☒ Siding ☐ Brick ☒ Stucco ☐ Other: _____

HVAC
 5a Heating Fuel: ☐ Electric ☒ Natural Gas ☐ Other: _____
 5b Is Heating Individually Metered? ☒ Yes ☐ No
 5c Heating Type: ☐ Electric Baseboard ☐ Forced Air Furnace/Wall unit (80 AFUE) ☐ Central Boiler (radiant)
 Energy Efficiencies Models ☐ Heat Pump ☐ Forced Air Furnace w/ducts ___ electric or ___ natural gas
 Heat Pump Efficiency Rating: SEER: _____ HSPF: _____
☐ Solar Panels Installed (additional information is needed) ☐ (High Efficiency) Gas Furnace (90 AFUE)

5d Heating Equipment Location: ☒ Conditioned Space ☐ Unconditioned Space (attic/garage)

5e Air Conditioning: ☐ Yes ☒ No Type: ☐ Window Unit ☐ Central Tonage: _____

6 Air Ducts: ☐ Yes ☒ No
 If Yes, Location: ☐ Conditioned Space ☐ Unconditioned Space (attic)

7a Water Heater: ☐ Electric (30 gal) ☒ Natural Gas (30 gal) ☐ Oil
 40-50 gallon ☐ Elec Tank .90 EF ☒ Gas Tank .58 EF ☐ Solar Water Heating (additional information is needed)
☐ Elec Tank .95 EF ☐ Gas Tank .62 EF
☐ Elec Tankless ☐ Gas Tankless .80 EF or higher

7b Water Heater Type: ☒ Individual units ☐ Central Boiler

7c Water Htr Location: ☒ Conditioned Space ☐ Unconditioned Space (attic/garage)

8 Stove/Range: ☐ Electric ☒ Natural Gas

9 Energy Efficiencies:
 Insulation: ☐ Ceiling (R-20)(min.) ☐ Ceiling (R-38) ☐ Wall (R-13)
☒ Ceiling (R-30) ☐ Ceiling (R-49) ☐ Wall (R-19)
 Low Flow Water: ☒ Shower, Faucets, Toilets Lighting: ☐ ___% Fluorescent ☐ ___% LED

10 ☐ GeoThermal (HVAC and DHW) COP Rating: _____

Notes/Comments:

Row House - 2, 3, 4 bedrooms

Semi-Detached - 1, 2 bedrooms

Housing Agency:

Housing Authority of the City of Eureka, CA

Customization & Energy Efficiency Measures for Base Ekotrope Models

Please check appropriate box(s) for **each development/property** and note if different for other bedroom sizes in property. NOTE: Use separate form if criteria is different for BR sizes or more than one building type per property. **Blue text represents energy efficiency measures/equipment.**

Development Name & No.:

CA-25-2

Building: Year Built: **1962**Structure Type: ☐ Apt ☐ High-Rise ☒ RH ☒ SD ☐ DH

Legend: Apt=Apartment (low-rise/mid rise), RH=Row House/Townhouse SD=Semi-Detached/Duplex, DH=Detached House

Resident-Paid Utilities: ☒ Electric ☒ Natural Gas ☐ Water ☐ Sewer ☐ TrashAgency-Paid Check-Metered Utilities: ☐ Electric ☐ Natural Gas ☐ Water + **SEWER**OR ☐ All Utilities are Master Metered (Paid by the Agency) (Stop here if ALL utilities are Master Metered)Bedroom Sizes: ☐ OBR/EFF ☐ ☒ 1BR ☐ ☒ 2BR ☐ ☒ 3BR ☐ ☒ 4BR ☐ 5BR ☐ 6BR

Square Footage: OBR/EFF () 1BR () 2BR () 3BR () 4BR () 5BR () 6BR ()

1 Foundation Type: ☒ Concrete Slab ☐ Pier-Beam (Crawl Space) ☐ Basement2 Window Type: ☐ Single Pane ☒ Double Pane Low-E ☒ Double Pane/Vinyl

Year Windows were installed:

U-Factor: _____ SHGC: _____ (Solar Heat Gain Coefficient)

3 # of Stories in Unit: ☒ One or ☐ Two☒ Building has multiple stories4 Exterior Veneer/Cladding: ☒ Siding ☐ Brick ☐ Stucco ☐ Other:

HVAC

5a Heating Fuel: ☐ Electric ☒ Natural Gas ☐ Other: _____5b Is Heating Individually Metered? ☒ Yes ☐ No5c Heating Type: ☐ Electric Baseboard ☐ Forced Air Furnace/Wall unit (80 AFUE) ☐ Central Boiler (radiant)Energy Efficiencies ☐ Heat Pump ☐ Forced Air Furnace w/ducts _____ electric or _____ natural gas

Models Heat Pump Efficiency Rating: SEER: _____ HSPF: _____

☐ Solar Panels Installed ☐ (High Efficiency) Gas Furnace (90 AFUE)
(additional information is needed)

5d Heating Equipment Location:

☒ Conditioned Space ☐ Unconditioned Space (attic/garage)5e Air Conditioning: ☐ Yes ☐ No Type: ☐ Window Unit ☐ Central Tonage: _____6 Air Ducts: ☐ Yes ☒ NoIf Yes, Location: ☐ Conditioned Space ☐ Unconditioned Space (attic)7a Water Heater: ☐ Electric (30 gal) ☒ Natural Gas (30 gal) ☐ Oil40-50 gallon ☐ Elec Tank .90 EF ☐ Gas Tank .58 EF ☐ Solar Water Heating
(additional information is needed)☐ Elec Tank .95 EF ☐ Gas Tank .62 EF☐ Elec Tankless ☐ Gas Tankless .80 EF or higher7b Water Heater Type: ☒ Individual units ☐ Central Boiler7c Water Htr Location: ☒ Conditioned Space ☐ Unconditioned Space (attic/garage)8 Stove/Range: ☒ Electric ☐ Natural Gas

9 Energy Efficiencies:

Insulation: ☐ Ceiling (R-20) (min.) ☐ Ceiling (R-38) ☐ Wall (R-13)☒ Ceiling (R-30) ☐ Ceiling (R-49) ☐ Wall (R-19)Low Flow Water: ☒ Shower, Faucets, Toilets Lighting: ☐ _____ % Fluorescent ☐ _____ % LED10 ☐ GeoThermal (HVAC and DHW) COP Rating: _____

Notes/Comments:

Row House - 1 bedroom

Semi-Detached: 2, 3, 4 bedrooms

Housing Agency:

Housing Authority of the City of Eureka, CA

Customization & Energy Efficiency Measures for Base Ekotrope Models

Please check appropriate box(s) for **each development/property** and note if different for other bedroom sizes in property. NOTE: Use separate form if criteria is different for BR sizes or more than one building type per property. **Blue text represents energy efficiency measures/equipment.**

Development Name & No.:

CA-25-4

Building: Year Built: **1980** Structure Type: ☒ Apt ☐ High-Rise ☐ RH ☐ SD ☐ DH

Legend: Apt=Apartment (low-rise/mid rise), RH=Row House/Townhouse, SD=Semi-Detached/Duplex, DH=Detached House

Resident-Paid Utilities: ☒ Electric ☒ Natural Gas ☐ Water ☐ Sewer ☐ Trash

Agency-Paid Check-Metered Utilities: ☐ Electric ☐ Natural Gas ☐ Water **+ SEWER**

OR ☐ All Utilities are Master Metered (Paid by the Agency) (Stop here if ALL utilities are Master Metered)

Bedroom Sizes: ☐ OBR/EFF () ☐ 1BR () ☒ 2BR () ☒ 3BR () ☐ 4BR () ☐ 5BR () ☐ 6BR ()

Square Footage: OBR/EFF () 1BR () 2BR () 3BR () 4BR () 5BR () 6BR ()

1	Foundation Type:	<input checked="" type="checkbox"/> Concrete Slab	<input type="checkbox"/> Pier-Beam (Crawl Space)	<input type="checkbox"/> Basement
2	Window Type:	<input type="checkbox"/> Single Pane	<input checked="" type="checkbox"/> Double Pane Low-E	<input checked="" type="checkbox"/> Double Pane/Vinyl
Year Windows were installed: _____				
U-Factor: _____ SHGC: _____ (Solar Heat Gain Coefficient)				
3	# of Stories in Unit:	<input checked="" type="checkbox"/> One or <input checked="" type="checkbox"/> Two	<input checked="" type="checkbox"/> Building has multiple stories	
4	Exterior Veneer/Cladding:	<input checked="" type="checkbox"/> Siding <input type="checkbox"/> Brick <input type="checkbox"/> Stucco <input type="checkbox"/> Other: _____		

5a	Heating Fuel:	<input type="checkbox"/> Electric	<input checked="" type="checkbox"/> Natural Gas	<input type="checkbox"/> Other: _____
5b	Is Heating Individually Metered?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
5c	Heating Type:	<input type="checkbox"/> Electric Baseboard	<input type="checkbox"/> Forced Air Furnace/Wall unit (80 AFUE)	<input type="checkbox"/> Central Boiler (radiant)
Energy Efficiencies Models				
<input type="checkbox"/> Heat Pump				
Heat Pump Efficiency Rating: SEER: _____ HSPF: _____				
<input type="checkbox"/> Solar Panels Installed <input type="checkbox"/> (High Efficiency) Gas Furnace (90 AFUE)				
(additional information is needed)				

5d	Heating Equipment Location:	<input checked="" type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic/garage)
5e	Air Conditioning:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Type: <input type="checkbox"/> Window Unit <input type="checkbox"/> Central Tonage: _____

6	Air Ducts:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	If Yes, Location:	<input type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic)

7a	Water Heater:	<input type="checkbox"/> Electric (30 gal)	<input checked="" type="checkbox"/> Natural Gas (30 gal)	<input type="checkbox"/> Oil
	40-50 gallon	<input type="checkbox"/> Elec Tank .90 EF	<input type="checkbox"/> Gas Tank .58 EF	<input type="checkbox"/> Solar Water Heating
		<input type="checkbox"/> Elec Tank .95 EF	<input checked="" type="checkbox"/> Gas Tank .62 EF	(additional information is needed)
		<input type="checkbox"/> Elec Tankless	<input type="checkbox"/> Gas Tankless .80 EF or higher	

7b	Water Heater Type:	<input checked="" type="checkbox"/> Individual units	<input type="checkbox"/> Central Boiler
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7c	Water Htr Location:	<input checked="" type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic/garage)
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8	Stove/Range:	<input type="checkbox"/> Electric	<input checked="" type="checkbox"/> Natural Gas
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9	Energy Efficiencies:			
	Insulation:	<input type="checkbox"/> Ceiling (R-20)(min.)	<input type="checkbox"/> Ceiling (R-38)	<input type="checkbox"/> Wall (R-13)
		<input checked="" type="checkbox"/> Ceiling (R-30)	<input type="checkbox"/> Ceiling (R-49)	<input type="checkbox"/> Wall (R-19)
	Low Flow Water:	<input checked="" type="checkbox"/> Shower, Faucets, Toilets	Lighting: <input type="checkbox"/> % Fluorescent	<input type="checkbox"/> % LED

10	<input type="checkbox"/> GeoThermal (HVAC and DHW) COP Rating: _____
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Notes/Comments:

Housing Agency:

Housing Authority of the City of Eureka, CA

Customization & Energy Efficiency Measures for Base Ekotrope Models

Please check appropriate box(s) for **each development/property** and note if different for other bedroom sizes in property. NOTE: Use separate form if criteria is different for BR sizes or more than one building type per property. **Blue text represents energy efficiency measures/equipment.**

Development Name & No.:

CA-25-5

 Building: Year Built: ~~1980~~¹⁹⁸² Structure Type: ☒ Apt ☐ High-Rise ☐ RH ☐ SD ☐ DH

Legend: Apt=Apartment (low-rise/mid-rise), RH=Row House/Townhouse, SD=Semi-Detached/Duplex, DH=Detached House

 Resident-Paid Utilities: ☒ Electric ☒ Natural Gas ☐ Water ☐ Sewer ☐ Trash

 Agency-Paid Check-Metered Utilities: ☐ Electric ☐ Natural Gas ☒ Water + **SEWER**

 OR ☐ All Utilities are Master Metered (Paid by the Agency) (Stop here if ALL utilities are Master Metered)

 Bedroom Sizes: ☐ OBR/EFF ☐ 1BR ☒ 2BR ☐ 3BR ☐ 4BR ☐ 5BR ☐ 6BR

Square Footage: OBR/EFF () 1BR () 2BR () 3BR () 4BR () 5BR () 6BR ()

1	Foundation Type:	<input checked="" type="checkbox"/> Concrete Slab	<input type="checkbox"/> Pier-Beam (Crawl Space)	<input type="checkbox"/> Basement
2	Window Type:	<input type="checkbox"/> Single Pane	<input checked="" type="checkbox"/> Double Pane Low-E	<input checked="" type="checkbox"/> Double Pane/Vinyl
Year Windows were installed: _____				
U-Factor: _____ SHGC: _____ (Solar Heat Gain Coefficient)				
3	# of Stories in Unit:	One or <u>x</u> Two		
4	Exterior Veneer/Cladding:	<input checked="" type="checkbox"/> Siding	<input type="checkbox"/> Brick	<input type="checkbox"/> Stucco <input type="checkbox"/> Other: _____
				<input checked="" type="checkbox"/> Building has multiple stories

5a	Heating Fuel:	<input type="checkbox"/> Electric	<input checked="" type="checkbox"/> Natural Gas	<input type="checkbox"/> Other: _____
5b	Is Heating Individually Metered?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
5c	Heating Type:	<input type="checkbox"/> Electric Baseboard	<input type="checkbox"/> Forced Air Furnace/Wall unit (80 AFUE)	<input type="checkbox"/> Central Boiler (radiant)
Energy Efficiencies Models				
<input type="checkbox"/> Heat Pump				
Heat Pump Efficiency Rating: SEER: _____ HSPF: _____				
<input type="checkbox"/> Solar Panels Installed (additional information is needed)				
<input type="checkbox"/> (High Efficiency) Gas Furnace (90 AFUE)				

5d	Heating Equipment Location:	<input checked="" type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic/garage)
5e	Air Conditioning:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Type: <input type="checkbox"/> Window Unit <input type="checkbox"/> Central Tonage: _____

6	Air Ducts:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
	If Yes, Location:	<input type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic)

7a	Water Heater:	<input type="checkbox"/> Electric (30 gal)	<input checked="" type="checkbox"/> Natural Gas (30 gal)	<input type="checkbox"/> Oil
	40-50 gallon	<input type="checkbox"/> Elec Tank .90 EF	<input type="checkbox"/> Gas Tank .58 EF	<input type="checkbox"/> Solar Water Heating (additional information is needed)
		<input type="checkbox"/> Elec Tank .95 EF	<input checked="" type="checkbox"/> Gas Tank .62 EF	
		<input type="checkbox"/> Elec Tankless	<input type="checkbox"/> Gas Tankless .80 EF or higher	

7b	Water Heater Type:	<input checked="" type="checkbox"/> Individual units	<input type="checkbox"/> Central Boiler
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7c	Water Htr Location:	<input checked="" type="checkbox"/> Conditioned Space	<input type="checkbox"/> Unconditioned Space (attic/garage)
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8	Stove/Range:	<input type="checkbox"/> Electric	<input checked="" type="checkbox"/> Natural Gas
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9	Energy Efficiencies:			
	Insulation:	<input type="checkbox"/> Ceiling (R-20)(min.)	<input type="checkbox"/> Ceiling (R-38)	<input checked="" type="checkbox"/> Wall (R-13)
		<input checked="" type="checkbox"/> Ceiling (R-30)	<input type="checkbox"/> Ceiling (R-49)	<input checked="" type="checkbox"/> Wall (R-19)
	Low Flow Water:	<input checked="" type="checkbox"/> Shower, Faucets, Toilets	Lighting: <input type="checkbox"/> % Fluorescent	<input type="checkbox"/> % LED

10	<input type="checkbox"/> GeoThermal (HVAC and DHW) COP Rating: _____
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Notes/Comments:

DEVELOPMENT REPORTS

Fuel Summary

Property
Housing Authority of the City of Eureka
, CA 95503

CA-25-1-RH-2BR

Organization
Fox Energy Specialists
James Rodriguez

Builder
Housing Authority of the
City of Eureka, CA

Inspection Status
Results are projected



Annual Energy Cost

Natural Gas	\$325
Electric	\$388

Annual End-Use Cost

Heating	\$136
Cooling	\$0
Water Heating	\$121
Lights & Appliances	\$332
Onsite Generation	-\$0
Service Charges	\$124
Total	\$713

Annual End-Use Consumption

Heating [Natural Gas Therms]	164.1
Heating [Electric kWh]	158.6
Hot Water [Natural Gas Therms]	160.9
Lights & Appliances [Natural Gas Therms]	28.0
Lights & Appliances [Electric kWh]	3,741.5
Total [Natural Gas Therms]	353.0
Total [Electric kWh]	3,900.1
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.35
Peak Summer kW	0.55

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances



Property

Housing Authority of the City of Eureka
, CA 95503

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected

CA-25-1-RH-2BR

Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,242.2	103
Electric Appliances [kWh/Year]	2,500.0	208
Fossil Fuel Appliances [MBtu/Year]	2.8	21
Total	-	332

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,106.2	92
Exterior Lighting	136.0	11
Garage Lighting	0.0	0
Total	1,242.2	103

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	2.8	21
Total	2.8	21

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	107.4	9
Range/Oven	28.0	2
Refrigerator	450.6	37
Clothes Dryer	623.9	52
Clothes Washer	83.9	7
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	551.0	46
Miscellaneous	655.2	55
Total	2,500.0	208

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503

CA-25-1-RH-3BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



Builder

Housing Authority of the
City of Eureka, CA

Annual Energy Cost

Natural Gas	\$355
Electric	\$440

Annual End-Use Cost

Heating	\$147
Cooling	\$0
Water Heating	\$140
Lights & Appliances	\$384
Onsite Generation	-\$0
Service Charges	\$124
Total	\$795

Annual End-Use Consumption

Heating [Natural Gas Therms]	177.1
Heating [Electric kWh]	171.1
Hot Water [Natural Gas Therms]	186.0
Lights & Appliances [Natural Gas Therms]	30.7
Lights & Appliances [Electric kWh]	4,346.7
Total [Natural Gas Therms]	393.9
Total [Electric kWh]	4,517.9
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.41
Peak Summer kW	0.64

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances



Property

Housing Authority of the City of Eureka
, CA 95503

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected

CA-25-1-RH-3BR

Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,433.0	119
Electric Appliances [kWh/Year]	2,914.5	242
Fossil Fuel Appliances [MBtu/Year]	3.1	23
Total	-	384

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,286.5	107
Exterior Lighting	146.5	12
Garage Lighting	0.0	0
Total	1,433.0	119

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	3.1	23
Total	3.1	23

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	131.1	11
Range/Oven	30.7	3
Refrigerator	450.6	37
Clothes Dryer	736.7	61
Clothes Washer	99.1	8
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	620.0	52
Miscellaneous	846.3	70
Total	2,914.5	242

Fuel Summary

Property
Housing Authority of the City of Eureka
, CA 95503

CA-25-1-RH-4BR

Organization
Fox Energy Specialists
James Rodriguez

Builder
Housing Authority of the
City of Eureka, CA

Inspection Status
Results are projected



Annual Energy Cost

Natural Gas	\$394
Electric	\$475

Annual End-Use Cost

Heating	\$168
Cooling	\$0
Water Heating	\$158
Lights & Appliances	\$420
Onsite Generation	-\$0
Service Charges	\$124
Total	\$870

Annual End-Use Consumption

Heating [Natural Gas Therms]	202.0
Heating [Electric kWh]	195.2
Hot Water [Natural Gas Therms]	210.5
Lights & Appliances [Natural Gas Therms]	33.4
Lights & Appliances [Electric kWh]	4,751.9
Total [Natural Gas Therms]	445.9
Total [Electric kWh]	4,947.1
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.44
Peak Summer kW	0.70

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances

Property

Housing Authority of the City of Eureka
, CA 95503

CA-25-1-RH-4BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,523.8	126
Electric Appliances [kWh/Year]	3,229.0	269
Fossil Fuel Appliances [MBtu/Year]	3.3	25
Total	-	420

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,372.3	114
Exterior Lighting	151.5	13
Garage Lighting	0.0	0
Total	1,523.8	126

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	3.3	25
Total	3.3	25

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	154.8	13
Range/Oven	33.4	3
Refrigerator	450.6	37
Clothes Dryer	849.6	71
Clothes Washer	114.2	10
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	689.0	57
Miscellaneous	937.3	78
Total	3,229.0	269

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: SD_1BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



CA-25-1_SD_1BR

Builder

Housing Authority of the
City of Eureka, CA

Annual Energy Cost

Electric	\$339
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Annual End-Use Cost

Heating	\$9
Cooling	\$0
Water Heating	\$0
Lights & Appliances	\$265
Onsite Generation	-\$0
Service Charges	\$64
Total	\$339

Annual End-Use Consumption

Heating [Natural Gas Therms]	115.6
Heating [Electric kWh]	111.7
Hot Water [Natural Gas Therms]	133.1
Lights & Appliances [Natural Gas Therms]	25.3
Lights & Appliances [Electric kWh]	3,190.9
Total [Natural Gas Therms]	274.0
Total [Electric kWh]	3,302.6
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.31
Peak Summer kW	0.47

Utility Rates

Electricity	Default Electric Provider0
-------------	----------------------------

Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: SD_1BR

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,078.7	90
Electric Appliances [kWh/Year]	2,112.7	176
Fossil Fuel Appliances [MBtu/Year]	2.5	0
Total	-	265

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	951.7	79
Exterior Lighting	127.0	11
Garage Lighting	0.0	0
Total	1,078.7	90

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	2.5	0
Total	2.5	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	83.7	7
Range/Oven	25.3	2
Refrigerator	450.6	37
Clothes Dryer	511.0	43
Clothes Washer	68.7	6
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	482.0	40
Miscellaneous	491.4	41
Total	2,112.7	176

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: SD_2BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



CA-25-1_SD_2BR

Builder

Housing Authority of the
City of Eureka, CA

Annual Energy Cost

Electric	\$386
----------	-------

Annual End-Use Cost

Heating	\$11
Cooling	\$0
Water Heating	\$0
Lights & Appliances	\$311
Onsite Generation	-\$0
Service Charges	\$64
Total	\$386

Annual End-Use Consumption

Heating [Natural Gas Therms]	139.6
Heating [Electric kWh]	134.9
Hot Water [Natural Gas Therms]	159.8
Lights & Appliances [Natural Gas Therms]	28.0
Lights & Appliances [Electric kWh]	3,741.5
Total [Natural Gas Therms]	327.4
Total [Electric kWh]	3,876.4
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.36
Peak Summer kW	0.55

Utility Rates

Electricity	Default Electric Provider0
-------------	----------------------------

Lighting and Appliances



Property

Housing Authority of the City of Eureka
, CA 95503
Model: SD_2BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,242.2	103
Electric Appliances [kWh/Year]	2,500.0	208
Fossil Fuel Appliances [MBtu/Year]	2.8	0
Total	-	311

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,106.2	92
Exterior Lighting	136.0	11
Garage Lighting	0.0	0
Total	1,242.2	103

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	2.8	0
Total	2.8	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	107.4	9
Range/Oven	28.0	2
Refrigerator	450.6	37
Clothes Dryer	623.9	52
Clothes Washer	83.9	7
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	551.0	46
Miscellaneous	655.2	55
Total	2,500.0	208

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503

CA-25-2-RH-1BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



Builder

Housing Authority of the
City of Eureka, CA

Annual Energy Cost

Natural Gas	\$271
Electric	\$371

Annual End-Use Cost

Heating	\$133
Cooling	\$0
Water Heating	\$91
Lights & Appliances	\$294
Onsite Generation	-\$0
Service Charges	\$124
Total	\$642

Annual End-Use Consumption

Heating [Natural Gas Therms]	160.1
Heating [Electric kWh]	154.7
Hot Water [Natural Gas Therms]	121.6
Lights & Appliances [Electric kWh]	3,535.6
Total [Natural Gas Therms]	281.7
Total [Electric kWh]	3,690.2
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.33
Peak Summer kW	0.59

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances

Property

Housing Authority of the City of Eureka
, CA 95503

CA-25-2-RH-1BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,078.7	90
Electric Appliances [kWh/Year]	2,457.4	204
Fossil Fuel Appliances [MBtu/Year]	0.0	0
Total	-	294

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	951.7	79
Exterior Lighting	127.0	11
Garage Lighting	0.0	0
Total	1,078.7	90

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	0.0	0
Total	0.0	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	83.7	7
Range/Oven	370.0	31
Refrigerator	450.6	37
Clothes Dryer	511.0	43
Clothes Washer	68.7	6
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	482.0	40
Miscellaneous	491.4	41
Total	2,457.4	204

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: SD_2BR

CA-25-2_SD_2BR

Organization

Fox Energy Specialists
James Rodriguez

Builder

Housing Authority of the
City of Eureka, CA

Inspection Status

Results are projected



Annual Energy Cost

Electric	\$420
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Annual End-Use Cost

Heating	\$13
Cooling	\$0
Water Heating	\$0
Lights & Appliances	\$343
Onsite Generation	-\$0
Service Charges	\$64
Total	\$420

Annual End-Use Consumption

Heating [Natural Gas Therms]	159.3
Heating [Electric kWh]	153.9
Hot Water [Natural Gas Therms]	147.3
Lights & Appliances [Electric kWh]	4,122.5
Total [Natural Gas Therms]	306.6
Total [Electric kWh]	4,276.4
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.39
Peak Summer kW	0.69

Utility Rates

Electricity	Default Electric Provider0
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Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: SD_2BR

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,242.2	103
Electric Appliances [kWh/Year]	2,881.0	240
Fossil Fuel Appliances [MBtu/Year]	0.0	0
Total	-	343

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,106.2	92
Exterior Lighting	136.0	11
Garage Lighting	0.0	0
Total	1,242.2	103

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	0.0	0
Total	0.0	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	107.4	9
Range/Oven	409.0	34
Refrigerator	450.6	37
Clothes Dryer	623.9	52
Clothes Washer	83.9	7
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	551.0	46
Miscellaneous	655.2	55
Total	2,881.0	240

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: 3BD_SD

CA-25-2_SD_3BR

Organization

Fox Energy Specialists
James Rodriguez

Builder

Housing Authority of the
City of Eureka, CA

Inspection Status

Results are projected



Annual Energy Cost

Electric	\$474
----------	-------

Annual End-Use Cost

Heating	\$14
Cooling	\$0
Water Heating	\$0
Lights & Appliances	\$395
Onsite Generation	-\$0
Service Charges	\$64
Total	\$474

Annual End-Use Consumption

Heating [Natural Gas Therms]	182.2
Heating [Electric kWh]	176.1
Hot Water [Natural Gas Therms]	171.6
Lights & Appliances [Electric kWh]	4,754.9
Total [Natural Gas Therms]	353.8
Total [Electric kWh]	4,931.0
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.45
Peak Summer kW	0.79

Utility Rates

Electricity	Default Electric Provider0
-------------	----------------------------

Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: 3BD_SD

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,428.5	119
Electric Appliances [kWh/Year]	3,327.3	277
Fossil Fuel Appliances [MBtu/Year]	0.0	0
Total	-	395

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,282.2	107
Exterior Lighting	146.3	12
Garage Lighting	0.0	0
Total	1,428.5	119

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	0.0	0
Total	0.0	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	131.1	11
Range/Oven	448.0	37
Refrigerator	450.6	37
Clothes Dryer	736.7	61
Clothes Washer	99.1	8
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	620.0	52
Miscellaneous	841.8	70
Total	3,327.3	277

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: SD_4BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected



CA-25-2_SD_4BR

Builder

Housing Authority of the
City of Eureka, CA

Annual Energy Cost

Electric	\$529
----------	-------

Annual End-Use Cost

Heating	\$19
Cooling	\$0
Water Heating	\$0
Lights & Appliances	\$447
Onsite Generation	-\$0
Service Charges	\$64
Total	\$529

Annual End-Use Consumption

Heating [Natural Gas Therms]	237.1
Heating [Electric kWh]	229.1
Hot Water [Natural Gas Therms]	196.0
Lights & Appliances [Electric kWh]	5,371.0
Total [Natural Gas Therms]	433.2
Total [Electric kWh]	5,600.1
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.50
Peak Summer kW	0.89

Utility Rates

Electricity	Default Electric Provider0
-------------	----------------------------

Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: SD_4BR

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,606.5	133
Electric Appliances [kWh/Year]	3,765.4	313
Fossil Fuel Appliances [MBtu/Year]	0.0	0
Total	-	447

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,450.4	121
Exterior Lighting	156.1	13
Garage Lighting	0.0	0
Total	1,606.5	133

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	0.0	0
Total	0.0	0

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	154.8	13
Range/Oven	487.0	41
Refrigerator	450.6	37
Clothes Dryer	849.6	71
Clothes Washer	114.2	10
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	689.0	57
Miscellaneous	1,020.1	85
Total	3,765.4	313

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: APT_2BR

CA-25-4_APT_2BR

Organization

Fox Energy Specialists
James Rodriguez

Builder

Housing Authority of the
City of Eureka, CA

Inspection Status

Results are projected



Annual Energy Cost

Natural Gas	\$269
Electric	\$383

Annual End-Use Cost

Heating	\$86
Cooling	\$0
Water Heating	\$110
Lights & Appliances	\$332
Onsite Generation	-\$0
Service Charges	\$124
Total	\$652

Annual End-Use Consumption

Heating [Natural Gas Therms]	103.7
Heating [Electric kWh]	100.2
Hot Water [Natural Gas Therms]	146.6
Lights & Appliances [Natural Gas Therms]	28.0
Lights & Appliances [Electric kWh]	3,741.5
Total [Natural Gas Therms]	278.3
Total [Electric kWh]	3,841.7
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.35
Peak Summer kW	0.55

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances



Property

Housing Authority of the City of Eureka
, CA 95503
Model: APT_2BR

Organization

Fox Energy Specialists
James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,242.2	103
Electric Appliances [kWh/Year]	2,500.0	208
Fossil Fuel Appliances [MBtu/Year]	2.8	21
Total	-	332

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,106.2	92
Exterior Lighting	136.0	11
Garage Lighting	0.0	0
Total	1,242.2	103

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	2.8	21
Total	2.8	21

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	107.4	9
Range/Oven	28.0	2
Refrigerator	450.6	37
Clothes Dryer	623.9	52
Clothes Washer	83.9	7
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	551.0	46
Miscellaneous	655.2	55
Total	2,500.0	208

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: APT_3BR

CA-25-4_APT_3BR

Organization

Fox Energy Specialists
James Rodriguez

Builder

Housing Authority of the
City of Eureka, CA

Inspection Status

Results are projected



Annual Energy Cost

Natural Gas	\$300
Electric	\$434

Annual End-Use Cost

Heating	\$98
Cooling	\$0
Water Heating	\$129
Lights & Appliances	\$384
Onsite Generation	-\$0
Service Charges	\$124
Total	\$735

Annual End-Use Consumption

Heating [Natural Gas Therms]	118.4
Heating [Electric kWh]	114.4
Hot Water [Natural Gas Therms]	171.4
Lights & Appliances [Natural Gas Therms]	30.7
Lights & Appliances [Electric kWh]	4,337.6
Total [Natural Gas Therms]	320.6
Total [Electric kWh]	4,452.0
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.40
Peak Summer kW	0.63

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: APT_3BR

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,428.5	119
Electric Appliances [kWh/Year]	2,910.0	242
Fossil Fuel Appliances [MBtu/Year]	3.1	23
Total	-	384

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,282.2	107
Exterior Lighting	146.3	12
Garage Lighting	0.0	0
Total	1,428.5	119

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	3.1	23
Total	3.1	23

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	131.1	11
Range/Oven	30.7	3
Refrigerator	450.6	37
Clothes Dryer	736.7	61
Clothes Washer	99.1	8
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	620.0	52
Miscellaneous	841.8	70
Total	2,910.0	242

Fuel Summary

Property

Housing Authority of the City of Eureka
, CA 95503
Model: APT_2BR

CA-25-5_APT_2BR

Organization

Fox Energy Specialists
James Rodriguez

Builder

Housing Authority of the
City of Eureka, CA

Inspection Status

Results are projected



Annual Energy Cost

Natural Gas	\$246
Electric	\$381

Annual End-Use Cost

Heating	\$62
Cooling	\$0
Water Heating	\$109
Lights & Appliances	\$332
Onsite Generation	-\$0
Service Charges	\$124
Total	\$627

Annual End-Use Consumption

Heating [Natural Gas Therms]	74.2
Heating [Electric kWh]	71.7
Hot Water [Natural Gas Therms]	145.9
Lights & Appliances [Natural Gas Therms]	28.0
Lights & Appliances [Electric kWh]	3,741.5
Total [Natural Gas Therms]	248.2
Total [Electric kWh]	3,813.2
Total Onsite Generation [Electric kWh]	0.0

Peak Electric Consumption

Peak Winter kW	0.34
Peak Summer kW	0.55

Utility Rates

Electricity	Default Electric Provider
Natural Gas	Default Gas Provider

Lighting and Appliances



Property

Housing Authority of the City of Eureka
 , CA 95503
 Model: APT_2BR

Organization

Fox Energy Specialists
 James Rodriguez

Inspection Status

Results are projected

Builder

Housing Authority of the
 City of Eureka, CA

ANNUAL SUMMARY

Summary

	Consumption	Annual Cost [\$]
Lighting [kWh/Year]	1,242.2	103
Electric Appliances [kWh/Year]	2,500.0	208
Fossil Fuel Appliances [MBtu/Year]	2.8	21
Total	-	332

LIGHTING

Lighting Scheme

	Consumption [kWh/Year]	Annual Cost [\$]
Interior Lighting	1,106.2	92
Exterior Lighting	136.0	11
Garage Lighting	0.0	0
Total	1,242.2	103

FOSSIL FUEL APPLIANCES

Appliance Type

	Consumption [MBtu/Year]	Annual Cost [\$]
Clothes Dryer	0.0	0
Range/Oven	2.8	21
Total	2.8	21

ELECTRIC APPLIANCES

Appliance Type

	Consumption [kWh/Year]	Annual Cost [\$]
Dishwasher	107.4	9
Range/Oven	28.0	2
Refrigerator	450.6	37
Clothes Dryer	623.9	52
Clothes Washer	83.9	7
Mechanical Ventilation	0.0	0
Ceiling Fan	0.0	0
Television	551.0	46
Miscellaneous	655.2	55
Total	2,500.0	208

CURRENTLY ADOPTED UTILITY ALLOWANCES



CITY OF EUREKA HOUSING AUTHORITY, CA

PUBLIC HOUSING

PROPOSED MONTHLY UTILITY ALLOWANCES

Chart 1

REVISED 08/15/2023

UPDATE 2023

Building Type: Row House/Townhouse

CA-25-1 (EE Equip: Win,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A)			\$63.00	\$79.00	\$94.00	
Natural Gas (H,WH,C)			\$42.00	\$49.00	\$54.00	
Totals			\$105.00	\$128.00	\$148.00	

Building Type: Semi-Detached/Duplex

CA-25-1 (EE Equip: Win,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A)		\$50.00	\$63.00			
Natural Gas (H,WH,C)		\$35.00	\$44.00			
Totals		\$85.00	\$107.00			

Building Type: Row House/Townhouse

CA-25-2 (EE Equip: Win,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,C)		\$65.00				
Natural Gas (H,WH)		\$24.00				
Totals		\$89.00				

A monthly average cost of the summer and winter adjustments were used for the electric and natural gas costs.

L&A= Lights & Appliances

H= Space Heating

WH= Water Heating

C= Cooking

EE Equip= Energy Efficient Equipment

Win= Windows

Ins= Insulation

Note: Public Housing utility allowances are calculated similar to method of utility providers. These allowances are not calculated by end use (like Section 8), but by total usage for each utility type.

CITY OF EUREKA HOUSING AUTHORITY, CA
PUBLIC HOUSING

Building Type: Semi-Detached/Duplex

CA-25-2 (EE Equip: Win,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A,C)			\$81.00	\$100.00	\$120.00	
Natural Gas (H,WH)			\$32.00	\$39.00	\$45.00	
Totals			\$113.00	\$139.00	\$165.00	

Building Type: Apartment/Multi-Family

CA-25-4 & 5 (EE Equip: Win,Ins)	0BR	1BR	2BR	3BR	4BR	5BR
Electricity (L&A)			\$63.00	\$79.00		
Natural Gas (H,WH,C)			\$27.00	\$31.00		
Totals			\$90.00	\$110.00		

INTRODUCTION TO EKOTROPE SOFTWARE PROGRAM

INTRODUCTION TO EKOTROPE™ SOFTWARE PROGRAM

1. Ekotrope™ Software Design Objective

Ekotrope – Residential Energy Analysis and Rating Software Program is a sophisticated, residential energy analysis, code compliance and rating software program. Ekotrope calculates heating, cooling, hot water, lighting, and appliance energy loads, consumption and costs for new and existing single and multi-family homes.

Ekotrope has many unique features, including a simplified input procedure, extensive component libraries, automated energy efficient improvement analysis, duct conduction and leakage analysis, latent and sensible cooling analysis, lighting and appliance audit, and active and passive solar analysis.

A home energy rating is calculated based on the proposed Department of Energy (DOE) Home Energy Rating System (HERS) guidelines (10 CFR 437) as modified by the RESNET/NASEO (Residential Energy Service Network/National Association of State Energy Officials) HERS Technical Committee. Ekotrope also creates value added information including energy appraisal addendum, energy code compliance (Model Energy Code (MEC) and American Society of Heating, Refrigerating and Air-Conditioning Engineers (ASHRAE)), improvement analysis (existing homes), design optimization (new homes), heating and cooling equipment sizing and U.S. Environmental Protection Agency (EPA) Energy Star Home analysis.

2. Use of Ekotrope in Utility Allowance Development

Ekotrope utilizes an Engineering approach to calculate the consumption allowance for various types of new and existing homes. The Ekotrope software program is recognized and approved by EPA, DOE and HUD.

The Nelrod Company is accredited and licensed by HERS/RESNET and a certified and licensed Ekotrope provider and user. We have successfully conducted energy home rating and energy audits using this software for over 31,550 reports.

3. Basic Procedures

The data needed for this program is collected either from the building/site plans provided and/or from a site visit. Building type models are developed for the most common building types (Single-Family Detached House, Semi-Detached/Duplex, Row/Townhouse, Multi-Family Walk-Up, and Manufactured Homes) and bedroom sizes. The program calculates heating, cooling, hot water, lighting and appliances energy load, consumption and cost based on home's design and construction features as well as climate and energy cost data.

The calculations are conducted following the Residential Energy Services Network (RESNET) Home Energy Rating System (HERS) technical guidelines, developed in cooperation with, US DOE, US Department of Veterans Affairs (USVA), HUD, and the National Association of State Energy Officials (NASEO) as the rating system used to determine energy usage in new and existing construction. The guidelines were established as the only national standard for determining energy savings based on construction types and local (community-wide) geographical locations. It estimates the annual energy quantity a home will require and the cost of that energy based on local utility rates. The guidelines make assumptions about the size and lifestyle of the family who will occupy the home. These assumptions are based on nationally accepted standards developed by the US DOE, American Society of Heating, Refrigeration and Air Conditioning Engineers (ASHRAE) and US EPA. Such assumptions include occupancy rates of 2 persons for the first bedroom and one additional person for each additional bedroom; thermostat setting of 68° Fahrenheit for heating and 78° Fahrenheit for cooling, which is the recommended setting for an energy conserving household. To determine water heater energy usage, tap water temperatures are adjusted for local geographical locations and 120° thermostat settings are used, which is considered energy conservative. In addition, architectural components are considered such as square footages, number of stories, insulation R-values, wall materials, mechanical equipment types and efficiencies.

The Ekotrope software utilizes default standards based on national trends. (See details following this introduction.) If there are no local surveys available regarding residential lifestyles, a residential rental market study can be conducted to gather data on the most common household amenities, such as, dishwashers, clothes washers and dryers, microwaves, and size of refrigerators.

Additionally, the Agency can provide architectural characteristics concerning common foundation types, exterior siding, and other structure features for their area. This information will be used to further adjust the building type models.

4. Input Values and Determination

Ekotrope provides two levels of inputs: simplified and detailed. Simplified inputs use general design characteristics and built-in algorithms to determine the results. We use detailed inputs which provide the user greater control over calculational values and development of common building type models.

The various input parameters are as follows:

- Location – List of US and Canadian locations;
- Energy costs – create or modify various utility rates based on the existing market;
- Building Component data – Foundation type, Opaque wall constructional details, window/skylights conduction and solar gain values, type of ceilings and doors, heating equipment, cooling equipment, water heating equipment, various types of lights and appliances used.

These values are determined either from verified conditions/site visits or from the building plans. A Certified IECC (International Energy Conservation Code) Inspector/HERS/RESNET (Home Energy Rating Systems/Residential Energy Services Network) Rater inputs characteristics from building plans and/or from documentation gathered from an on-site inspection of the physical, structural and mechanical details.

Climate data is available for cities and towns throughout North America. This data is updated periodically with new versions of the Ekotrope software program.

Extensive utility libraries can be created and maintained for specific utility provider rates and charges and are available to apply to consumption data to determine local utility allowances.

5. Output Values, Interpretation and Use for Utility Allowances

Fifty-six preformatted reports are available for viewing on screen or printing. Reports include energy use, energy cost, design loads, rating, quick report, improvement analysis, code compliance, and economic analysis of energy upgrades.

Reports are generated from the building type models in the Ekotrope software program and analyzed for consumption usage totals by energy end-use categories. (Fuel Summary and Lights & Appliance Summary.)

U:\2025\2025 Utility Allowances\2025 Agency Studies\Eureka&Humboldt, CA\PH Update 2025\1106b-Eureka CA-PH-Intro Ekotrope Doc.docx

**PUBLIC HOUSING HUD REGULATIONS 24 CFR 965. SUBPART E
RESIDENT ALLOWANCES FOR UTILITIES**

TITLE 24--HOUSING AND URBAN DEVELOPMENT

CHAPTER IX OFFICE OF ASSISTANT SECRETARY FOR PUBLIC AND INDIAN HOUSING, DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

PART 965: PHA-OWNED OR LEASED PROJECTS GENERAL PROVISIONS

Subpart E--Resident Allowances for Utilities

Source: 61 FR 7971, Feb. 29, 1996, unless otherwise noted.

Sec. 965.501 Applicability.

(a) This subpart E applies to public housing, including the Turnkey III Homeownership Opportunities program. This subpart E also applies to units assisted under sections 10(c) and 23 of the U. S. Housing Act of 1937 (42 U.S.C. 1437 et seq.) as in effect before amendment by the Housing and Community Development Act of 1974 (12 U.S.C. 1706e) and to which 24 CFR part 900 is not applicable. This subpart E does not apply to Indian housing projects (see 24 CFR part 950).

(b) In rental units for which utilities are furnished by the PHA but there are no check-meters to measure the actual utilities consumption of the individual units, residents shall be subject to charges for consumption by resident-owned major appliances, or for optional functions of PHA-furnished equipment, in accordance with Sec. 965.502(e) and 965.506(b), but no utility allowance will be established.

Sec. 965.502 Establishment of utility allowances by PHAs.

(a) PHAs shall establish allowances for PHA-furnished utilities for all check-metered utilities and allowances for resident-purchased utilities for all utilities purchased directly by residents from the utilities suppliers.

(b) The PHA shall maintain a record that documents the basis on which allowances and scheduled surcharges, and revisions thereof, are established and revised. Such record shall be available for inspection by residents.

(c) The PHA shall give notice to all residents of proposed allowances, scheduled surcharges, and revisions thereof. Such notice shall be given, in the manner provided in the lease or homebuyer agreement, not less than 60 days before the proposed effective date of the allowances or scheduled surcharges or revisions; shall describe with reasonable particularity the basis for determination of the allowances, scheduled surcharges, or revisions, including a statement of the specific items of equipment and function whose utility consumption requirements were included in determining the amounts of the allowances or scheduled surcharges; shall notify residents of the place where the PHA's record maintained in accordance with paragraph (b) of this section is available for inspection; and shall provide all residents an opportunity to submit written comments during a period expiring not less than 30 days before the proposed effective date of the allowances or scheduled surcharges or revisions. Such written comments shall be retained by the PHA and shall be available for inspection by residents.

(d) Schedules of allowances and scheduled surcharges shall not be subject to approval by HUD before becoming effective, but will be reviewed in the course of audits or reviews of PHA operations.

(e) The PHA's determinations of allowances, scheduled surcharges, and revisions thereof shall be final and valid unless found to be arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with the law.

Sec. 965.503 Categories for establishment of allowances.

Separate allowances shall be established for each utility and for each category of dwelling units determined by the PHA to be reasonably comparable as to factors affecting utility usage.

Sec. 965.504 Period for which allowances are established.

(a) PHA-furnished utilities. Allowances will normally be established on a quarterly basis; however, residents may be surcharged on a monthly basis. The allowances established may provide for seasonal variations.

(b) Resident-purchased utilities. Monthly allowances shall be established. The allowances established may provide for seasonal variations.

Sec. 965.505 Standards for allowances for utilities.

(a) The objective of a PHA in designing methods of establishing utility allowances for each dwelling unit category and unit size shall be to approximate a reasonable consumption of utilities by an energy-conservative household of modest circumstances consistent with the requirements of a safe, sanitary, and healthful living environment.

(b) Allowances for both PHA-furnished and resident-purchased utilities shall be designed to include such reasonable consumption for major equipment or for utility functions furnished by the PHA for all residents (e.g., heating furnace, hot water heater), for essential equipment whether or not furnished by the PHA (e.g., range and refrigerator), and for minor items of equipment (such as toasters and radios) furnished by residents.

(c) The complexity and elaborateness of the methods chosen by the PHA, in its discretion, to achieve the foregoing objective will depend upon the nature of the housing stock, data available to the PHA and the extent of the administrative resources reasonably available to the PHA to be devoted to the collection of such data, the formulation of methods of calculation, and actual calculation and monitoring of the allowances.

(d) In establishing allowances, the PHA shall take into account relevant factors affecting consumption requirements, including:

(1) The equipment and functions intended to be covered by the allowance for which the utility will be used. For instance, natural gas may be used for cooking, heating domestic water, or space heating, or any combination of the three;

(2) The climatic location of the housing projects;

(3) The size of the dwelling units and the number of occupants per dwelling unit;

- (4) Type of construction and design of the housing project;
 - (5) The energy efficiency of PHA-supplied appliances and equipment;
 - (6) The utility consumption requirements of appliances and equipment whose reasonable consumption is intended to be covered by the total resident payment;
 - (7) The physical condition, including insulation and weatherization, of the housing project;
 - (8) Temperature levels intended to be maintained in the unit during the day and at night, and in cold and warm weather; and
 - (9) Temperature of domestic hot water.
- (e) If a PHA installs air conditioning, it shall provide, to the maximum extent economically feasible, systems that give residents the option of choosing to use air conditioning in their units. The design of systems that offer each resident the option to choose air conditioning shall include retail meters or check-meters, and residents shall pay for the energy used in its operation. For systems that offer residents the option to choose air conditioning, the PHA shall not include air conditioning in the utility allowances. For systems that offer residents the option to choose air conditioning but cannot be check-metered, residents are to be surcharged in accordance with Sec. 965.506. If an air conditioning system does not provide for resident option, residents are not to be charged, and these systems should be avoided whenever possible.

Sec. 965.506 Surcharges for excess consumption of PHA-furnished utilities.

(a) For dwelling units subject to allowances for PHA-furnished utilities where check-meters have been installed, the PHA shall establish surcharges for utility consumption in excess of the allowances. Surcharges may be computed on a straight per unit of purchase basis (e.g., cents per kilowatt hour of electricity) or for stated blocks of excess consumption, and shall be based on the PHA's average utility rate. The basis for calculating such surcharges shall be described in the PHA's schedule of allowances. Changes in the dollar amounts of surcharges based directly on changes in the PHA's average utility rate shall not be subject to the advance notice requirements of this section.

(b) For dwelling units served by PHA-furnished utilities where Check-meters have not been installed, the PHA shall establish schedules of surcharges indicating additional dollar amounts residents will be required to pay by reason of estimated utility consumption attributable to resident-owned major appliances or to optional functions of PHA-furnished equipment. Such surcharge schedules shall state the resident-owned equipment (or functions of PHA-furnished equipment) for which surcharges shall be made and the amounts of such charges, which shall be based on the cost to the PHA of the utility consumption estimated to be attributable to reasonable usage of such equipment.

Sec. 965.507 Review and revision of allowances.

(a) Annual review. The PHA shall review at least annually the basis on which utility allowances have been established and, if reasonably required in order to continue

adherence to the standards stated in Sec. 965.505, shall establish revised allowances. The review shall include all changes in circumstances (including completion of modernization and/or other energy conservation measures implemented by the PHA) indicating probability of a significant change in reasonable consumption requirements and changes in utility rates.

(b) Revision as a result of rate changes. The PHA may revise its allowances for resident-purchased utilities between annual reviews if there is a rate change (including fuel adjustments) and shall be required to do so if such change, by itself or together with prior rate changes not adjusted for, results in a change of 10 percent or more from the rates on which such allowances were based. Adjustments to resident payments as a result of such changes shall be retroactive to the first day of the month following the month in which the last rate change taken into account in such revision became effective. Such rate changes shall not be subject to the 60 day notice requirement of Sec. 965.502(c).

Sec. 965.508 Individual relief.

Requests for relief from surcharges for excess consumption of PHA-purchased utilities, or from payment of utility supplier billings in excess of the allowances for resident-purchased utilities, may be granted by the PHA on reasonable grounds, such as special needs of elderly, ill or disabled residents, or special factors affecting utility usage not within the control of the resident, as the PHA shall deem appropriate. The PHA's criteria for granting such relief, and procedures for requesting such relief, shall be adopted at the time the PHA adopts the methods and procedures for determining utility allowances. Notice of the availability of such procedures (including identification of the PHA representative with whom initial contact may be made by residents), and the PHA's criteria for granting such relief, shall be included in each notice to residents given in accordance with Sec. 965.502(c) and in the information given to new residents upon admission.

SAMPLE NOTICE
HOUSING AUTHORITY OF THE CITY OF _____
NOTICE OF PROPOSED UTILITY ALLOWANCES

DATE: _____

TO: ALL PUBLIC HOUSING RESIDENTS

The PHA has completed its annual review of the Public Housing Utility Allowances and encourages residents to review the proposed utility allowances and support documentation. Residents may also provide written comments.

Pursuant to regulation 24 CFR 965.502, the Housing Authority of the City of _____ hereby provides 60 days' notice to the public housing residents of the proposed utility allowances.

DATES AVAILABLE FOR REVIEW: _____ TO _____

The PHA records and documents that provide the basis for the proposed utility allowances are available for review and comment during the dates listed above and at the following location:

**NOTE to PHA: Dates reflected above should be 30 days from date of notice.
Below choose a location and provide address and time available for review.**

- ☐ PHA's main administrative office (**provide address**)
- ☐ PHA development site management office (**provide address**)
- ☐ Other: (**provide address**)

Changes were made due to:

- ☐ ANNUAL UPDATE (**for Resident-paid utilities directly to utility companies**)
- ☐ NEW SCHEDULED SURCHARGES (**for Check-metered utilities surcharged for excess usage of PHA-paid utilities**)
- ☐ REVISIONS TO: (**UTILITY ALLOWANCES OR SCHEDULED SURCHARGES**)

Basis of determination:

NOTE to PHA: specific items of equipment and function whose utility consumption requirements were included in determining the amount of the allowances is stated in the review documents

The PHA will gather all comments and review them at the close of the comment period. The PHA will respond to comments within _____ days of the close of the comment period. Such written comments will be retained by the PHA and shall be available for inspection by residents.

PROPOSED EFFECTIVE DATE OF IMPLEMENTATION: _____

***Requests for relief from surcharges for excess consumption, payment of supplier billings in excess of the allowances for resident purchased utilities, may be granted by the PHA on reasonable grounds, such as special needs for the elderly, ill or disabled residents, or special factors, on a case by case basis. Such relief may be initiated by the verbal or written making of such request as an accommodation.**

INSTRUCTIONS FOR RESIDENT NOTICE OF PROPOSED UTILITY ALLOWANCES

Dear Housing Agency:

Attached is a Sample Notice for the 60-Day Notice of Proposed Utility Allowances with 30-Day Comment Period (required in HUD regulations 24 CFR 965.502),

Please adapt this sample notice to your needs and copy onto your Agency's letterhead. Be sure to remove all red and blue written print (these are notes to the Agency for explanation and completion of this form). Check boxes have also been provided to give the Agency choices to fit their needs.

Note: be sure to check your policies and Lease Agreement/homebuyer agreement for compliance regarding providing notification.

Review documents should be kept in a central location.

The PHA should get Board approval before setting an effective date of implementation.

Special Note: HUD regulations do not say that the PHA has to change the proposed utility allowances due to a resident's comment, but that "The PHA's determinations of allowances, scheduled surcharges, and revisions thereof shall be final and valid unless found to be arbitrary, capricious, an abuse of discretion or otherwise not in accordance with the law."

RESOLUTION 2027

**ADOPT UPDATED UTILITY SCHEDULE
PUBLIC HOUSING – CITY OF EUREKA**

WHEREAS, The U.S. Department of Housing and Urban Development requires a survey of utility usage and fees be done to ascertain a schedule of Public Housing allowances for tenant furnished utilities; and

WHEREAS, The Housing Authorities have contracted with the Nelrod Company to complete a Resident Life Utility Allowance Survey and Study for Public Housing; and

WHEREAS, The Survey demonstrates a need to adjust the present utility allowances to bring them in line with actual cost figures;

NOW, THEREFORE, BE IT RESOLVED, that the Commissioners of the Housing Authority of the City of Eureka approve and adopt the June 2025 updated schedule for Public Housing Utility Allowances for Resident Furnished Utilities and Other Services, effective January 01, 2026.

PASSED AND ADOPTED on the _____ day of _____ 2025 by the following vote:

AYES:

NAYS:

ABSENT

ABSTAIN:

Name

Name

Title

Title

Signature

Signature

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8b

Memorandum

To: Commissioners

From: Cheryl Churchill, Executive Director

Subject: Longevity Pay Program

BACKGROUND AND HISTORY:

The purpose of this memorandum is to request Board approval of the MOU to be entered between HACE and its employees, establishing the parameters for the Longevity Pay Program for eligible Housing Authority employees.

The program is designed to recognize and reward long-term service by providing incremental pay increases based on an employee's continuous years of service. The Longevity Pay Program will apply to employees covered under the Public Employees' Retirement System (PERS) and will enhance the Authority's ability to retain experienced staff and remain competitive in recruiting and workforce development. This was introduced conceptually with the salary study approved September 08, 2025; the current MOU establishes program specifics.

FINANCIAL IMPACT:

Already included in the FY 2026 budget and will be incorporated into future budget cycles.

IMPACT TO PERSONNEL:

Implementing a Longevity Pay Program is expected to have a positive impact on staff retention, morale, and organizational stability. Recognizing extended service encourages long-term commitment and reduces turnover, ultimately helping the Housing Authority maintain experienced personnel and minimize recruitment and training costs.

ALTERNATIVE:

Failure to approve the MOU would result in the Housing Authority being unable to implement the Longevity Pay Program. Without this retention incentive, the Authority may continue to face challenges in maintaining experienced staff, potentially leading to increased turnover, higher recruitment costs, and reduced continuity in operations and service delivery. Additionally, the absence of longevity incentives may make the agency less competitive in attracting and retaining qualified personnel compared to other public agencies offering similar programs.

STAFF RECOMMENDATION:

Accept and adopt for approval.

MEMORANDUM OF UNDERSTANDING

This Memorandum of Understanding ("MOU") is entered into between the Housing Authority of the City of Eureka and its employees to establish a Longevity Pay Program for employees covered under the Public Employees' Retirement System (PERS).

1. Purpose

The purpose of this MOU is to recognize and reward long-term service by providing incremental longevity pay increases based on an employee's continuous years of service.

2. Eligibility

- a. All employees covered under PERS shall be eligible for longevity pay upon completion of the qualifying years of continuous service as specified in benchmarks below.
- b. Eligibility will be determined starting January 01, 2026.

3. Longevity Pay Schedule

Eligible employees shall receive a percentage increase in base salary according to the following schedule:

Benchmarks: Years of Continuous Service

10 years	2% of base salary
15 years	4% of base salary
20 years	6% of base salary
25 years	8% of base salary
30 years	10% of base salary
35 years	12% of base salary

4. Definition of Base Salary

For the purposes of this MOU, "base salary" is defined as the employee's step and salary range as assigned on the official salary schedule, effective on the first day of the qualifying year, and does not include any other forms of compensation.

5. Calculation and Payment

- a. Longevity pay shall be calculated based on the employee's current monthly salary at the time of eligibility and may be periodically recalculated coinciding with any changes in employee's base rate of pay.
- b. The increase shall be added to the employee's base monthly salary and included in the employee's regular rate of pay for all applicable purposes, including PERS reporting and retirement calculations.
- c. Longevity pay shall be issued at the beginning of the pay period following the employee's anniversary date, in accordance with the benchmarks outlined above and paid over the course of 12 months.

- d. Longevity pay percentages shall not compound or be compounded by any other additional compensation.
- e. Upon reaching a new benchmark, the employee shall receive the corresponding percentage indicated, which supersedes any prior longevity percentage.
- f. Conditions of longevity payments will be reported as Special Compensation to CalPERS.

6. Continuous Service Definition

For the purposes of this MOU, “continuous service” shall mean uninterrupted employment, excluding approved leaves of absence that do not constitute a break in service under applicable personnel policies.

7. Implementation

- a. This MOU shall take effect upon approval by both Housing Authorities Board of Commissioners and shall remain in effect unless modified or rescinded by mutual agreement in writing.
- b. No employee shall be entitled to, nor receive, longevity pay for any period of service occurring prior to the effective date specified in Section 2b, regardless of their total years of service accumulated before that date. Longevity pay shall not be paid retroactively based on any preceding steps, years, or pay periods.

8. Entire Agreement

This MOU represents the full and complete understanding between the parties regarding the subject matter herein.

Employee Acknowledgement _____

Date _____

Housing Authority of the City of Eureka _____

Date _____

RESOLUTION NO. 2028
APPROVING A MEMORANDUM OF UNDERSTANDING
ESTABLISHING A LONGEVITY PAY PROGRAM

WHEREAS, the Housing Authority of the City of Eureka (“Housing Authority”) recognizes the value of long-term employee service and seeks to implement a structured program to acknowledge continued dedication and institutional knowledge; and

WHEREAS, the Housing Authority of the City of Eureka has developed a Memorandum of Understanding (“MOU”) establishing a Longevity Pay Program for employees; and

WHEREAS, the Housing Authority of the City of Eureka and the Housing Authority of the County of Humboldt are parties to a Cooperation Agreement dated February 10, 1971, which establishes the required payroll allocation procedures between the agencies, and both entities shall continue to follow and implement payroll allocations in accordance with the terms set forth in that agreement; and

WHEREAS, the proposed MOU outlines eligibility requirements, definitions, calculation methods, and implementation provisions for the Longevity Pay Program; and

WHEREAS, the proposed MOU defines “base salary” and outlines a longevity pay schedule of the following benchmarks:

10 years of service: 2% of base salary
15 years of service: 4% of base salary
20 years of service: 6% of base salary
25 years of service: 8% of base salary
30 years of service: 10% of base salary
35 years of service: 12% of base salary

WHEREAS, the Board of Commissioners has reviewed the MOU and finds that adoption of the Longevity Pay Program is in the best interest of the Housing Authority employees;

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners of the Housing Authority of the City of Eureka hereby approves and adopts the Memorandum of Understanding Establishing a Longevity Pay Program as presented, including the terms, conditions, and provisions contained therein; and

BE IT FURTHER RESOLVED that the Executive Director, or their designee, is authorized and directed to execute the MOU and implement the Longevity Pay Program in accordance with its provisions; and

RESOLUTION NO. 2028
APPROVING A MEMORANDUM OF UNDERSTANDING
ESTABLISHING A LONGEVITY PAY PROGRAM

BE IT FURTHER RESOLVED that this Resolution shall take effect immediately upon its adoption.

PASSED AND ADOPTED on the _____ day of _____ 2025 by the following vote:

AYES:
NAYS:
ABSENT:
ABSTAIN:

Name

Name

Title

Title

Signature

Signature

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8c

Memorandum

To: Commissioners

From: Dustin Wiesner, Deputy Director

Subject: Housing Authority of the City of Eureka's 2024 Financial Audit Report

BACKGROUND AND HISTORY:

Presented is the Housing Authority of the City of Eureka's 2024 Financial Audit Report. The audit resulted in zero findings. Below is a list of financial highlights and a reference to relevant discussion points.

**All comparative figures reflect the change from the 2023 to 2024 audit*

- Total Assets decreased by \$542,409 (4.75%) (pg. ii), primarily due to the following factors:
 - Accounting recognition of accumulated losses against Eureka Housing Development's original contributions to two tax credit projects. These losses are non-cash book entries and do not affect cash flow, but they reduced net position by \$397,361.
 - A \$149,840 decrease in capital assets due to regular depreciation of buildings and renovations.
- Total Liabilities increased by \$3,205 (0.6%) (pg. ii-iii), remaining largely stable year-over-year.
- Total Revenue increased by \$170,243 (5.47%) (pg. iv), due to regular increases in tenant rent revenue and HUD rental subsidy.
- Total Expenses increased by \$310,021 (8.78%) (pg. iv-v), primarily due to:
 - Higher actuarially determined pension and retiree-benefit expenses.
 - Increases in regular operating costs such as utilities and property insurance.
 - Losses recognized on the disposal of capital assets replaced prior to full depreciation.

Overall, the decrease in net position was influenced by both operational cost increases and non-cash adjustments. Despite these factors, the Authority continues to maintain stable revenues and is positioned to manage expense trends in the upcoming fiscal year.

IMPACT TO PERSONNEL:

Approval of HACE's annual audited financial report will allow staff to close out the audit process for fiscal year 2024.

ALTERNATIVES:

No alternatives are recommended.

FISCAL IMPACT:

HUD requires an annual audited financial report. Failure to submit an annual audited financial report may result in sanctions including, but not limited to, a permanent reduction or offset of funding.

STAFF RECOMMENDATION:

Staff recommends that the Board approve the Housing Authority of the City of Eureka's 2024 Financial Audit Report.

HOUSING AUTHORITY OF THE CITY OF EUREKA

Financial Statements & Independent Auditors' Report

For the Year Ended December 31, 2024



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- 4068 rural plains circle #180
- franklin, tn 37064



Board of Commissioners

Housing Authority of the City of Eureka
Eureka, CA

Independent Auditors' Report

Report on the Audit of the Financial Statements

Opinions

We have audited the financial statements of the business-type activities, and the aggregate discretely presented component unit of the Housing Authority of the City of Eureka, as of and for the year ended December 31, 2024, and the related notes to financial statements, which collectively comprise the Housing Authority of the City of Eureka's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements present fairly, in all material respects, the respective financial position of the business-type activities and the aggregate discretely presented component unit of the Housing Authority of the City of Eureka, as of December 31, 2024, and the respective changes in financial position, and cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

We did not audit the financial statement of Eureka Family Housing, L.P., which represents 38 percent, 14 percent, and 24 percent, respectively, of the assets, net position, and revenues of the business-type activities. Those financial statements were audited by other auditors whose report thereon has been furnished to us, and our opinion, insofar as it relates to the amounts included for the business-type activities, is based solely on the report of the other auditors.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Housing Authority of the City of Eureka, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

The financial statements of Eureka Housing Associates, L.P., were not audited in accordance with *Government Auditing Standards*.

Responsibilities of Management for the Financial Statements

The Housing Authority of the City of Eureka's management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Housing Authority of the City of Eureka's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Housing Authority of the City of Eureka's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Housing Authority of the City of Eureka's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis and required supplementary schedules, as described in the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.



Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Housing Authority of the City of Eureka's basic financial statements. The supplemental information, as described in the table of contents, and the Schedule of Expenditures of Federal Awards, as required by *Title 2 U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the basic 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 basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, that information is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued our report dated August 21, 2025, on our consideration of the Housing Authority of the City of Eureka'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 the Housing Authority of the City of Eureka'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 the Housing Authority of the City of Eureka's internal control over financial reporting and compliance.

August 21, 2025

MANAGEMENT'S DISCUSSION AND ANALYSIS

The Management's Discussion and Analysis (the MD&A) is designed to (a) assist the reader in focusing on significant financial issues, (b) provide an overview of the Housing Authority of the City of Eureka's, (the Authority) financial activity, (c) identify changes in the Authority's financial position (its ability to address the next and subsequent years' challenges), and (d) identify issues or concerns. This will now be presented at the front of each year's financial statements.

Since the MD&A is designed to focus on the current year's activities, resulting changes and currently known facts, please read it in conjunction with the financial statements which follow this section.

FINANCIAL HIGHLIGHTS

- Net position decreased \$864,693 (14.06%) in 2024. Net position was \$6,148,500 and \$5,283,807 for 2024 and 2023, respectively.
- Total revenues increased \$170,243 (5.47%) in 2024. Total revenues were \$3,279,918 and \$3,109,675 for 2024 and 2023, respectively.
- Total expenses increased \$310,021 (8.78%) in 2024. Total expenses were \$3,842,086 and \$3,532,065 for 2024 and 2023, respectively.

OVERVIEW OF THE FINANCIAL STATEMENTS

The financial statements included in this annual report are those of a special-purpose government engaged in a business-type activity. This MD&A is intended to serve as an introduction to the Authority's basic financial statements.

The following statements are included:

- Statement of Net Position - reports current financial resources (short-term expendable resources) with capital assets and long-term obligations.
- Statement of Revenue, Expenses, and Changes in Fund Net Position - reports operating and nonoperating revenue, by major source along with operating and nonoperating expenses and capital contributions.
- Statement of Cash Flows - reports cash flows from operating, investing, capital, non-capital activities.

Housing Authority of the City of Eureka

Management's Discussion and Analysis
For the Year Ended December 31, 2024

FINANCIAL ANALYSIS

The following tables focus on the Net Position and the change in net position of the primary government as a whole.

TABLE 1 - STATEMENT OF NET POSITION

	2024	2023	Change	
			Dollar	Percentage
ASSETS				
Current assets	\$ 1,593,231	\$ 1,502,667	\$ 90,564	6.03%
Capital & non-current assets	9,285,648	9,918,621	(632,973)	-6.38%
Total assets	10,878,879	11,421,288	(542,409)	-4.75%
DEFERRED OUTFLOWS OF RESOURCES	645,122	943,216	(298,094)	-31.60%
LIABILITIES				
Current liabilities	492,618	354,257	138,361	39.06%
Non-current liabilities	5,244,036	5,379,192	(135,156)	-2.51%
Total liabilities	5,736,654	5,733,449	3,205	0.06%
DEFERRED INFLOWS OF RESOURCES	503,540	482,555	20,985	4.35%
NET POSITION				
Investment in capital assets	5,351,340	5,461,536	(110,196)	-2.02%
Restricted net position	310,874	366,284	(55,410)	-15.13%
Unrestricted net position	(378,407)	320,680	(699,087)	-218.00%
Total net position	\$ 5,283,807	\$ 6,148,500	\$ (864,693)	-14.06%

MAJOR FACTORS AFFECTING THE STATEMENT OF NET POSITION

The Authority's net position decreased by \$864,693 (14.06%). While revenues outpaced cash-based expenses, non-cash accounting adjustments related to previous tax credit investments and regular asset depreciation contributed to an overall decline in net position. The major contributing factors are presented below:

Total assets decreased by \$542,409 (4.75%) primarily due to the following:

- Cash - Increased \$97,602 (7.7%) as a result of revenues exceeding cash-based expenses.
- Investments - Decreased \$397,361 (100%) due to the recognition of the accumulated losses against Eureka Housing Development Corporation's original contributions to two tax credit projects (Eureka Family Housing and Eureka Senior Housing). These are book entries and do not affect cash flow.
- Prepaid expenses - Decreased \$101,524 (57.94%) mostly due to the timing of annual property insurance payments.
- Capital assets - Decreased \$149,840 (1.99%) due to regular depreciation of \$491,194, partially offset by \$341,354 in unit and building improvements.

Total liabilities increased \$3,205 (0.06%) primarily due to the following:

- Accounts payable - Increased \$105,646 (107.39%) mostly due to the timing of annual property insurance payments.

Housing Authority of the City of Eureka

Management's Discussion and Analysis
For the Year Ended December 31, 2024

- Other Post-Employment Benefit (OPEB) liability - Decreased \$64,254 (9.84%) based on an updated actuarial analysis (see Note 8).
- Long-term mortgages - Decreased \$38,169 (1.88%) from scheduled principal repayments.

Overall, the decline in net position was largely attributable to planned accounting adjustments and regular depreciation of assets rather than adverse operational performance. Despite a reduced net position on paper, the Authority remains in a sound financial position to support ongoing operations in the coming fiscal year.

Housing Authority of the City of Eureka

Management's Discussion and Analysis

For the Year Ended December 31, 2024

TABLE 2 - STATEMENTS OF REVENUE, EXPENSES, AND CHANGES IN FUND NET POSITION

The following schedule compares the revenue and expenses for the current and previous fiscal years. The Authority is engaged only in business-type activities.

	2024	2023	Change	
			Dollar	Percentage
Dwelling rent	\$ 1,260,299	\$ 1,678,791	\$ (418,492)	-24.93%
Government grants	1,847,150	1,311,300	535,850	40.86%
Other income	116,853	71,919	44,934	62.48%
Interest income	55,616	47,665	7,951	16.68%
TOTAL REVENUES	3,279,918	3,109,675	170,243	5.47%
Administration	1,257,699	1,057,193	200,506	18.97%
Tenant services	77,994	78,935	(941)	-1.19%
Utilities	368,521	334,810	33,711	10.07%
Maintenance and operations	1,101,484	1,105,029	(3,545)	-0.32%
Insurance	202,842	165,577	37,265	22.51%
Other expenses	142,507	159,565	(17,058)	-10.69%
Utility reimbursement payments	386	-	386	N/A
Depreciation and amortization	535,043	538,003	(2,960)	-0.55%
Interest Expense	89,532	92,953	(3,421)	-3.68%
Loss on disposal of capital assets	66,078	-	66,078	N/A
TOTAL EXPENSES	3,842,086	3,532,065	310,021	8.78%
CHANGE IN NET POSITION	(562,168)	(422,390)	(139,778)	33.09%
BEGINNING NET POSITION	6,148,500	6,570,890		
Accounting Changes	(302,525)	-		
ENDING NET POSITION	\$ 5,283,807	\$ 6,148,500		

MAJOR FACTORS AFFECTING THE STATEMENT OF REVENUE, EXPENSES AND CHANGES IN FUND NET POSITION

While the Authority experienced increased revenues year-over-year, expenses outpaced these gains. Non-cash accounting adjustments were a significant factor in expenses exceeding revenues. The major contributing factors are presented below:

Total revenues increased \$170,243 (5.47%) primarily due to increases in tenant rent revenue and rental subsidy from HUD.

Total expenses increased \$310,021 (8.78%) primarily due to the following:

- Administration expenses - Increased \$200,506 (18.97%). While administrative salary expense decreased due to updated payroll allocations, there were increases in Pension and OPEB expense of \$100,119 (see Notes 8 and 9). Additionally, Eureka Housing Development Corporation recorded a \$96,722 expense resulting from accumulated losses allocated to its original capital contribution in the Eureka Senior Housing project. This is a non-cash book entry and does not affect cash flow.

Housing Authority of the City of Eureka

Management's Discussion and Analysis
For the Year Ended December 31, 2024

- Utilities expense – Increased \$33,711 (10.07%) due to City-mandated rate increases to water and sewer in addition to rising Pacific Gas and Electric costs.
- Insurance expense - Increased \$37,265 (22.51%) as statewide insurance premiums continue to increase in response to wildfire losses and risk.
- Other expenses – Decreased \$17,058 (10.69%) due to acquisition costs in 2023 related to HACE acquiring the limited partnership interest in Eureka Family Housing, LP. Expenses for this category returned to normal levels in 2024.
- Loss on disposal of capital assets – Increased from \$0 to \$66,078 due to required asset replacement before full depreciation. This is a non-cash book entry and does not affect cash flow.

Overall, the decrease in net position was influenced by both operational cost increases and non-cash adjustments. Despite these factors, the Authority continues to maintain stable revenues and is positioned to manage expense trends in the upcoming fiscal year.

Housing Authority of the City of Eureka

Management's Discussion and Analysis
For the Year Ended December 31, 2024

CAPITAL ASSETS

As of December 31, 2024, investment in capital assets for its business-type activities was \$7,395,193 net of accumulated depreciation and accumulated amortization. This investment in capital assets includes land, buildings, improvements, equipment, and construction in progress.

			Change	
	2024	2023	Dollar	Percentage
Land	\$ 892,315	\$ 892,315	\$ -	0.00%
Buildings and improvements	17,889,713	17,564,648	325,065	1.85%
Equipment	431,611	412,633	18,978	4.60%
Right-to-use, equipment	13,514	14,577	(1,063)	-7.29%
Construction in progress	-	-	-	N/A
	<u>19,227,153</u>	<u>18,884,173</u>	<u>342,980</u>	<u>1.82%</u>
Accumulated depreciation	(11,824,583)	(11,333,389)	(491,194)	4.33%
Accumulated amortization	(7,377)	(5,751)	(1,626)	28.27%
Net capital assets	<u>\$ 7,395,193</u>	<u>\$ 7,545,033</u>	<u>\$ (149,840)</u>	<u>-1.99%</u>

DEBT AND LEASE PAYABLE

As of December 31, 2024, the Housing Authority of the City of Eureka had \$2,043,853 of debt outstanding (excluding internal loans which have been eliminated in the basic financial statements), a decrease of \$39,644 from the prior fiscal year. The change in debt is presented in detail in the Notes to the Financial Statements.

ECONOMIC FACTORS

Significant economic factors affecting the Authority are as follows:

- Federal funding of the Department of Housing and Urban Development.
- Local labor supply and demand, which can affect salary and wage rates.
- Local inflation, recession, and employment trends, which can affect resident incomes and therefore the amount of rental income.
- Inflationary pressure on utility rates, supplies and other costs.

FINANCIAL CONTACT

This financial report is designed to provide users of these financial statements with a general overview of the Authority's finances and to show the Authority's accountability for the money it receives. The individual to be contacted regarding this report is Cheryl Churchill, Executive Director for the Housing Authority of the City of Eureka, at (707) 443-4583.

Specific requests may be submitted to:

Dustin Wiesner, Deputy Director,
Housing Authority of the City of Eureka,
735 West Everding, Eureka, CA 95503

Housing Authority of the City of Eureka

Statement of Net Position

December 31, 2024

	Primary Government	Discretely Presented Component Units
ASSETS		
Current Assets		
Cash and cash equivalents		
Unrestricted	\$ 930,114	\$ 1,385
Restricted	435,248	91,853
Subtotal	1,365,362	93,238
Accounts receivable, net	146,178	14
Prepaid expenses	73,711	8,185
Notes and lease receivable, current	7,980	-
Total Current Assets	1,593,231	101,437
Non-Current Assets		
Notes and leases receivable	1,890,455	-
Capital assets not being depreciated	892,315	248,004
Capital assets, net	6,496,741	547,064
Right to use leased assets, net	6,137	-
Total Non-Current Assets	9,285,648	795,068
TOTAL ASSETS	10,878,879	896,505
DEFERRED OUTFLOWS OF RESOURCES		
	645,122	-
LIABILITIES		
Current Liabilities		
Accounts payable	204,025	3,974
Accrued liabilities	-	-
Deposits held in trust	111,134	10,748
Compensated absences, current	2,656	80
Unearned revenue	20,535	2,657
Other liabilities, current	110,029	8,092
Debt and leases payable, current	44,239	24,162
Total Current Liabilities	492,618	49,713
Non-Current Liabilities		
Compensated absences	85,882	2,571
Pension and OBEB liability	2,705,652	-
Accrued interest payable	452,888	920,939
Debt and leases payable	1,999,614	856,532
Total Non-Current Liabilities	5,244,036	1,780,042
TOTAL LIABILITIES	5,736,654	1,829,755
DEFERRED INFLOWS OF RESOURCES		
	503,540	-
NET POSITION		
Net investment in capital assets	5,351,340	(85,626)
Restricted	310,874	81,105
Unrestricted	(378,407)	(928,729)
TOTAL NET POSITION	\$ 5,283,807	\$ (933,250)

Housing Authority of the City of Eureka
Statement of Revenues, Expenses, and Changes in Net Position
For the Year Ended December 31, 2024

	Primary Government	Discretely Presented Component Units
Operating Revenues		
Rental revenues, net	\$ 1,260,299	\$ 183,451
Government grants	1,847,150	-
Other income	116,853	212
Total Operating Revenues	3,224,302	183,663
Operating Expenses		
Administration	1,257,699	68,174
Tenant services	77,994	6,768
Utilities	368,521	28,737
Maintenance and operations	1,101,484	108,311
Insurance expense	202,842	10,750
General expense	142,507	4,413
Utility reimbursement payments	386	-
Depreciation and amortization	535,043	39,371
Total Operating Expenses	3,686,476	266,524
NET OPERATING INCOME (LOSS)	(462,174)	(82,861)
Non-Operating Revenues (Expenses)		
Interest income	55,616	64
Gain (loss) on disposal of capital asset	(66,078)	(3,448)
Interest expense	(89,532)	(41,384)
Total Non-Operating Revenues (Expenses)	(99,994)	(44,768)
CHANGE IN NET POSITION	(562,168)	(127,629)
BEGINNING NET POSITION	6,148,500	(805,621)
Accounting changes	(302,525)	-
ENDING NET POSITION	\$ 5,283,807	\$ (933,250)

Housing Authority of the City of Eureka

Statement of Cash Flows

For the Year Ended December 31, 2024

CASH FLOWS FROM OPERATING ACTIVITIES

Receipts from tenants and users	\$ 1,262,702
Receipts from operating grants	1,847,150
Receipts from other sources	120,393
Payments for goods and services	(1,349,660)
Payments to employees for services	(1,280,210)

NET CASH FLOW PROVIDED (USED) BY OPERATING ACTIVITIES **600,375**

CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES

Capital asset purchases	(432,176)
Payments on leases and loans	(43,230)
Payments on interest	(86,255)

NET CASH FLOW PROVIDED (USED) BY CAPITAL AND RELATED FINANCING ACTIVITIES **(561,661)**

CASH FLOWS FROM INVESTING ACTIVITIES

Proceeds from investment activities	50,908
Proceeds from notes receivable	7,980

NET CASH FLOW PROVIDED (USED) BY INVESTING ACTIVITIES **58,888**

NET INCREASE (DECREASE) IN CASH **97,602**

BEGINNING CASH **1,267,760**

ENDING CASH **\$ 1,365,362**

RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES

Operating income (loss)	\$ (462,174)
-------------------------	--------------

Adjustments to Reconcile Operating Income (Loss) to Net Cash Provided (Used) by Operating Activities:

Depreciation	535,043
Pension and OPEB	248,603
Write-down of investment	94,836

Change in Assets and Liabilities

(Increase) decrease in accounts receivable	(11,896)
(Increase) decrease in inventory and prepaid	101,524
Increase (decrease) in accounts payable	105,645
Increase (decrease) in accrued liabilities	(18,120)
Increase (decrease) in unearned revenue	5,301
Increase (decrease) in deposits held in trust	1,613

Total Adjustments **1,062,549**

Net Cash Provided (Used) by Operating Activities **\$ 600,375**

Interest Paid **\$ 86,255**

NOTE 01 - SUMMARY OF ORGANIZATION, SIGNIFICANT ACCOUNTING POLICIES, AND REPORTING ENTITY**Introduction**

The financial statements of the Housing Authority of the City of Eureka (the Authority) have been prepared in accordance with Generally Accepted Accounting Principles (GAAP). The Governmental Accounting Standards Board (GASB) is the standard-setting body for establishing GAAP for state and local governments through its pronouncements (Statements and Interpretations). The Authority has previously implemented GASB Statement 34, *Basic Financial Statements – and Management's Discussion and Analysis-for State and Local Governments*. Certain significant changes in the statements are as follows: The financial statements will include a Management's Discussion and Analysis (MD&A) section providing an analysis of the Authority's overall financial position and results of operations.

The Authority is a special-purpose government engaged only in business-type activities and, therefore, presents only the financial statements required for enterprise funds, in accordance with GASB. For these governments, basic financial statements and required supplemental information consist of:

- Management's Discussion and Analysis (MD&A)
- Enterprise fund financial statements consist of:
 - Statement of Net Position
 - Statement of Revenues, Expenses, and Changes in Net Position
 - Statement of Cash Flows
- Notes to Financial Statements
- Required supplemental information other than MD&A and supplemental information

Under the United States Housing Act of 1937, as amended, the U.S. Department of Housing and Urban Development (HUD) has direct responsibility for administering low-income housing programs in the United States. Accordingly, HUD has contracted with the Authority to administer certain HUD funds.

Reporting Entity

The Authority was incorporated on August 6, 1946, under the California State Health and Safety Code, Section 34240. The Authority was established to provide clean, decent, safe, sanitary, and affordable housing to low-income families in the City of Eureka, CA. A six-member board of Commissioners are appointed by the mayor of the City of Eureka. Regular commissioners serve terms of four years, and tenant commissioners serve two years. The Executive Director is appointed by the Board and is responsible for the daily functions of the Authority.

The Authority's primary operations are comprised of the Low Rent Housing Program. This program is designed to provide very low-income families with decent, safe, and sanitary rental housing. The Low Rent Housing Program operates the Authority's own rental housing units subsidized by HUD through an Annual Contributions Contract (ACC). This program has 195 units owned at twelve different sites as of September 26, 2024, as well as a community center and police annex. This program is operated by the Authority under HUD contract SF-216. Funding is provided by tenant rent payments and subsidies provided by HUD based upon a formula that takes into consideration factors such as prior formula funding, the population of the area, number of dwelling units, bedroom sizes, building height, building age, utility costs, and rental income.

The Low Rent Housing Program is supplemented by the Capital Fund Program. The purpose of this program is to utilize funds granted by HUD for remodeling and upgrading the facilities in the Low Rent Housing Program, as well as to support overall operations. These grant funds are authorized by HUD each year but can be spent over the course of several years.

In addition, the Authority operates other non-federal housing programs. Marine View Terrace was formed to invest excess funds of the Authority and to loan other programs operating funds throughout the year when their funds require operating capital. Marine View Terrace also acts as manager for the dwelling units owned by Eureka Family Housing, L.P., and Eureka Housing Associates, L.P., and receives a management fee for its services. Funds from this program can be used as “seed” money for developing low-income housing.

GASB Statement No. 14 established criteria for determining the governmental reporting entity. Under provisions of this statement, the Housing Authority of the City of Eureka is considered a primary government, since it is a special-purpose government that has a separately elected governing body, is legally separate, and is fiscally independent of other state and local governments. As used in GASB 14, fiscally independent means that the Authority may, without the approval or consent of another governmental entity, determine or modify its own budget, control collection and disbursements of funds, maintain responsibility for funding deficits and operating deficiencies, and issue bonded debt.

In determining how to define the reporting entity, management has considered all potential component units. The decision to include a component unit in the reporting entity was made by applying the criteria set forth in Section 2100 and 2600 of GASB’s *Codification of Governmental Accounting and Financial Reporting Standards* and Statement No. 14 and No. 61 of the *Government Accounting Standards Board, the Financial Reporting Entity*:

- The organization is legally separate (can sue and be sued in their own name).
- The Authority holds the corporate powers of the organization.
- The Authority appoints a voting majority.
- The Authority is able to impose its will on the organization.
- The organization has the potential to impose a financial benefit/burden on the Authority.
- There is fiscal dependency by the organization on the Authority.

Based on the aforementioned criteria and relationship between the Housing Authority of the City of Eureka and City of Eureka (the City), the Authority has determined not to be a component unit of the City on the following:

Financial Accountability - The Authority is responsible for its debts, does not impose a financial burden on the City, and is entitled to all surpluses. No separate agency receives a financial benefit nor imposes a financial burden on the Authority. The City provides the Authority no ongoing funding. Additionally, the City does not hold title to any of the assets, nor does it have any right to the surpluses. The City does not have the ability to exercise influence over daily operations or approve budgets.

The Authority is a separate entity from the Housing Authority of the County of Humboldt (HACH). Each Housing Authority has an independent Board of Commissioners and individual by-laws to adhere to. Although two distinct corporate entities, the Authority and HACH operate in a cooperative manner, efficiently sharing administrative functions to deliver housing resources and services. One executive director administers both housing authorities; staff, office space, and equipment are shared. Costs associated with these shared resources are allocated based on actual time spent on programs, square footage, and other methods deemed appropriate by management.

Management applied the criteria of GASB Statement No. 14, *The Financial Reporting Entity*, Statement No. 39, *Determining Whether Certain Organizations are Component Units – an Amendment of GASB Statement No. 14*, Statement No. 61, *The Financial Reporting Entity: Omnibus – an Amendment of GASB Statements No. 14 and No. 34*, and GASB Statement No. 80, *Blending Requirements for Certain Component Units – an Amendment of GASB Statement No. 14* to determine whether the component units should be reported as blended or discretely presented component units. The criteria included whether the Authority appoints the voting majority of the governing board, there is a financial benefit/burden relationship, the Authority is able to impose its will, the component unit is fiscally dependent on the Authority, the component unit’s governing body is substantially the same as the Authority, and management of the Authority have operational responsibility for the activities of the component unit.

Based on the aforementioned criteria, and the control and relationship between the Housing Authority of the City of Eureka and the component units, the Authority has determined that the following entities are considered component units of the Housing Authority of the City of Eureka and are required to be blended within the Authority's financial statements:

Eureka Housing Development Corporation (EHDC) - This is a legally separate entity that is a 501(c)(3) not-for-profit corporation. The board of the corporation is nearly identical to the board of the Authority. The purpose is to provide affordable housing for low-income persons and to serve as a general partner in Eureka Housing Associates, L.P., and as a single member of the Eureka Family Housing, L.P. Eureka Housing Development Corporation shares the December 31st year-end with the Authority. There are no separately issued audited financial statements for this entity. However, a copy of the most recent informational tax return (Form 990) can be obtained from staff at the Authority's office.

Eureka Family Housing, L.P. (EFHL) - Eureka Family Housing, L.P. (the Partnership), a California limited partnership, was formed on February 7, 2007, to acquire, rehabilitate, own, and operate a 50-unit affordable housing complex located in Eureka, California, which is currently operating under the name of Eureka Family Housing (the Project). Rehabilitation of the Project was completed in September 2008. The tax credit allocation date is March 21, 2007. The Partnership is controlled by its general partner, Eureka Family Housing L.L.C., an affiliate of the Housing Authority of the City of Eureka. The limited partner was Merritt Community Capital Fund X, L.P. Effective December 31, 2023, the limited partner executed the First Amendment to the Amended and Restated Agreement of Limited Partnership, withdrew from the Partnership, and assigned its limited partner interest to the Housing Authority of the City of Eureka. Permanent financing was obtained through loans from the California Housing Finance Agency (CalHFA), the Housing Authority of the City of Eureka, and the City of Eureka. A report issued under separate cover may be obtained at the Housing Authority of the City of Eureka.

The following entity is considered a component unit of the Housing Authority of the City of Eureka and based on the GASB Statement No. 61 established criteria, and the control and relationship between the Housing Authority of the City of Eureka and the component unit, the Authority has determined this component unit is required to be discretely presented on the Authority's financial statements. The entity and the Housing Authority of the City of Eureka are all reporting on the same year end of December 31, 2024.

Eureka Housing Associates, L.P. - This is a legally separate entity formed as a partnership between Eureka Housing Development Corporation and an investment partner. The purpose is to own and operate a 22-unit scattered-site multi-family project for the benefit of elderly low-income persons who need affordable, decent, safe, and sanitary housing and related services. A report issued under separate cover may be obtained at the Housing Authority of the City of Eureka.

Basis of Presentation

The financial statements of the Authority are presented from a fund perspective. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain Authority functions. The fund is a separate accounting entity with a self-balancing set of accounts. The accounting and financial reporting method applied by a fund is determined by the fund's measurement focus. The accounting objectives are determination of net income, financial position, and cash flows. All assets and liabilities associated with the Proprietary Fund's activities are included on the Statement of Net Position. In the Statement of Net Position, equity is classified as net position and displayed in three components:

- Net investment in capital assets - Consists of capital assets, net of accumulated depreciation and reduced by the outstanding balance of any notes or other borrowings attributable to those capital assets.
- Restricted net position - Consists of assets with constraints placed on the use either by external groups, such as grantors or laws and regulations of other governments, or law through constitutional provisions or enabling legislation.

- Unrestricted net position - All other assets that do not meet the definition of “restricted” or “net investment in capital assets”.

Basis of Accounting

The Authority uses the accrual basis of accounting in the proprietary funds. Under this method, revenues are recorded when earned, and expenses are recorded when liabilities are incurred, regardless of when the related cash flow takes place.

Enterprise Fund

This type of fund is reported using an economic resources measurement focus. Additionally, it is used to account for operations that are financed and operated in a manner similar to private businesses where a fee is charged to external users for services provided. When both restricted and unrestricted net positions are available for use, generally it is the Authority’s policy to use restricted resources first.

Budgetary Data

The Authority adopts budgets on the basis of accounting consistent with the basis of accounting for the fund to which the budget applies. The Authority prepares annual operating budgets that are formally adopted by its Governing Board of Commissioners. The budgets for programs funded by HUD form the basis of the Federal Financial Assistance received through HUD. These budgets are adopted using a HUD outline that is not consistent with generally accepted accounting principles and are used for HUD purposes only.

Cash and Equivalents

The Authority’s cash and cash equivalents are considered to be cash on hand, demand deposits, and short-term investments with an original maturity of three months or less when purchased to be cash equivalents.

The Board

<u>Name</u>	<u>Term Expires</u>	<u>Position</u>
Kali Serotta	1/1/2026	Chairman
Kay Escarda	1/1/2028	Vice-Chairman
Renee Byers	1/1/2026	Commissioner
Mark Konkler	1/1/2029	Commissioner
Bonnie Maschke	1/1/2026	Commissioner
Kristen Raymond	1/1/2029	Commissioner

In addition to the above, the Administrator of the Authority is Ms. Cheryl Churchill, the Executive Director. Based upon the above criteria all the operations of the Authority are included in these financial statements.

Accounts Receivable

Accounts receivable consists of all amounts earned at year end and not yet received. Allowances for uncollectible accounts are based upon historical trends and periodic aging of accounts receivable. Accounts for which no possibility of collection is anticipated are charged to bad debts expense which is netted against dwelling rent revenues on the Statement of Revenues, Expenses, and Changes in Net Position.

Amounts due from other governments and other housing authorities are deemed by management as fully collectible and no allowance has been established for those types of accounts receivable.

Prepaid Expenses

When applicable, prepaid expenses represent payments made to vendors for service that will provide a future benefit beyond December 31, 2024.

Provision for Uncollectible Notes

A note receivable is considered impaired when, based on current information, it is probable that all amounts of principal and interest due will not be collected according to the terms of the note agreement. Uncollectible notes are charged to the allowance account in the period such determination is made.

Revenues and Expenses

Revenues and expenses are recognized in essentially the same manner as used in commercial accounting. Revenues relating to the Authority are operating activities including rental related income, interest income, and other sources of revenues and are recognized in the accounting period in which they are earned. Other major sources of revenues include the operating subsidy from HUD and other HUD funding for capital and operating expenses.

In accordance with GASB standards dwelling income has been netted with bad debt expense of \$119,171. Collection losses on accounts receivable are expended, in the appropriate Fund, on the specific write-off method.

Operating Revenue

Proprietary funds distinguish operating revenues and expenses from non-operating items. Operating revenues and expenses generally result from providing services and producing and delivering goods in connection with a proprietary fund's principal ongoing operations. The principal operating revenues of the Authority are charges to customers for rents. Operating expenses include the cost of sales and services, administrative expenses, and depreciation on capital assets. All revenues and expenses not meeting this definition are reported as non-operating revenues and expenses.

Subsidies received from HUD or other grantor agencies, for operating purposes, are recorded as operating revenue in the operating statement while capital grant funds are added to the net position below the non-operating revenue and expense.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles as applied to governmental units require management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates. The most significant estimates relate to depreciation and useful lives.

Capital Assets and Depreciation

Capital assets are stated at historical cost. Depreciation of exhaustible capital assets used by proprietary funds is charged as an expense against operations, and accumulated depreciation is reported on the Statement of Net Position. If the initial cost of a piece of equipment and/or other personal property is five thousand dollars (\$5,000) or more and the anticipated life or useful value of said equipment or property is more than one (1) year, the purchased property/equipment will be capitalized and recorded as non-expendable equipment and charged as a capital expenditure.

The estimated useful lives for each major class of depreciable capital assets are as follows:

Category	Useful Life
Buildings and improvements	5-30 Years
Improvements other than buildings	5-20 Years
Furniture and equipment	5-7 Years
Right-to-use equipment	5 Years

Deferred Inflows/Outflows of Resources

In addition to assets, the statement of financial position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, *Deferred Outflows of Resources*, represents a consumption of net position that applies to a future period and so will not be recognized as an expense or expenditure until then. The deferred outflows of resources are all related to the Pension and OPEB, see Note 08 and Note 09.

Also, in addition to liabilities, the Statement of Net Position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, *Deferred Inflows of Resources*, represents an acquisition of net position that applies to a future period and so will not be recognized as revenue until then. The deferred inflows of resources are all related to the Pension and OPEB, see Note 08 and Note 09.

Net Pension Liability

For purposes of measuring the net pension liability and deferred outflows/inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Authority's California Public Employees' Retirement System (CalPERS) plan (the Plan) and additions to/deductions from the Plan's fiduciary net position have been determined on the same basis as they are reported by CalPERS. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. Pension plan investments are reported at fair value.

Other Post-Employment Benefits (OPEB)

For purposes of measuring the net Other Post-Employment Benefits (OPEB) liability, deferred outflows of resources and deferred inflows of resources related to OPEB and OPEB expense, information about the fiduciary net position of our plan (OPEB Plan) and additions to/deductions from the OPEB Plan's fiduciary net position have been determined on the same basis. For this purpose, benefit payments are recognized when currently due and payable in accordance with the benefit terms. Investments are reported at fair value.

Compensated Absences

Compensated absences are absences for which employees will be paid, i.e., sick leave, vacation, and other approved leaves. Accrued amounts are based on the current salary rates. Full-time, permanent employees are granted vacation and sick leave benefits in varying amounts to specified maximums depending on tenure with the Authority. Vacation and sick pay are recorded as an expense and related liability in the year earned by employees. The Authority's policy is that annual vacation leave is limited to 320 hours at year-end and sick leave is limited to 1,000 hours.

Dwelling Rental

Rents charged to Authority tenants under lease agreements, in accordance with HUD guidelines, are based on percentages of family income levels, and accordingly may not represent fair market rent. Residents may opt to pay a flat rent under HUD guidelines. Leases may be cancelled by the tenant at any time; however, the Authority may cancel the lease only for cause.

Insurance

The primary technique used for risk financing is the purchase of insurance policies from commercial insurers that include a large deductible amount. The use of a large deductible clause reduces the cost of insurance, but should losses occur, the portion of the uninsured loss is not expected to be significant with respect to the financial position of the Authority. As of the date of the report, the Authority had necessary insurance coverage in force.

Tenant Security Deposits

Security deposits consist of amounts held in trust with the Authority for tenants to secure apartment leases.

Internal Activity and Balances

All transfers, intercompany charges, and other interfund activity balances have been eliminated from the basic financial statements in accordance with GASB pronouncements.

Unearned Revenue

Unearned revenue consists of rental payments made by tenants in advance of their due date and/or rental subsidies or grants received in advance of the period earned.

Leases

At the commencement of a lease, the Authority initially measures the lease liability at the present value of payments expected to be made during the lease term. Subsequently, the lease liability is reduced by the principal portion of lease payments made. The lease asset is initially measured as the initial amount of the lease liability, adjusted for lease payments made at or before the lease commencement date, plus certain initial direct costs. Subsequently, the leased asset is amortized on a straight-line basis over its useful life. Key estimates and judgments related to leases include how the Authority determines (1) the discount rate it uses to discount the expected lease payments to present value, (2) lease term, and (3) lease payments.

- The Authority uses the interest rate charged by the lessor as the discount rate. When the interest rate charged by the lessor is not provided, the Authority generally uses its estimated incremental borrowing rate as the discount rate for leases.
- The lease term includes the noncancellable period of the lease. Lease payments included in the measurement of the lease liability are composed of fixed payments and purchase option prices that the Authority is reasonably certain to exercise.

The Authority monitors changes in circumstances that would require a remeasurement of its lease and will remeasure the lease asset and liability if certain changes occur that are expected to significantly affect the amount of the lease liability. Lease assets are reported as intangible capital assets, and lease liabilities are reported as long-term lease liability on the Statement of Net Position.

Lease Liabilities

Per GASB 87, leases, the lease liabilities are recognized based on the present value of the future minimum lease payments over the lease term at the commencement date. The Authority has leases for equipment. The lease liability is measured at the present value of the remaining lease payments, using a discount rate based on the rate implicit in the lease, if readily determinable. Otherwise, the Authority uses its incremental borrowing rate at the commencement date to determine the present value of future payments.

Authorized Investments

Investments of the Authority are limited to investment types prescribed by HUD in PIH Notice 1996-33 or as amended by future HUD notices.

Additionally, the Authority limits investment types to those that are authorized in accordance with Section 53601 of the California Government Code.

Investment Policy

The investment policy of the Authority, HUD, and the California Government Code do not address legal or policy requirements that would limit the exposure to custodial credit risk for deposits or investments, other than the following provision for deposits: The California Government Code requires that a financial institution secure deposits made by state or local government units by pledging securities in an undivided collateral pool held by a depository regulated under state law. The market value of the pledged securities in the collateral pool must equal at least 110% of the total amount deposited by the public agencies. California law also allows financial institutions to secure such deposits by pledging first trust deed mortgage notes having a value of 150% of the secured public deposits.

Investment in State Investment Pool

The Authority is a voluntary participant in the Local Agency Investment Fund (LAIF), which is part of the Pooled Money Investment Account that is regulated by the California Government Code under the oversight of the State Treasurer, Director of Finance, and State Controller. The Authority may invest up to \$75 million in the LAIF fund. Investments in LAIF are highly liquid, as deposits can be converted to cash within 24 hours without loss of interest. The balance available for withdrawal is based on the accounting records maintained by LAIF, which are recorded on an amortized cost basis.

All investments with LAIF are secured by the full faith and credit of the State of California. The State Treasurer's Office audits the fund annually. The fair value of the position in the investment pool is the same as the value of the pool shares. Separate LAIF financial statements are available from the California State Treasurer's Office at www.treasurer.ca.gov.

The Authority's investment in this pool is reported in the accompanying financial statements at cost, which approximates fair value at amounts based upon the Authority's pro-rata share of the fair value provided by LAIF for the entire LAIF portfolio (in relation to the amortized cost of that portfolio). Included in LAIF's investment portfolio are certain derivative securities or similar products in the form of structured notes and asset-backed securities. LAIF's exposure to risk (credit, market, or legal) is not currently available.

Fair Market Value

Accounting pronouncements define fair value as the exchange price that would be received for an asset or paid to transfer a liability in the principal or most advantageous market for the asset or liability in an orderly transaction between market participants at the measurement date. These pronouncements established a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. This hierarchy requires entities to maximize the use of observable inputs and minimize the use of unobservable inputs.

The three levels of inputs used to measure fair value are as follows:

- Level 1 - Quoted prices in active markets for identical assets or liabilities.
- Level 2 - Observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets; quoted prices for identical or similar assets or liabilities in markets that are not active; or inputs that are observable or can be corroborated by observable market data.
- Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. This includes certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

The estimated fair value of the Authority's financial instruments has been determined by management using available market information. However, considerable judgment is required in interpreting market data to develop the estimates of fair value. Accordingly, the fair values are not necessarily indicative of the amounts that the Authority could be realized in a current market exchange. The use of different market assumptions may have a material effect on the estimated fair value amounts.

The carrying amounts of cash and cash equivalents, receivables, payables, and accrued liabilities are a reasonable estimate of their fair value, due to their short-term nature and method of computation. All financial assets that are measured at fair value on a recurring basis (at least annually) have been segregated into the most appropriate level within the fair value hierarchy based on the inputs used to determine the fair value at the measurement date. All of the Authority's investments are valued using Level 3 inputs.

NOTE 02 - CASH AND CASH EQUIVALENTS

At December 31, 2024, the Authority's deposit amounted to \$1,458,600. Of the bank balances held in various financial institutions, \$250,000 was covered by Federal Depository Insurance and the remainder was covered by collateral held under the Dedicated Method.

All deposits of the Authority are with financial institutions meeting State and Federal deposit requirements.

Cash and cash equivalents were comprised of the following as of December 31, 2024:

Unrestricted

Checking, Money Market & LAIF accounts	\$ 930,114
Subtotal	<u>930,114</u>

Restricted

Security deposits - tenants	111,134
Other restricted funds	<u>324,114</u>
Subtotal	<u>435,248</u>

Total Cash & Equivalents	<u>\$ 1,365,362</u>
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Interest rate risk - As a means of limiting its exposure to market value losses arising from rising interest rates, the Authority typically limits its investment portfolio to maturities of 12 months or less. The Authority has no specific policy regarding interest rate risk.

Credit risk - Custodial credit risk for investments is the risk that, in the event of institution failure, a government's investments may not be returned. State statute governs collateral requirements and forms of collateral under state statutes. Authorized security for investments enumerated under law includes direct obligations of or obligations guaranteed by the United States of America having a market value not less than the amount of such monies. The Authority does not have a custodial credit risk policy that is more restrictive than state statutes.

Concentration of credit risk - The Authority places no limit on the amount that it may invest in any one issuer. The Authority has no policy regarding credit risk and have the following deposit amounts at these institutions.

Custodial credit risk - For a deposit or investment account, the custodial risk is the risk that in the event of the failure of the counterparty, the Authority will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. All the deposits of the Authority are either insured or collateralized by using the Dedicated Method whereby all deposits that exceed the Federal Depository Insurance Coverage level are collateralized with securities held by the Authority's agents in these units' names.

Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

NOTE 03 - ACCOUNTS RECEIVABLE

Accounts receivable at December 31, 2024, consisted of the following:

Tenant receivables	\$ 194,415
Tenant fraud recovery receivables	-
Allowance for receivables	(143,652)
Net receivable	50,763
Due from other governments	1,325
Miscellaneous receivables	90,000
Interest receivable	4,090
Accounts Receivable, Net	\$ 146,178

NOTE 04 - CAPITAL ASSETS

A summary of changes in capital assets were as follows:

	Balance at 12/31/23	Additions	Deletions	Balance at 12/31/24
Capital assets not being depreciated				
Land	\$ 892,315	\$ -	\$ -	\$ 892,315
Construction in progress	-	-	-	-
Capital assets not being depreciated	892,315	-	-	892,315
Capital assets being depreciated				
Buildings and improvements	17,564,648	413,198	(88,133)	17,889,713
Furniture and equipment	412,633	18,978	-	431,611
Total assets being depreciated	17,977,281	432,176	(88,133)	18,321,324
Accumulated depreciation	(11,333,389)	(532,354)	41,160	(11,824,583)
Net capital assets being depreciated	6,643,892	(100,178)	(46,973)	6,496,741
Capital Assets, Net	\$ 7,536,207	\$ (100,178)	\$ (46,973)	\$ 7,389,056
	Balance at 12/31/23	Additions	Deletions	Balance at 12/31/24
Right-to-use asset - equipment	\$ 14,577	\$ -	\$ (1,063)	\$ 13,514
Accumulated amortization	(5,751)	(2,689)	1,063	(7,377)
Lease, Net	\$ 8,826	\$ (2,689)	\$ -	\$ 6,137

For the year ended December 31, 2024, the Authority reported depreciation and amortization expense of \$535,043.

Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

NOTE 05 - LONG-TERM LIABILITIES

The following is a summary of the activity for non-current liabilities for the year ended December 31, 2024:

	Balance at 12/31/23	Additions	Deletions	Balance at 12/31/24	Due within One Year
Compensated absences	\$ 96,839	\$ 90,487	\$ (98,788)	\$ 88,538	\$ 2,656
Pension and OBEB liability	2,776,128	-	(70,476)	2,705,652	-
Accrued interest payable	463,851	-	(10,963)	452,888	-
Debt and leases payable	2,083,497	-	(39,644)	2,043,853	44,239
Total	<u>\$ 5,420,315</u>	<u>\$ 90,487</u>	<u>\$ (219,871)</u>	<u>\$ 5,290,931</u>	<u>\$ 46,895</u>

NOTE 06 - DEBT AND LEASE PAYABLE

Direct borrowings at December 31, 2024, consisted of the following:

Umpqua Bank - Union Street Building

In November 2022, the Authority obtained a loan from Umpqua Bank to purchase a building. The Umpqua Bank provided a loan amounting to \$268,000, which is equivalent to 80% of the building's cost. This loan is structured as a fifteen-year loan with an annual interest rate of 6% for an initial 120 installments and thereafter 6.38%. Repayment of the loan is scheduled in monthly installments of \$2,272 for the first 120 installments, starting from December 2022, and subsequently, the installment amount increases to \$2,293. Interest expense was \$15,254 in 2024.

\$ 243,185

Eureka Family Housing - CalHFA First Note

CalHFA First Note, in the original amount of \$3,375,000, converted to a \$940,000 mortgage loan on August 01, 2009, bears interest at 5.30% per annum, with monthly payments of principal and interest in the amount of \$5,220 starting September 01, 2009, to be repaid in full by August 2039. Interest expense was \$34,431 in 2024.

634,235

Eureka Family Housing - CalHFA Third Note

CalHFA Third Note, in the original amount of \$708,900, bears 3% simple interest per annum. Payments are to be made from surplus/distributable cash, with the entire principal and interest due in August 2039, at the expiration of the Note. Interest expense was \$21,267 in 2024. For the year ended December 31, 2024, accrued interest payable related to this note was \$223,584.

708,900

Eureka Family Housing - City of Eureka

The City of Eureka Note, in the original amount of \$500,000, bears 3% simple interest per annum. Payments are to be made from surplus/distributable cash, with the entire principal and interest due in full on December 31, 2066. Interest expense was \$15,000 in 2024. For the year ended December 31, 2024, accrued interest payable related to this note was \$256,233.

500,000

Less: unamortized permanent loan costs

(48,705)

Total debt

\$ 2,037,615

Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

Aggregate maturities of principal and interest due in future years as follows:

Year Ended December 31,	Principal	Interest	Total
2025	\$ 41,417	\$ 85,026	\$ 126,443
2026	44,904	81,269	126,173
2027	47,455	78,718	126,173
2028	50,117	76,056	126,173
2029	53,000	73,173	126,173
2030 - 2034	313,493	317,898	631,391
2035 - 2039	1,035,934	214,246	1,250,180
2040 - 2044	-	75,000	75,000
2045 - 2049	-	75,000	75,000
2050 - 2054	-	75,000	75,000
2055 - 2059	-	75,000	75,000
2060 - 2064	-	75,000	75,000
2065 - 2069	500,000	30,000	530,000
Unamortized loan costs	(48,705)	-	(48,705)
	<u>\$ 2,037,615</u>	<u>\$ 1,331,386</u>	<u>\$ 3,369,001</u>

Copier Lease

The Authority and Housing Authority of the County of Humboldt have been leasing and sharing copier equipment (21.34% and 78.66%, respectively). The lease agreement includes a fixed and variable portion. The agreement was executed in April 2022, to lease equipment and requires 60 monthly payments of \$1,353. The lease liability was measured at the Authority's incremental borrowing rate (4.23%). Variable payments based on the future performance of the lessee or usage of the underlying asset are not included in the measurement of the lease liability. These variable payments include insurance, taxes, and other common area operating costs and are recognized as an expense in the period in which the obligation for those payments is incurred. Any components of those variable payments that are fixed in substance are included in the measurement of the lease liability.

	\$ 6,238
Total lease payable	<u>\$ 6,238</u>

Aggregate maturities of principal and interest due in future years as follows:

Year Ended December 31,	Principal	Interest	Total
2025	\$ 2,822	\$ 181	\$ 3,003
2026	2,922	81	3,003
2027	494	4	498
	<u>\$ 6,238</u>	<u>\$ 266</u>	<u>\$ 6,504</u>

NOTE 07 - NOTES RECEIVABLE

Notes receivable at December 31, 2024, consisted of the following:

Housing Authority of the County of Humboldt - Facility Rent

In 2011, the Housing Authority of the County of Humboldt did not have adequate cash flow to pay the Authority for rent charges during the year. A note payable was established as a zero percent non-interest bearing note payable. For the year ended December 31, 2024, the Authority has accrued \$39,900 in unpaid office rental fees. The Housing Authority of the County of Humboldt currently pays \$665 monthly on this liability.

\$ 39,900

Housing Authority of the County of Humboldt - Pension Liability

The Housing Authority of the County of Humboldt does not have a pension plan. However, all of the salaries and wages in the Housing Authority of the County of Humboldt's financial statements are allocated to staff members from the Housing Authority of the City of Eureka, which participates in a defined benefit plan with the State of California (PERS). The Housing Authority of the City of Eureka implemented GASB 68 Accounting and Financial Reporting for Pensions during the fiscal year 2015. This resulted in the Housing Authority of the County of Humboldt establishing a note payable to the Housing Authority of the City of Eureka for the Authority's agreed-upon allocable portion of the net pension liability. As of December 31, 2024, the balance of the note was \$635,073. This liability is reassessed annually based on 30% of the Net Pension Liability for the Housing Authority of the City of Eureka and adjusted as required.

635,073

Housing Authority of the County of Humboldt - OPEB Liability

The Housing Authority of the County of Humboldt does not have an OPEB plan. However, all of the salaries and wages in the Housing Authority of the County of Humboldt's financial statements are allocations of staff members from the Housing Authority of the City of Eureka, which does offer other post-employment benefits. The Housing Authority of the City of Eureka implemented GASB 75 during the fiscal year 2018. This resulted in the Housing Authority of the County of Humboldt establishing a note payable to the Housing Authority of the City of Eureka for the Authority's agreed-upon allocable portion of the net OPEB liability. As of December 31, 2024, the balance of the note was \$176,623. This liability is reassessed annually based on 30% of the OPEB Liability for the Housing Authority of the City of Eureka and adjusted as required.

176,623

Eureka Housing Associates, L.P.

Marine View Terrace (MVT) made a loan in the amount of \$470,000 to Eureka Housing Associates, L.P. The term of the loan started on June 18, 1998, and ends on the later of (a) 30 years after the closing date or (b) repayment in full of the loan and all interest due thereon. The loan is secured by a deed of trust and bears interest at a rate of 5.5% per annum. As of December 31, 2024, the outstanding principal balance of the loan was \$470,000. The interest of \$576,839 was outstanding as of the year-end on this loan.

1,046,839

Allowance for uncollectible amount

-

Total notes receivable

\$ 1,898,435

NOTE 08 - OTHER POST-EMPLOYMENT BENEFITS (OPEB)

Plan Description

The Authority administers a single employer defined benefit healthcare plan (the Retiree Health Plan). Under board resolution, the Authority pays individual insurance benefits for all employees who retire from the Authority and receive a CalPERS pension. The Authority participates in the CalPERS 2.7% @ 55 Public Agency Miscellaneous Employees' pension plan for Classic employees hired prior to January 1, 2013, and the CalPERS 2% @ 62 Public Agency Miscellaneous Employees' pension plan for PEPRAs employees hired on or after January 1, 2013. Earliest eligibility for retirement benefits under these plans are age 50 and 5 years of service for Classic employees and age 52 and 5 years of service for PEPRAs employees. The Authority participates in the CalPERS medical program and contributes the minimum amount provided under Government Code Sections 22825 of the Public Employees Medical and Hospital Care Act. Retirees must contribute any premium amounts in excess of the Authority's contribution.

Participant Data

As of December 31, 2024, actuarial valuations, the following current and former employees were covered by the benefit terms under the Plan:

Active participants	23
Retired participants	10
Inactive participants with deferred benefits	0
Total	33

Contributions

The OPEB Plan and its contribution requirements are established by Board action and may be amended by Board action. The Authority contributes the statutory minimum per member of the cost of current-year premiums for eligible retired plan members and their dependents (pay-as-you-go).

Net OPEB Liability

The Authority's net OPEB liability of \$588,743 at December 31, 2024, was measured as of December 31, 2024, and the total OPEB liability used to calculate the net OPEB liability was determined by an actuarial valuation dated December 31, 2024. The components of the net OPEB liability of the Authority at December 31, 2024, were as follows:

<u>Total OPEB Liability</u>	
Current retirees	\$ 308,316
Active employees	280,427
Total OPEB liability	588,743
Plan fiduciary net position	-
Net OPEB liability	<u>\$ 588,743</u>

Actuarial Assumptions

The total OPEB liability in the December 31, 2024, actuarial valuation, was based on the following actuarial methods and assumptions:

Inflation Rate:	2.50%
Projected Salary Increases; Including Wage Inflation:	2.75%
Discount Rate:	4.08%
Mortality Rate:	The mortality rates are from the 2021 CalPERS experience study.
Pre-Retirement Turnover:	The turnover rates are from the 2021 CalPERS experience study.
Healthcare Trend Rate:	4.00%

Discount Rate

The discount rate used to measure the total OPEB liability was 4.08 percent for the December 31, 2024, measurement date. The projection of cash flows used to determine the discount rate assumed that Authority contributions will be made at rates equal to the actuarially determined contribution rates. Based on those assumptions, the OPEB plan's fiduciary net position was projected to be available to make all projected OPEB payments for current active and inactive employees and beneficiaries. Therefore, the long-term expected rate of return on OPEB plan investments was applied to all periods of projected benefit payments to determine the total OPEB liability.

Changes in the OPEB Liability

	Increase (Decrease)		
	Total OPEB Liability	Plan Fiduciary Net Position	Net OPEB Liability (Asset)
	(a)	(b)	(a)-(b)
Balance at 12/31/23	\$ 652,997	\$ -	\$ 652,997
Changes for the Year:			
Service cost	47,323	-	47,323
Interest	21,793	-	21,793
Changes in assumptions	(66,982)	-	(66,982)
Contributions - employer	-	16,308	(16,308)
Experience (gain)/losses	(50,080)	-	(50,080)
Benefit payments, including refunds of employee contributions	(16,308)	(16,308)	-
Net Changes	(64,254)	-	(64,254)
Balance at 12/31/24	\$ 588,743	\$ -	\$ 588,743

Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

Sensitivity of the Net OPEB Liability to Change in the Discount Rate

The following presents the net OPEB liability of the Authority if it were calculated using a discount rate that is one percentage point lower or one percentage point higher than the current rate, for measurement period ended December 31, 2024:

	1% Decrease (3.08%)	Discount Rate (4.08%)	1% Increase (5.08%)
OPEB Liability	\$ 684,575	\$ 588,743	\$ 511,577

Sensitivity of the Net OPEB Liability to Changes in the Health Care Cost Trend Rates

The following presents the net OPEB liability of the Authority if it were calculated using health care cost trend rates that are one percentage point lower or one percentage point higher than the current rate, for measurement period ended December 31, 2024:

	1% Decrease	Current Healthcare Cost Trend Rate	1% Increase
OPEB Liability	\$ 498,936	\$ 588,743	\$ 704,390

OPEB Expense and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

For the fiscal year ended December 31, 2024, the Authority recognized OPEB expense (benefit) of \$53,667. At December 31, 2024, the Authority reported deferred outflows of resources and deferred inflow of resources related to the OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Difference between expected and actual experience	\$ -	\$ 129,900
Changes in assumptions	150,581	175,891
Contributions after the measurement date	-	-
Totals	\$ 150,581	\$ 305,791

The deferred inflows of resources and outflows of resources will be recognized in OPEB expense as follows:

Measurement Period Ended December 31,

2025	\$ (15,449)
2026	(15,449)
2027	(15,449)
2028	(22,469)
2029	(27,148)
Thereafter,	(59,246)
	<u>\$ (155,210)</u>

In the table shown above, positive amounts will increase OPEB expense while negative amounts will decrease OPEB expense.

NOTE 09 - PENSION PLAN

Plan Description

The plan is a cost-sharing, multiple-employer defined benefit pension plan administered by CalPERS. A full description of the pension plan benefit provisions, assumptions for funding purposes but not accounting purposes and membership information, is listed in the June 30, 2024, Annual Actuarial Valuation Report. This report is a publicly available valuation report that can be obtained at CalPERS' website under "Forms and Publications". All qualified permanent and probationary employees are eligible to participate in the Authority's cost-sharing multiple employer defined benefit pension plans administered by CalPERS. Benefit provisions under the plans are established by state statute and the Authority's resolution. CalPERS issues publicly available reports that include a full description of the pension plans regarding benefit provisions, assumptions, and membership information that can be found on the CalPERS website.

Benefits Provided

CalPERS provides service retirement and disability benefits, annual cost of living adjustments, and death benefits to plan members, who must be public employees and beneficiaries. Benefits are based on years of credited service, equal to one year of full-time employment. Members with five years of total service are eligible to retire at age 50 with statutorily reduced benefits. All members are eligible for non-duty disability benefits after 10 years of service. The death benefit is one of the following: the Basic Death Benefit, the 1957 Survivor Benefit, or the Optional Settlement 2W Death Benefit. The cost-of-living adjustments for each plan are applied as specified by the Public Employees' Retirement Law.

The Plan provisions and benefits in effect at December 31, 2024, are summarized as follows:

Hire Date	Miscellaneous Plan	
	Prior to January 1, 2013	On or after January 1, 2013
Benefit Formula	2.7% at 55	2% at 62
Benefit Vesting Formula	5 years of service	5 years of service
Benefit Payments	Monthly for life	Monthly for Life
Monthly Benefits, as of % of Eligible Compensation	2% to 2.7%	1.0% to 2.5%
Required Employee Contribution Rates	8.00%	7.75%
Required Employer Contribution Rates	16.02%	7.87%

Contributions

Section 20814(c) of the California Public Employees' Retirement Law (PERL) requires that the employer contribution rates for all public employers be determined on an annual basis by the actuary and shall be effective on the July 1 following notice of a change in the rate. Funding contributions for the Miscellaneous Plan are determined annually on an actuarial basis as of June 30 by CalPERS. The actuarially determined rate is the estimated amount necessary to finance the costs of benefits earned by employees during the year, with an additional amount to finance any unfunded accrued liability. The Authority is required to contribute the difference between the actuarially determined rate and the contribution rate of employees. The Authority's contributions to the plan for the measurement year ended June 30, 2024, were \$155,560. The Authority's contributions to the pension plan after the measurement year were \$78,484.

Actuarial Assumptions

The total pension liability in the December 31, 2024, actuarial valuations, were determined using the following actuarial assumptions:

Valuation Date	June 30, 2024
Measurement Date	June 30, 2023
Salary Increases	Entry Age Actuarial Cost Method
Discount Rate	6.90%
Price Inflation Salary Increases	2.30%
Investment Rate of Return	Varies by entry age and service.
Mortality Rate Table	Derived using CalPERS' membership data for all funds.
Post Retirement Benefit Increase	The lesser of contract COLA or 2.30% until purchasing power protection allowance floor on purchasing power applies, 2.30% thereafter.

Discount Rate

The discount rate used to measure the total pension liability was 6.90%. The projection of cash flows used to determine the discount rate assumed that contributions from plan members will be made at the current member contribution rates and that contributions from employers will be made at statutorily required rates, actuarially determined. Based on those assumptions, the Plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on plan investments was applied to all periods of projected benefit payments to determine the total pension liability.

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Long-Term Expected Rate of Return

The long-term expected rate of return on pension plan investments was determined using a building-block method in which expected future real rates of return (expected returns, net of pension plan investment expense and inflation) are developed for each major asset class.

In determining the long-term expected rate of return, CalPERS took into account both short-term and long-term market return expectations. Using historical returns of all of the funds' asset classes, expected compound (geometric) returns were calculated over the next 20 years using a building-block approach. The expected rate of return was then adjusted to account for assumed administrative expenses of 10 basis points. The expected real rates of return by asset class are as follows:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Global equity - cap-weighted	30%	4.54%
Global equity - non-cap-weighted	12%	3.84%
Private equity	13%	7.28%
Treasury	5%	27.00%
Mortgage-backed securities	5%	0.50%
Investment grade corporates	10%	1.56%
High yield	5%	2.27%
Emerging market debt	5%	2.48%
Private debt	5%	3.57%
Real assets	15%	3.21%
Leverage	-5%	-0.59%
	100%	

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Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

Changes in the Net Pension Liability

The Authority's net pension liability of \$2,116,909 is measured as the proportionate share of the net pension liability. The net pension liability was measured as of June 30, 2024, and the total pension liability was determined by an actuarial valuation as of June 30, 2023. The Authority's proportion of the net pension liability was based on a projection of the Authority's long-term share of the contributions to the pension plan relative to the projected contributions of all participating employers, actuarially determined. At June 30, 2024, the Authority's proportion was 0.04730 percent, which was an increase of 0.00061 percent from its proportion measured as of June 30, 2023.

	Plan Total Pension Liability [a]	Plan Fiduciary Net Position [b]	Plan Net Pension Liability (Asset) [c] = [a]-[b]
Balance at June 30, 2023	\$ 8,920,741	\$ 6,797,610	\$ 2,123,131
Net changes	228,854	235,077	(6,222)
Balance at June 30, 2024	<u>\$ 9,149,596</u>	<u>\$ 7,032,687</u>	<u>\$ 2,116,909</u>

Sensitivity of the Net Pension Liability to Changes in the Discount Rate

	1% Decrease (5.90%)	Current Discount Rate (6.90%)	1% Increase (7.90%)
Plan Net Pension Liability (Assets)	<u>\$ 3,351,559</u>	<u>\$ 2,116,909</u>	<u>\$ 1,100,610</u>

Pension Liabilities, Pension Expense, Deferred Outflows of Resources, and Deferred Inflows of Resources Related to Pensions

For the year ended December 31, 2024, the Authority recognized pension expense of \$290,672. At December 31, 2024, the Authority reported deferred outflows of resources and deferred inflows of resources related to pension from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Change of assumptions	\$ 54,409	\$ -
Differences between expected and actual experience	183,026	7,142
Differences between projected and actual investment earnings	121,868	-
Differences between employer's contributions and proportionate share of contributions	-	190,607
Change in employer's proportion	<u>55,810</u>	<u>-</u>
	<u>415,113</u>	<u>197,749</u>
Contributions subsequent to the measurement date of plan	<u>79,428</u>	<u>-</u>
Totals	<u>\$ 494,541</u>	<u>\$ 197,749</u>

Housing Authority of the City of Eureka

Notes to Financial Statements
For the Year Ended December 31, 2024

The \$79,428 reported as deferred outflows of resources related to pensions, will be recognized as a reduction of the net pension liability in the year ended December 31, 2025. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pensions will be recognized in pension expense as follows:

Measurement Period Ended June 30,

2025	\$	56,440
2026		220,307
2027		(17,620)
2028		(41,763)
2029		-
Thereafter		-
	\$	<u>217,364</u>

In the table shown above, positive amounts will increase pension expense while negative amounts will decrease pension expense.

Payable to the Pension Plan

At December 31, 2024, there were no amounts payable to the pension plan.

NOTE 10 - NET POSITION

The Authority calculates net investment in capital assets and restricted net position as follows:

Capital assets not being depreciated	\$	892,315
Capital assets, net		6,496,741
Right to use leased assets, net		6,137
Related debt and leases payable		<u>(2,043,853)</u>
Net Investment in Capital Assets		<u>\$ 5,351,340</u>
Restricted cash	\$	435,248
Unearned REAP grant		(13,240)
Security deposit liability		<u>(111,134)</u>
Restricted Net Position		<u>\$ 310,874</u>

NOTE 11 - COMMITMENTS AND CONTINGENCIES

Legal: The Authority is party to no pending or threatened legal actions arising from the normal course of its operations.

Grants and Contracts: The Authority participates in various federally assisted grant programs that are subject to review and audit by the grantor agencies. Entitlement to these resources is generally conditional based upon compliance with terms and conditions of grant agreements and applicable federal regulations, including the expenditure of resources for allowable purposes. Any disallowance resulting from a federal audit may become a liability of the Authority. There were no such liabilities recorded as of December 31, 2024.

Capital Fund: The Authority receives capital funding each year for ongoing capital improvements, repairs and maintenance.

Insurance: The Authority participates in the Housing Authorities Risk Retention Pool (HARRP), which is a public entity pool for housing authorities in California, Oregon, Washington, and Nevada. The Authority pays an annual premium to HARRP for property, auto and errors and omissions coverage. The pool reinsures through commercial insurance companies for excess insurance as determined by the board. Additionally, the Authority participates in the California Housing Workers Compensation Authority (CHWCA), an intergovernmental risk-sharing joint powers authority created pursuant to California Government Code Section 6500, et. Seq. The Authority pays quarterly premiums to CHWCA for workers compensation coverage.

The Authority is exposed to various risks of loss related to tort; theft of, damage to, and destruction of assets, errors, and omissions; injuries to employees; and natural disasters. These risks are covered by commercial insurance purchased from independent third parties. Settled claims for these risks have not exceeded commercial insurance coverage for the past three years.

NOTE 12 - RELATED PARTY TRANSACTIONS**Shared Administration**

The Authority shares management and a majority of the Authority's resources with the Housing Authority of the County of Humboldt, including personnel and facilities. However, the Authority maintains a separate governing body and, therefore, is considered a separate and unique organization for reporting purposes.

Receivable for Facility Rent

The Authority charges the Housing Authority of the County of Humboldt (County) a rental expense for its usage of the Authority's office facilities. For the year ended December 31, 2024, the Authority recorded office rental revenue of \$12,840, which was paid in full as of year-end. Additionally, the Authority has accrued a notes receivable as stated in Note 07 due to unpaid office rental fees for prior years from the County.

Receivable for Pension Plan

The Authority is fully liable for the pension obligation due to its employees. During FY 2015, the Authority recognized its unfunded pension liability administered by the California Public Employees Retirements System. Due to the Authority's employees being utilized by the County, the Authority has established a long-term note receivable from the County, which is allocated based on the same methodology by which the Authority allocates salary and benefits expenses to the County. See Note 07 for the balance.

Receivable for OPEB Plan

The Authority is fully liable for the OPEB obligation due to its employees. During FY 2018, the Authority recognized its unfunded OPEB liability administered by the California Public Employees Retirements System. Due to the Authority's employees being utilized by the County, the Authority has established a long-term note receivable from the County, which is allocated based on the same methodology by which the Authority allocates salary and benefits expenses to the County. See Note 07 for the balance.

NOTE 13 - ECONOMIC DEPENDENCE

For the year ended December 31, 2024, approximately 56% of revenues reflected in the financial statement are directly or indirectly from HUD. The Authority's operations are concentrated in the low-income housing real estate market. In addition, the Authority operates in a heavily regulated environment. The operation of the Authority is subject to the administrative directives, rules, and regulations of federal, state, and local regulatory agencies including, but not limited to, HUD. Such administrative directives, rules, and regulations are subject to change by an act of Congress, or an administrative change mandated by HUD. Such changes may occur with little notice or inadequate funding to pay for the related cost, including the additional administrative burden to comply with the change.

NOTE 14 - ACCOUNTING CHANGES

Since EFHL has been consolidated at a blended component unit, the Authority evaluated EHDC's investment in EFH and determined that it should be written off. The prior period correction reduced EHDC's net position by \$(302,525).

NOTE 15 - SUBSEQUENT EVENTS

Management evaluated the activity of the Authority through August 21, 2025, (the date the financial statements were available to be issued) and concluded that no subsequent events have occurred that would require recognition in the financial statements or disclosure in the notes to financial statement.

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Housing Authority of the City of Eureka

Notes to Financial Statements

For the Year Ended December 31, 2024

NOTE 16 - CONDENSED FINANCIAL STATEMENTS

As required by GASB the condensed financial statements with elimination, for additional information see the detail supplementary information schedules.

	Housing Authority	Eureka Housing Development Corporation	Eureka Family Housing	Eliminations	Primary Government Totals
Condensed Statement of Net Position					
Current assets	\$ 964,983	\$ 214,191	\$ 514,583	\$ (100,526)	\$ 1,593,231
Capital assets	2,320,410	-	5,074,783	-	7,395,193
Other assets	5,790,944	-	-	(3,900,489)	1,890,455
Total Assets	9,076,337	214,191	5,589,366	(4,001,015)	10,878,879
Deferred outflow of resources	645,122	-	-	-	645,122
Current liabilities	352,453	51,060	189,631	(100,526)	492,618
Noncurrent liabilities	3,018,848	-	6,125,677	(3,900,489)	5,244,036
Total Liabilities	3,371,301	51,060	6,315,308	(4,001,015)	5,736,654
Deferred inflow of resources	503,540	-	-	-	503,540
Net investment in capital assets	2,070,987	-	3,280,353	-	5,351,340
Restricted net position	-	-	310,874	-	310,874
Unrestricted net position	3,775,631	163,131	(4,317,169)	-	(378,407)
Net Position	\$ 5,846,618	\$ 163,131	\$ (725,942)	\$ -	\$ 5,283,807

Condensed Statement of Revenues, Expenses, and Changes in Net Position

Operating revenues	\$ 2,421,244	\$ 24,047	\$ 779,011	\$ -	\$ 3,224,302
Depreciation expense	(297,960)	-	(237,083)	-	(535,043)
Other operating expenses	(2,452,788)	(103,324)	(595,321)	-	(3,151,433)
Operating Income (Loss)	(329,504)	(79,277)	(53,393)	-	(462,174)
Nonoperating revenues	202,415	-	14,008	(160,807)	55,616
Nonoperating expenses	(19,586)	-	(296,831)	160,807	(155,610)
Nonoperating Revenue (Expense)	182,829	-	(282,823)	-	(99,994)
Change in Net Position	(146,675)	(79,277)	(336,216)	-	(562,168)
Net position, beginning of year	5,993,293	544,933	(389,726)	-	6,148,500
Prior Period Adjustment	-	(302,525)	-	-	(302,525)
Net position, end of year	\$ 5,846,618	\$ 163,131	\$ (725,942)	\$ -	\$ 5,283,807

Condensed Statement of Cash Flows

Net cash flows provided/(used) by operating activities	\$ 393,588	\$ 24,083	\$ 182,704	\$ -	\$ 600,375
Net cash flows provided/(used) by capital and related financing activities	(320,611)	-	(241,050)	-	(561,661)
Net cash flows provided/(used) by investing activities	44,880	-	14,008	-	58,888
Net increase/(decrease) in cash and cash equivalents	117,857	24,083	(44,338)	-	97,602
Cash, beginning of year	723,280	53,396	491,084	-	1,267,760
Cash, end of year	\$ 841,137	\$ 77,479	\$ 446,746	\$ -	\$ 1,365,362

Housing Authority of the City of Eureka

Required Schedules of the Pension Plan

For the Year Ended December 31, 2024

SCHEDULE OF THE PENSION PLAN'S PROPORTIONATE SHARE OF THE NET PENSION LIABILITY (ASSET) AND RELATED RATIOS

Reporting Date for Employer under GASB 68 as of June 30	Proportion of Net Pension Liability	Proportionate Share of Net Pension Liability	Covered Employee Payroll*	Proportionate Share of the Net Pension Liability as a Percentage of Covered-Employee Payroll	Plan Fiduciary Net Position as a Percentage of the Total Pension Liability**
2015	0.03208%	\$ 873,676	\$ 1,029,046	84.90%	79.89%
2016	0.03308%	\$ 1,112,018	\$ 1,144,322	97.18%	75.87%
2017	0.03468%	\$ 1,320,012	\$ 1,138,020	115.99%	75.39%
2018	0.03548%	\$ 1,289,899	\$ 1,151,936	111.98%	77.69%
2019	0.03575%	\$ 1,431,717	\$ 1,150,942	124.40%	77.73%
2020	0.03752%	\$ 1,582,515	\$ 1,130,167	140.02%	77.71%
2021	0.03609%	\$ 741,765	\$ 1,165,591	63.64%	90.49%
2022	0.04150%	\$ 1,942,094	\$ 1,350,899	143.76%	78.19%
2023	0.04246%	\$ 2,123,131	\$ 1,497,599	141.77%	77.97%
2024	0.04377%	\$ 2,116,909	\$ 1,524,833	138.83%	79.91%

*Covered employee payroll represents compensation earnable and pensionable compensation. Only compensation earnable and pensionable compensation that would possibly go into the determination of the retirement benefits are included.

** The Plan Fiduciary Net Position as a percentage of the Total Pension Liability is the same for all general employers because neither the Plan Fiduciary Net Position nor the Total Pension Liability have been maintained separately for each of those employers. The same is also the case for all safety employers.

SCHEDULE OF THE PENSION PLAN CONTRIBUTIONS

Reporting Date for Employer under GASB 68 as of June 30	Actuarially Determined Contribution [A]	Contributions in Relation to Actuarially Determined Contribution [B]	Contribution Deficiency (Excess) [C]=[A]-[B]	Covered-Employee Payroll	Contribution as a Percentage Covered- Employees Payroll
2015	\$ 188,692	\$ 188,692	\$ -	\$ 1,029,046	18.34%
2016	\$ 174,605	\$ 174,605	\$ -	\$ 1,144,322	15.26%
2017	\$ 122,190	\$ 122,190	\$ -	\$ 1,138,020	10.74%
2018	\$ 117,570	\$ 117,570	\$ -	\$ 1,151,936	10.21%
2019	\$ 115,632	\$ 115,632	\$ -	\$ 1,150,942	10.05%
2020	\$ 118,619	\$ 118,619	\$ -	\$ 1,130,167	10.50%
2021	\$ 117,305	\$ 117,305	\$ -	\$ 1,165,591	10.06%
2022	\$ 126,649	\$ 126,649	\$ -	\$ 1,350,899	9.38%
2023	\$ 140,007	\$ 140,007	\$ -	\$ 1,497,599	9.35%
2024	\$ 155,560	\$ 155,560	\$ -	\$ 1,524,833	10.20%

Notes to Required Supplementary Information Schedules:**Change in Assumptions:**

In Fiscal Year 2023-24, there are no changes to the actuarial assumptions or methods in relation to financial reporting.

In Fiscal Year 2022-23, there are no changes to the actuarial assumptions or methods in relation to financial reporting.

In November 2021, the CalPERS Board of Administration adopted new investment portfolios as well as several changes to actuarial assumptions. For PERF C, these changes were implemented in the June 30, 2021, actuarial valuations for funding purposes. Included in these changes were assumptions for inflation, the discount rate, and administrative expenses, as well as demographic assumptions including changes to mortality rates. The inflation assumption was reduced from 2.50 percent to 2.30 percent, the administrative expense assumption was reduced from 0.15 percent to 0.10 percent, and the discount rate was reduced from 7.00 percent to 6.80 percent. As a result, for financial reporting purposes, the discount rate for the PERF C was lowered from 7.15 percent to 6.90 percent in Fiscal Year 2021-22.

In Fiscal Year 2020-21, no changes were made to the actuarial assumptions in relation to financial reporting.

The CalPERS Board of Administration adopted a new amortization policy effective with the June 30, 2019, actuarial valuation. The policy shortens the period over which actuarial gains and losses are amortized from 30 years to 20 years with the payments computed as a level dollar amount.

In addition, the policy does not utilize a five-year ramp-up and ramp-down on UAL bases attributable to assumption changes, investment gains/losses, and non-investment gains/losses. These changes will apply only to new UAL bases established on or after June 30, 2019. In Fiscal Year 2019-20, no changes have occurred to the actuarial assumptions in relation to financial reporting.

In Fiscal Year 2018-19, CalPERS implemented a new actuarial valuation software system for the June 30, 2018, valuation. This new system has refined and improved calculation methodology.

In December 2017, the Board adopted new mortality assumptions for plans participating in the PERF. The new mortality table was developed from the December 2017, experience study and includes 15 years of projected ongoing mortality improvement using 90 percent of scale MP 2016, published by the Society of Actuaries. The inflation assumption was reduced from 2.75 percent to 2.50 percent. The assumptions for individual salary increases and overall payroll growth were reduced from 3.00 percent to 2.75 percent. These changes will be implemented in two steps commencing in the June 30, 2017, funding valuation. For financial reporting purposes, these assumption changes are fully reflected in the results for Fiscal Year 2017-18.

In Fiscal Year 2016-17, the financial reporting discount rate for the PERF C was lowered from 7.65 percent to 7.15 percent. In December 2016, the Board approved lowering the funding discount rate used in the PERF C from 7.50 percent to 7.00 percent, which was phased in over a three-year period (7.50 percent to 7.375 percent, 7.375 percent to 7.25 percent, and 7.25 percent to 7.00 percent) beginning with the June 30, 2016, valuation reports. The funding discount rate includes a 15 basis-point reduction for administrative expenses, and the remaining decrease is consistent with the change in the financial reporting discount rate.

In Fiscal Year 2014-15, the financial reporting discount rate was increased from 7.50 percent to 7.65 percent resulting from eliminating the 15 basis-point reduction for administrative expenses. The funding discount rate remained at 7.50 percent during this period and remained adjusted for administrative expenses.

Change in Benefits: None.

Valuation date:

Actuarially determined contribution rates for fiscal year 2023 - 2024, were calculated based on the June 30, 2023, funding valuation report.

Methods and assumptions used to determine contribution rates:

Actuarial cost method:	Entry age normal.
Amortization method:	5 year straight-line amortization.
Asset valuation method:	Fair Value of Assets. For details, see June 30, 2023, Funding Valuation Report.
Inflation:	2.30%
Salary increases:	Varies by entry age and service.
Payroll growth	2.75%
Investment rate of return:	6.9% net of pension plan investment and administrative expenses; including inflations.
Mortality:	Derived using CalPERS' membership date for all funds.

Change in assumptions:

For changes to previous years' information, refer to past GASB 68 reports.

Housing Authority of the City of Eureka
Schedule of Changes in Total OPEB Liability and Related Ratios

Measurement Period	2018	2019	2020	2021	2022	2023	2024
Service cost	\$ 22,268	\$ 22,880	\$ 33,969	\$ 51,400	\$ 53,348	\$ 40,920	\$ 47,323
Interest	18,153	12,699	16,436	14,453	15,341	21,329	21,793
Experience (gains)/losses	-	-	(95,969)	-	(48,123)	-	(50,080)
Expected minus actual benefit payments	-	(1,097)	-	-	-	-	-
Changes of assumptions	-	111,067	130,950	5,083	(169,818)	46,001	(66,982)
Benefit payments	(13,172)	(12,672)	(13,769)	(15,444)	(15,444)	(16,308)	(16,308)
Net change	27,249	132,877	71,617	55,492	(164,696)	91,942	(64,254)
Beginning total OPEB liability	438,516	465,765	598,642	670,259	725,751	561,055	652,997
Ending Total OPEB Liability	\$ 465,765	\$ 598,642	\$ 670,259	\$ 725,751	\$ 561,055	\$ 652,997	\$ 588,743
Plan Fiduciary Net Position	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net OPEB liability (asset)	\$ 465,765	\$ 598,642	\$ 670,259	\$ 725,751	\$ 561,055	\$ 652,997	\$ 588,743
Plan fiduciary net position as a percent of total OPEB liability	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Covered-employee payroll	\$ 1,151,936	\$ 1,150,942	\$ 1,130,167	\$ 1,165,591	\$ 1,350,899	\$ 1,497,599	\$ 1,524,833
Net OPEB liability as percent of covered payroll	40.43%	52.01%	59.31%	62.26%	41.53%	43.60%	38.61%
Actuarially determined contribution (ADC)	\$ 13,172	\$ 12,672	\$ 13,769	\$ 15,444	\$ 15,444	\$ 16,308	\$ 16,308
Actual contributions	(13,172)	(12,672)	(13,769)	(15,444)	(15,444)	(16,308)	(16,308)
Contribution Deficiency (Excess)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Contributions as a percentage of covered payroll	1.14%	1.10%	1.22%	1.32%	1.14%	1.09%	1.07%

Notes to Schedule

This is a 10-year schedule; however, the information in this schedule is not required to be presented retroactively. Years will be added to this schedule in future fiscal years until 10 years of information is available.

Housing Authority of the City of Eureka

Schedule of Expenditures of Federal Awards

For the Year Ended December 31, 2024

	Assistance Listing Number(s)	Award Type	Expenditures
U.S. Department of HUD			
Low Rent Public Housing	14.850	Direct	\$ 487,827
Public Housing Capital Fund Program	14.872	Direct	809,791
Totals U.S. Department of HUD			1,297,618
Total Expenditures of Federal Awards			\$ 1,297,618
Award Type			
Direct			\$ 1,297,618
Indirect			\$ -

NOTE 1: SCOPE OF PRESENTATION

The accompanying schedule presents the expenditures incurred (and related awards received) by the Housing Authority of the City of Eureka (Authority) that are reimbursable under federal programs of federal agencies providing financial assistance awards. For the purpose of this schedule, only the portion of the program expenditures reimbursable with such federal funds is reported in the accompanying schedule. Program expenditures in excess of the maximum federal reimbursement authorized or the portion of the program expenditures that were funded with local or other nonfederal funds are excluded from the accompanying schedule. This schedule also only includes the amounts expended by the Authority, none of the amount expended, if any, by the blended or discretely present component units have been included.

NOTE 2: BASIS OF ACCOUNTING

The expenditures included in the accompanying schedule were reported on the accrual basis of accounting. Expenditures are recognized in the accounting period in which the related liability is incurred. Expenditures reported included any property or equipment acquisitions incurred under the federal program. Therefore, some amounts presented in this schedule may differ from amounts presented in, or used in the preparation of the basic financial statements.

NOTE 3: 10% DE MINIMIS INDIRECT COST RATE

The Authority has not elected to use the 10% de minimis indirect cost rate as allowed in the Uniform Guidance, section 414.

Housing Authority of the City of Eureka

Statement and Certification of Actual Costs

December 31, 2024

1. The Actual Costs of the Authority was as follows:

Grant	Funds Approved	Funds Disbursed	Funds Expended	Balance Unspent
CA01P025501-24	\$ 809,791	\$ 809,791	\$ 809,791	\$ -

2. The distribution of costs as shown on the Financial Statement of Costs accompanying the Actual Cost Certificate submitted to HUD for approval, is in agreement with the Authority's records.
3. For the above completed grants, all costs have been paid and all related liabilities have been discharged through payment.

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- 4068 rural plains circle #180
- franklin, tn 37064



Board of Commissioners

Housing Authority of the City of Eureka
Eureka, CA

Report on Internal Control over Financial Reporting and on Compliance and Other Matters Based on an Audit of Financial Statements Performed in Accordance with *Government Auditing Standards*

Independent Auditors' Report

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 financial statements of the business-type activities of the Housing Authority of the City of Eureka as of and for the year ended December 31, 2024, and the related notes to financial statements, which collectively comprise the Housing Authority of the City of Eureka's basic financial statements, and have issued our report thereon dated August 21, 2025. Our report includes a reference to other auditors who audited the financial statements of Eureka Family Housing, L.P., as described in our report on the Housing Authority of the City of Eureka's financial statements. The financial statements of Eureka Housing Associates, L.P., were not audited in accordance with *Government Auditing Standards*.

Report on Internal Control over Financial Reporting

In planning and performing our audit, we considered the Housing Authority of the City of Eureka'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 financial statements but not for the purpose of expressing an opinion on the effectiveness of the Housing Authority of the City of Eureka's internal control. Accordingly, we do not express an opinion on the effectiveness of the Housing Authority of the City of Eureka'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 Housing Authority of the City of Eureka's financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or combination of deficiencies, in internal controls 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 purposes 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 and significant deficiencies may exist that have not been identified.

**Report on Compliance and Other Matters**

As part of obtaining reasonable assurance about whether the Housing Authority of the City of Eureka's financial statements are free of 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 Housing Authority of the City of Eureka's control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Housing Authority of the City of Eureka's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

August 21, 2025

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Board of Commissioners

Housing Authority of the City of Eureka
Eureka, CA

Report on Compliance for Each Major Federal Program and Report on Internal Control over Compliance in Accordance with the Uniform Guidance

Independent Auditors' Report

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited the Housing Authority of the City of Eureka'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 the Housing Authority of the City of Eureka's major federal programs for the year ended December 31, 2024. The Housing Authority of the City of Eureka's major federal programs are identified in the summary of auditor's results section of the accompanying schedule of findings and questioned costs.

In our opinion, the Housing Authority of the City of Eureka 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 major federal programs for the year ended December 31, 2024.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); 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). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditor's Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of the Housing Authority of the City of Eureka and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of the Housing Authority of the City of Eureka's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the Housing Authority of the City of Eureka's federal programs.



Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the Housing Authority of the City of Eureka's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the Housing Authority of the City of Eureka's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the Housing Authority of the City of Eureka's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of the Housing Authority of the City of Eureka's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances 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 the Housing Authority of the City of Eureka's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on 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 Auditor's Responsibilities for the Audit of Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that were not identified.



Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

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.

August 21, 2025

Housing Authority of the City of Eureka

Schedule of Findings and Questioned Costs

For the Year Ended December 31, 2024

Section I Summary of Auditors' Results

Financial Statements

Type of auditors' report issued

Internal controls over financial reporting:

 Material weakness(es) identified

 Significant deficiency(ies) identified

Noncompliance material to financial statements noted

Federal Awards

Internal control over major federal programs

 Material weakness(es) identified

 Significant deficiency(ies) identified

Type of auditors' report issued on compliance for major federal programs

Any audit findings disclosed that are required to be reported in accordance with 2 CFR 200.516(a)

Identification of major federal programs:

ALN(s)	Name of Federal Program or Cluster
14.872	Public Housing Capital Fund Program

Dollar threshold used to distinguish between type A and type B programs:

Auditee qualified as a low-risk auditee

Section II Financial Statement Findings

No findings.

Section III Federal Awards Findings

No findings to report under 2CFR200 Section 516(a) of the Uniform Guidance.

Housing Authority of the City of Eureka
Summary Schedule of Prior Year Findings and Questioned Costs
For the Year Ended December 31, 2024

Financial Statement Findings

Prior Year Findings Number	Findings Title	Status/Current Year Finding Number
N/A	There were no prior findings reported.	N/A

Federal Award Findings and Questioned Costs

Prior Year Findings Number	Findings Title	Status/Current Year Finding Number
N/A	There were no prior findings reported.	N/A

RESOLUTION 2029

TO ACCEPT AGENCY AUDIT REPORTS FISCAL YEAR ENDING DECEMBER 31, 2024

WHEREAS, It is a requirement of the United States Department of Housing and Urban Development that the Housing Authority have an independent audit of Compliance and Internal Control Over Financial Reporting based on Audit of Financial Statements Performed in Accordance with Government Audit Standards; and

WHEREAS, It is a requirement of the United States Department of Housing and Urban Development that the Housing Authority have an independent audit of Compliance with Requirements Applicable to Each Major Program and on Internal Control Over Compliance in Accordance with OMB Circular A-133; and

WHEREAS, The Housing Authority has contracted with Smith Marion, Certified Public Accountants, to complete the audit; and

WHEREAS, Annual Audit has been completed and the Auditors Report has been submitted to the members of the Board of Commissioners for review and approval; and

WHEREAS, The Commissioners have reviewed the audit report and found it to be substantially correct.

NOW, THEREFORE, BE IT RESOLVED, that the Commissioners of the Housing Authority of the City of Eureka do hereby accept the Audited Financial Statements for the fiscal year ending December 31, 2024.

PASSED AND ADOPTED on the _____ day of _____ 2025 by the following vote:

AYES:
NAYS:
ABSENT
ABSTAIN:

Name

Name

Title

Title

Signature

Signature

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8d

Memorandum

To: Commissioners

From: Cheryl Churchill, Executive Director

Subject: Approval of Employee or Commissioner Out of State Travel – Nelrod Conference

BACKGROUND AND HISTORY:

This memo requests Board approval of a resolution authorizing employee and commissioner out-of-state travel to attend The Nelrod Company's Annual Conference, scheduled for February 25–27, 2026, in Las Vegas, Nevada.

The conference provides training and technical guidance on federal housing regulations, best practices for Housing Choice Voucher and Public Housing programs, and operational updates relevant to the Housing Authority's ongoing compliance and program administration. Attendance supports staff development and strengthens our capacity to implement current HUD requirements effectively. In accordance with the agency Personnel Policy, Section 802.2, all out-of-state travel must receive prior approval from the Board of Commissioners. Approval of this resolution will authorize designated Housing Authority employees and commissioners to attend the conference and will allow staff to proceed with necessary travel arrangements.

FINANCIAL IMPACT:

Funds for staff training and travel are included in the approved FY 2026 budget. No additional appropriations are required.

IMPACT TO PERSONNEL:

The training received by attendees will enhance employee and commissioner expertise, improve regulatory compliance, and strengthen the agency's overall operational capacity.

ALTERNATIVE:

If staff do not attend the Nelrod conference, staff may experience delays in implementing new regulatory requirements and may miss valuable best-practice strategies that improve program efficiency and compliance. Other in-state training may be available as an alternate.

STAFF RECOMMENDATION:

Accept and adopt for approval.

RESOLUTION No. 2030

**AUTHORIZING OUT-OF-STATE TRAVEL FOR
HOUSING AUTHORITY OF THE CITY OF EUREKA EMPLOYEES AND COMMISSIONER
TO A NELROD CONFERENCE IN LAS VEGAS NEVADA, FEBRUARY 2026**

WHEREAS, the Board of Commissioners of the Housing Authority of the City of Eureka recognizes the importance of providing employees and commissioners of the Housing Authority with access to professional development, training, and collaboration opportunities that advance the Organization's mission; and

WHEREAS, an upcoming conference to be held in the State of Nevada offers essential training, industry updates, and peer engagement that will directly support the Organization's programs and service delivery; and

WHEREAS, out-of-state travel by Housing Authority employees and commissioners requires prior authorization from the Board of Commissioners and must comply with all applicable state policies, fiscal controls, and travel regulations;

NOW, THEREFORE, BE IT RESOLVED that the Board of Commissioners hereby authorizes designated employees and commissioners of the Housing Authority of the City of Eureka to travel to the conference in Nevada for official business purposes; and

BE IT FURTHER RESOLVED that the Executive Director (or designee) is authorized to approve the specific employees and commissioners attending, confirm that the travel is necessary and within approved budget parameters, and execute all related travel documents, reservations, and reimbursement approvals; and

BE IT FURTHER RESOLVED that this authorization applies solely to the approved conference in Nevada and shall remain in effect until the completion of such travel or until modified by the Board.

PASSED AND ADOPTED on the _____ day of _____ 2025 by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

Name

Name

Title

Title

Signature

Signature

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8e

Memorandum

To: Commissioners

From: Dustin Wiesner, Deputy Director

Subject: Write Off of Uncollectible Accounts Receivable

BACKGROUND:

The Housing Authority of the City of Eureka routinely writes off uncollectible accounts receivable after all reasonable efforts have been made to collect the debt. All write-offs over \$5,000.00 require board approval with a resolution.

Impact to Personnel:

None.

Fiscal Impact:

Once a debt is deemed uncollectible, it is written off or removed from the accounting books. Write-offs are reflected in financial statements as a decrease in Accounts Receivable (an asset), and an increase in expenses. This transaction is an accounting entry that does not affect cash flow. Additionally, the decrease in Accounts Receivable positively affects some of the HUD ratios that are used to evaluate our agency's operations.

Note that debts are still reported in HUD systems, and any person reported owing cannot be assisted by HUD-funded programs until debts are paid. Additionally, once a debt is written off internally, it is submitted to a collection agency for further follow-up. However, the resulting collections from this process are historically very low.

Alternatives:

Keeping uncollectible receivables on the books fails to properly account for bad debts and to comply with Generally Accepted Accounting Principles (GAAP). Additionally, it does not reflect a conservative approach to the collectability of past tenant debts. This option is not recommended.

STAFF RECOMMENDATION:

Staff recommends that the Board approve and adopt the resolution to write off uncollectible debts.

Ppty	Code	Name	Balance	Status	DL1	DL2	Move Out Date	Rent	Late	Work Orders	Misc Tenant Charge	Cleaning & Damages
251	10006956		7,846.76	past	10/16/2025	tenant deceased	7/25/2025	-	-	-	-	7,846.76
251	10003778		1,982.38	past	10/16/2025	move-out statement returned	9/05/2025	-	-	-	-	1,982.38
255	10008248		8,751.12	past	10/16/2025	tenant deceased	9/22/2025	1,404.63	200.00	220.99	-	6,925.50
			<u>\$ 18,580.26</u>									
								\$ 1,404.63	\$ 200.00	\$ 220.99	\$ -	\$ 16,754.64

PREPARED BY

Honny Wilson

Accounts Receivable Clerk

11/25/2025
Date

APPROVALS

J. Duster Winner
Deputy Director

12/02/2025
Date

Cheryl Chhill
Executive Director

12/02/2025
Date

RESOLUTION 2031
TO WRITE OFF CERTAIN UNCOLLECTIBLE ACCOUNTS RECEIVABLE

WHEREAS, All efforts to collect certain accounts from former tenants of the Conventional Public Housing program have been unsuccessful; and

WHEREAS, The U.S. Department of Housing and Urban Development has recommended that after all reasonable efforts have been made to collect vacated accounts, the Board of Commissioners, based on the recommendations of the Executive Director, should authorize the charging off such accounts; and

NOW, THEREFORE, BE IT RESOLVED, That the following accounts be transferred to Collection Loss;

<u>Housing Program</u>	<u>Amount</u>
Public Housing, Passed Away	\$7,846.76
Public Housing, Passed Away	\$8,751.12

PASSED AND ADOPTED on the _____ day of _____ 2025 by the following vote:

AYES:
NAYS:
ABSENT:
ABSTAIN:

Name

Name

Title

Title

Signature

Signature

Housing Authority of the City of Eureka

Board of Commissioners Meeting

December 15, 2025

Agenda Item 8f

Memorandum

To: Commissioners

From: Cheryl Churchill, Executive Director

Subject: Admissions and Continued Occupancy Policy (ACOP) Update

BACKGROUND AND HISTORY:

The purpose of this memo is to provide the Board with a brief overview of the significant updates made to the Admissions and Continued Occupancy Policy (ACOP), as detailed in the attached summary. These updates reflect recent HUD regulatory changes, clarifications to existing policy, and adjustments to improve program administration.

With nearly 500 pages in the ACOP, reviewing it in detail is an onerous task. As such, the attached summary is provided to highlight significant changes in either HUD standard language and policy or local PHA policy.

Link to redlined draft ACOP on our website:

https://eurekahumboldt.org/wp-content/uploads/2025/09/ACOP-Update-2025_08.pdf

A public hearing was held on October 27, 2025. No comments were received regarding the draft ACOP.

Impact to Personnel:

The redlined version of the ACOP has been provided to personnel to familiarize them with proposed changes. Staff training is ongoing to keep staff updated of changes.

Fiscal Impact:

None.

Alternatives:

None; ACOP updates are required in order to be in compliance with HUD requirements.

STAFF RECOMMENDATION:

Staff recommends that the Board approve the updated ACOP for adoption.

Summary of significant updates/changes to the ACOP December 2025

CHAPTER	SECTION	DESCRIPTION
Throughout	Various	Adds email as an acceptable form of communication with applicants and program participants.
2: Fair Housing	2-II.B. Definition of Reasonable Accommodation	<p>Adds language: “Allowing a change in the family’s rent due date to correspond with the receipt of the head of household or spouse/cohead’s SSI or SSDI benefits” to Types of Reasonable Accommodations.</p> <p>Note that HACE has done this for at least a decade; this update adds required HUD language clarifying that it is considered an RA.</p>
3: Eligibility	3-II.C. Social Security Numbers	<p>Removes section allowing exceptions for SSN documentation for participants aged 62 or older before January 31, 2010.</p> <p>Now ALL applicants and household members MUST disclose their complete and accurate SSN to verify eligibility.</p>
	3-III.C. Restriction on Assistance Based on Assets	Adds mandatory criteria making applicant ineligible if the family’s net assets exceed the HUD-published asset limitation amount (adjusted annually by HUD). This amount is \$103,200 for 2025.
4: Applications	4-III.B. Selection Method, Local Preferences	<p>Add language: If the PHA has a Housing Choice Voucher program, the PHA must offer, and if accepted, provide the family a selection preference for an appropriate-sized public housing unit that first becomes available for occupancy after the time period expires for an HCV family whose HAP contract is being terminated due to an owner failing to make required repairs within the required time frame, and who are unable to lease a new unit within the term of the voucher [24 CFR 982.404(e)(2)].</p> <p>Note that HACE does not have an HCV program, but does work jointly with HACH to assist clients as needed.</p>

6B: Income	6-I.D. Earned Income	<p>Adds language: Income earned as a day laborer is not considered nonrecurring income. Income earned as a seasonal worker is not considered nonrecurring income.</p>
	6-I.F. Business and Self-Employment Income, Independent Contractors	<p>Adds language: (Independent Contractor) This may include individuals such as third-party delivery and transportation service providers and “gig workers” like babysitters, landscapers, rideshare drivers, and house cleaners. Income earned as an independent contractor is not considered nonrecurring income.</p>
	6-I.G. Student Financial Assistance	<p>Adds language: Other student financial assistance received by the student that, either by itself or in combination with HEA assistance, exceeds the actual covered costs, is included in income.</p>
	6-I.H. Periodic Payments	<p>Adds language: Income that will not be repeated beyond the coming year (i.e. the 12 months following the effective date of the certification), based on information provided by the family, is considered nonrecurring income and is excluded from annual income. For example, a family receives income from a guaranteed income program in their city that has a discrete beginning and end date. While the guaranteed income will be repeated in the coming year, it will end before the family’s next annual reexamination. This income is fully excluded from annual income. Unemployment income and other types of periodic payments are not considered nonrecurring income, unless explicitly excluded from income under 25 CFR 5.609(b), and thus they are included in annual income. Any workers’ compensation is always excluded from annual income, regardless of the frequency or length of the payments. Social Security benefits: When a family member’s benefits are garnished, levied, or withheld to pay restitution, child support, tax debt, student loan debt, or other debts, the PHA must use the gross amount of the income, prior to the reduction, to determine a family’s annual income.</p>

	6-I.I. Nonrecurring Income	<p>Adds language: The value of regular in-kind donations (such as the value of groceries) received by friends and family are included.</p>
	6-I.M. Additional Exclusions from Annual Income	<p>Adds language: Payments, including for supportive services and reimbursement of out-of-pocket expenses, to volunteers under the Domestic Volunteer Services Act of 1973 (42 U.S.C. 5044(g), 5058). The exclusion also applies to assets.</p> <ul style="list-style-type: none"> • Except, the exclusion does not apply when the Chief Executive Officer of the Corporation for National and Community Service determines that the value of all such payments, adjusted to reflect the number of hours such volunteers are serving, is equivalent to or greater than the minimum wage then in effect under the Fair Labor Standards Act of 1938 (29 U.S.C. 201 et seq.) or the minimum wage, under the laws of the State where such volunteers are serving, whichever is the greater (42 U.S.C. 5044(f)(1)). <p>For Section 8 programs only, any financial assistance in excess of amounts received by an individual for tuition and any other required fees and charges under the Higher Education Act of 1965 (20 U.S.C. 1001 et seq.), from private sources, or an institution of higher education (as defined under the Higher Education Act of 1965 (20 U.S.C. 1002)), shall be considered income if the individual is over the age of 23 with dependent children (Pub. L. 109–115, section 327 (as amended)).</p> <p>Distributions from an ABLE account, distributions from and certain contributions to an ABLE account established under the ABLE Act of 2014 (Pub. L. 113–295.), as described in Notice PIH 2019–09 or subsequent or superseding notice is excluded from income and assets.</p> <p>The amount of any refund (or advance payment with respect to a refundable credit) issued under the Internal Revenue Code is excluded from income and assets for a period of 12 months from receipt (26 U.S.C. 6409).</p>

		<p>Assistance received by a household under the Emergency Rental Assistance Program pursuant to the Consolidated Appropriations Act, 2021 (Pub. L. 116–260, section 501(j)), and the American Rescue Plan Act of 2021.</p> <p>Per capita payments made from the proceeds of Indian Tribal Trust Settlements listed in IRS Notice 2013-1 and 2013-55 must be excluded from annual income unless the per capita payments exceed the amount of the original Tribal Trust Settlement proceeds and are made from a Tribe’s private bank account in which the Tribe has deposited the settlement proceeds. Such amounts received in excess of the Tribal Trust Settlement are included in the gross income of the members of the Tribe receiving the per capita payments as described in IRS Notice 2013-1. The first \$2,000 of per capita payments are also excluded from assets unless the per capita payments exceed the amount of the original Tribal Trust Settlement proceeds and are made from a Tribe’s private bank account in which the Tribe has deposited the settlement proceeds (25 U.S.C. 117b(a), 25 U.S.C. 1407).</p> <p>Any amounts (i) not actually received by the family, (ii) that would be eligible for exclusion under 42 U.S.C. 1382b(a)(7), and (iii) received for service-connected disability under 38 U.S.C. Chapter 11 or dependency and indemnity compensation under 38 U.S.C. Chapter 13 (25 U.S.C. 4103(9)(C)) as provided by an amendment by the Indian Veterans Housing Opportunity Act of 2010 (Pub. L. 111–269 section 2) to the definition of income applicable to programs under the Native American Housing Assistance and Self-Determination Act (NAHASDA) (25 U.S.C. 4101 et seq.).</p>
	6-II.B. Assets Disposed of for Less than Fair Market Value	<p>Adds language: The family must certify whether any assets have been disposed of for less than fair market value in the preceding two years.</p>
	6-III.D. Health and Medical Care Expenses Deduction	<p>Adds policy: <u>PHA Policy</u> The PHA will use the most current IRS Publication 502 as a standard for determining if expenses claimed by eligible families qualify as health and medical care expenses. However,</p>

		under no circumstances will the PHA deduct any expenses listed in IRS Publication 502 that do not conform with HUD's definition of <i>health and medical care expenses</i> .
7A: Verification (pre-HOTMA)	7-I.B. Overview of Verification Requirements	<p>Adds policy and language:</p> <p><u>PHA Policy</u> The PHA will not accept verification from other federal assistance programs. All income will be verified in accordance with the requirements of HUD's verification hierarchy and PHA policies in this chapter.</p> <p>When the PHA does not use a Safe Harbor income determination from a federal assistance program to determine the family's annual income as outlined above, then PHA will use a streamlined income determination where applicable.</p> <p>Regardless of the percent of a family's unadjusted income from fixed income sources: The PHA will streamline the annual reexamination process by applying the verified COLA/inflationary adjustment factor to fixed-income sources.</p> <p>The family will be required to sign a self-certification stating that their sources of fixed income have not changed from the previous year. The PHA will document in the file how the determination that a source of income was fixed was made.</p> <p>If the family's sources of fixed income have changed from the previous year, the PHA will obtain third-party verification of any new sources of fixed income.</p> <p>All other income will be verified using third-party verification as outlined in Notice PIH 2023-27 and Chapter 7 of this policy.</p>
	7-III.D Alimony or Child Support	<p>Added to PHA Policy:</p> <p>If the family declares that it <i>receives irregular or no payments</i>, in addition to the verification process listed above, the family must provide evidence that it has taken all reasonable efforts to collect amounts due. This may include:</p>

		<p>A statement from any agency responsible for enforcing payment that shows the family has requested enforcement and is cooperating with all enforcement efforts</p> <p>If the family has made independent efforts at collection, a written statement from the attorney or other collection entity that has assisted the family in these efforts.</p>
7B: Verification (post-HOTMA)	Introduction	<p>This chapter is applicable upon the PHA's HOTMA 102/104 compliance date. Prior to this date, the PHA will follow policies as outlined in Chapter 7.A. of the model policy.</p>
	7-I.E. Level 5 and 6 Verifications	<p>New Hires Report</p> <p>Adds policy:</p> <p><u>PHA Policy</u> In accordance with PHA policies in Chapter 9, the PHA does not process interim reexaminations for families who have increases in earned income. Except for instances in which the PHA uses Safe Harbor income determinations to determine a family's annual income, the PHA will only review the New Hires Report at annual reexamination</p> <p>No Income Reported by HHS or SSA Adds policy:</p> <p><u>PHA Policy</u> The PHA will generate the No Income Reported by HHS or SSA Report quarterly and will retain the report.</p> <p>The PHA will re-verify the status of tenants identified on the report quarterly. Based on the information provided by the family and in EIV, the PHA may require that family members provide verifications or sign release forms in order to obtain additional verification.</p> <p>When the PHA determines through this report and third-party verification that a family has concealed or under-reported income, corrective action will be taken pursuant to the policies in Chapter 15, Program Integrity.</p>

	7-I.F. Level 4 Verification	<p>Adds language:</p> <p>EIV + Self-Certification EIV may be used as written third-party verification and may be used to calculate income if the family agrees with the information in EIV and self-certifies that the amount is accurate and representative of current income. This practice is known as <i>EIV + self-certification</i>. When calculating income using this method, the PHA may use its discretion to determine which method of calculation is reasonable: the last four quarters combined or an average of any number of quarters. The family must be provided with the information from EIV.</p>
	7-III.F. Assets and Income from Assets	<p>Self-Certification of Real Property Ownership</p> <p>Adds language:</p> <p>If the family certifies that they do not have any present ownership interest in real property, the PHA may take that as sufficient to determine the family is not out of compliance with the real property restriction. If the family declares they have present ownership in real property, the PHA must obtain third-party verification of the family's legal right to reside in the property, the effective legal authority to sell the property, and whether the property is suitable for occupancy by the family as a residence.</p>
	7-III.K Zero Income Families	<p>Updated language:</p> <p>PHAs have discretion to establish reasonable procedures to manage the risk of unreported income, such as asking families to complete a zero-income worksheet at admission or periodically after admission to determine if they have any sources of unreported income or searching any UIV sources for unreported income.</p> <p>PHAs may accept a self-certification of zero income from the family without taking any additional steps to verify zero reported income. HUD does not require such self-certifications be notarized.</p>

8: Leasing	8-I.F. Payments Under the Lease	<p>Adds language:</p> <p>The lease must contain a provision or addendum that tenants will receive notification at least 30 days before an eviction for nonpayment of rent is filed [24 CFR 966.4(q).</p>
	Late Fees and Nonpayment	<p>Adds language:</p> <p>The lease must also contain a provision or addendum that tenants will receive notification at least 30 days before an eviction for nonpayment of rent is filed [24 CFR 966.4(q)]. The PHA must not provide tenants with a termination notice prior to the day after the rent is due according to the lease. The PHA must not proceed with filing an eviction if the tenant pays the alleged amount of rent owed within the 30-day notification period [24 CFR 966.4(r)].</p> <p>Adds to policy: The PHA will not proceed with filing an eviction if the tenant pays the alleged amount of rent owed within the 30-day notification period.</p>
	8-II.B. PHA-Conducted Inspections, Notice of Entry, Non-emergency Entries	<p>Adds to PHA Policy:</p> <p>Except for emergencies, management will not enter the dwelling unit to perform inspections where a pet resides unless accompanied for the entire duration of the inspection by the pet owner or responsible person designated by the pet owner in accordance with the pet policies in Section 10-II.D</p>
9: Reexaminations (pre-HOTMA)	9-II.B. Full Reexamination of Family Income and Composition	<p>Adds to PHA policy:</p> <p>For families paying flat rents, the PHA will conduct a full reexamination of family income and composition once every three years. However, for flat rent families who become over-income, this policy will not apply. The PHA will instead conduct an interim reexamination at 12 and 24 months following the initial over-income determination as needed to verify the family remains over-income. The family will continue to be given a choice between income-based and flat rent at each annual reexamination during the over-income grace period. If the family is subsequently determined to no longer be over-income:</p>

		<ul style="list-style-type: none"> • If the determination is the result of an annual reexamination, the family will be given a choice between income-based or flat rent at reexam. If the family selects flat rent, the PHA will resume reexamination of family income and composition once every three years. • If the determination is as a result of an interim reexamination, the PHA will conduct an annual reexamination for the family at their next scheduled annual date. If the family selects flat rent, the PHA will resume reexamination of family income and composition once every three years. Families will only be given the choice between income-based and flat rent at annual reexamination.
13: Lease Terminations	13-II.B. Failure to Provide Consent	<p>Upon the PHA's HOTMA 102/104 compliance date, the below section on failure to provide consent is added:</p> <p>The PHA must terminate the lease if any family member fails to sign and submit any consent form s/he is required to sign for any reexamination.</p> <p>However, this does not apply if the applicant, participant, or any member of their family, revokes their consent with respect to the ability of the PHA to access financial records from financial institutions, unless the PHA establishes a policy that revocation of consent to access financial records will result in denial of admission or termination of assistance [24 CFR 5.232(c)]. PHAs may not process interim or annual reexaminations of income without the family's executed consent forms.</p> <p><u>PHA Policy</u> The PHA has established a policy that revocation of consent to access financial records will result in termination of assistance in accordance with PHA policy.</p>
	Initial Notice of Over-Income Status	<p>Adds language:</p> <p>The PHA is required to provide over-income families with three notifications within 30 days of the following points: at the initial</p>

		<p>determination when a family's income first exceeds the limit, at 12 months after the family continues to exceed the limit, and at 24 months of continuously exceeding the limit. If proper notice is not given, the PHA is required to continue to allow the family to stay in the unit until all three notices have been given.</p> <p>PHA's initial over-income determination. The 24 consecutive month grace period begins on the date the PHA notifies the family (for example, the post date of the notice).</p>
	Asset Limitation	<p>Adds language and PHA policy:</p> <p>Upon the PHA's HOTMA 102/104 compliance date, the below section on the asset limitation is added: <i>Asset Limitation [24 CFR 5.618; Notice PIH 2023-27]</i></p> <p>The PHA has discretion with respect to the application of the asset limitation at annual and interim reexamination. The PHA may adopt a written policy of total nonenforcement, enforcement, or limited enforcement as well as adopting exception policies.</p> <p><u>PHA Policy</u> The PHA has adopted a policy of total nonenforcement of the asset limitation for all program participants. The asset limitation only applies to initial eligibility determinations for new admissions to the PHA's public housing program.</p>
	13-IV.D. Lease Termination Notice: Form, Delivery, and Content of the Notice	<p>Adds language and PHA policy:</p> <p>Notices of lease termination must be provided in accessible formats to ensure effective communication for individuals with disabilities, and the notice must provide meaningful access for persons with LEP.</p> <p>All notices of lease termination due to a tenant's failure to pay rent must also include:</p> <ul style="list-style-type: none"> • Instructions on how the tenant can cure the nonpayment of rent violation, including: <ul style="list-style-type: none"> – An itemized amount separated by month of alleged rent owed by the tenant;

		<ul style="list-style-type: none"> – Any other arrearages allowed by HUD and included in the lease separated by month; and – The date by which the tenant must pay the amount of rent owed before an eviction for nonpayment of rent can be filed; • Information on how the tenant may recertify their income, request a minimum rent hardship exemption, or a request to switch from flat rent to income-based rent; and • In the event of a Presidential declaration of a national emergency, information as required by HUD. <p>For notices of lease termination due to a tenant's failure to pay rent, the PHA must not provide tenants with a termination notice prior to the day after the rent is due according to the lease. The PHA must not proceed with filing an eviction if the tenant pays the alleged amount of rent owed within the 30-day notification period [24 CFR 966.4(r)].</p> <p>If the tenant pays the full amount of the alleged rent owed but not the arrearages, the nonpayment will still be considered cured, and an eviction for nonpayment of rent cannot be filed. However, HUD emphasizes that the protections in this rule do not apply to other types of evictions that result from non-rent lease violations, such as nonpayment of arrearages if allowed under the lease.</p> <p>HUD also suggests the termination notice advise individuals of their right to request reasonable accommodations, include information on how individuals with disabilities can request a reasonable accommodation, and include a point of contact for reasonable accommodation requests.</p> <p><u>PHA Policy</u> The family may request a reasonable accommodation for persons with disabilities and request contact information for the PHA's 504 coordinator at any time during their tenancy.</p>
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		<p>When the PHA is required to offer the resident an opportunity for a grievance hearing, the notice must also inform the resident of their right to request a hearing in accordance with the PHA's grievance procedure. In these cases, the tenancy shall not terminate until the time for the tenant to request a grievance hearing has expired and the grievance procedure has been completed.</p> <p><u>PHA Policy</u> When applicable, the notice will also state that the resident may request a remote hearing.</p> <p>If the PHA will require that the hearing be conducted remotely, at the time the notice is sent to the resident informing them of the right to request a hearing, the resident will be notified that the hearing will be conducted remotely. The resident will be informed of the processes involved in a remote hearing and that the PHA will provide technical assistance, if needed, before the hearing.</p>
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**PUBLIC NOTICE
HOUSING AUTHORITY
OF THE CITY OF EUREKA**

NOTICE IS HEREBY GIVEN that the Housing Authority of the City of Eureka has completed a draft of the updated Admissions and Continued Occupancy Policy (ACOP). A copy of the draft is available for review at the Housing Authority website www.eurekaumboldttha.org or by request. A public meeting for the purpose of receiving comments on the ACOP draft will be held via Zoom on October 28, 2025 from 9am-10am. The Housing Authority will receive comments regarding the proposed changes starting September 11, 2025 through the close of business on October 27, 2025. To request the draft and obtain the Zoom meeting link, please call (707) 443-4583 ext 219. The Housing Authority hours of operation are 9:00am – 4:30pm, Monday through Friday, alternating every other Friday an off day.

9/11, 9/18, 9/25, 10/2, 10/9, 10/16, 10/23 (25-395)

RESOLUTION 2032

**APPROVING AND ADOPTING UPDATED
PUBLIC HOUSING PROGRAM ADMISSIONS & CONTINUED OCCUPANCY POLICY**

WHEREAS, It is a requirement of the Housing Authority of the City of Eureka to have an updated, approved Admissions & Continued Occupancy Policy for the administration of its Public Housing programs; and

WHEREAS, Staff has amended the current Admissions & Continued Occupancy Policy to include new U.S. Department of Housing and Urban Development mandated program changes; and

WHEREAS, The Commissioners have reviewed the proposed Admissions & Continued Occupancy Policy for Public Housing; and

WHEREAS, The proposed was advertised and made available for forty-five (45) days of public comment; and

WHEREAS, The Admissions & Continued Occupancy Policy will be sent to HUD for their reference; therefore

BE IT RESOLVED, That the Commissioners of the Housing Authority of the City of Eureka do hereby approve and adopt the proposed Admissions & Continued Occupancy Policy for Public Housing update effective January 01, 2026.

PASSED AND ADOPTED on the ____ day of _____ 2025 by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

Name

Name

Title

Title

Signature

Signature