



**REGULAR BOARD
MEETING**

March 23, 2023

Agenda



PUBLIC NOTICE OF REGULAR BOARD MEETING

The Board of Commissioners of the Housing Authority of the City of Edinburg will conduct a Regular Board Meeting at 5:15 p.m. on **March 23, 2023**, at the Edinburg Housing Authority Administrative Building, 910 S. Sugar Road, Edinburg, Texas 78539.

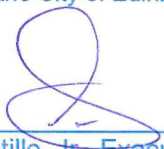
The Commissioners may conduct a closed meeting pursuant to §551.071 of the Texas Government Code to seek the advice of its attorney regarding issues of law; to consult with its attorney on a matter in which the duty of its attorney under the Texas Disciplinary Rules of Professional Conduct of the State Bar of Texas clearly conflicts with the Open Meetings Act; pursuant to §551.072 of the Texas Government Code to deliberate the purchase, exchange, lease, or value of real property, if deliberation in an open meeting would have a detrimental effect on the position of the Authority in negotiations with a third person; and/or pursuant to §551.074 of the Texas Government Code to deliberate the appointment, employment, evaluation, reassignment, duties, discipline, or charge against any officer or employee, unless the officer or employee who is the subject of the deliberation or hearing requests a public hearing.

AGENDA

1. Call Meeting to Order and Establish a Quorum – Chairman, Daniel Cantu
2. Pledge of Allegiance – Armando Barrera
3. Public Comment – Public Comments are limited to three (3) minutes. The Public Comments form will be located at the reception window at the Administration building and must be completed and submitted no later than 5:00 pm to the Executive Director. Please note that this public comment period is not interactive.
4. Presentations:
 - a. County of Hidalgo Community Service Agency
 - b. Region One Education Service Center's
5. Discuss and consider approval of Board Minutes for Regular Board Meeting of February 23, 2023.
6. Administration Report:
 - a. Agency Program
 - b. Rent Roll and Vacancy Report
 - c. Financial Report
7. Discuss and consider approval of Memorandum of Understanding between County of Hidalgo Community Service Agency and the Edinburg Housing Authority.
8. Discuss and consider approval of Amendment the Memorandum of Understanding between Region One Education Service Center's Adult Education Program (Region One ESC) and the Edinburg Housing Authority.
9. Discuss and consider approval of RFP#02-2023.1 Banking Services as per committee recommendations.
10. Discuss and consider termination of automatic extension of one-year term following the annual anniversary of the original three-year term for Executive Director Dr. Martin Castillo.
11. Executive Session:
 - a. Legal issues in accordance with §551.071 of the Texas Government Code.
 - b. Discussion of purchase, exchange, lease, or value of real property pursuant to §551.072 of the Texas Government Code.
 - c. Personnel matters in accordance with §551.074 of the Texas Government Code
12. Possible action on posted agenda items discussed in Executive Session.
13. Adjournment

WITNESS MY HAND AND SEAL OF said Housing Authority of the City of Edinburg this 20th day of March 2023.





Dr. Martin Castillo, Jr., Executive Director
Housing Authority of the City of Edinburg

POSTED
3-20-23
4:11 pm City Sec.
-m

Minutes



HOUSING AUTHORITY of the CITY OF EDINBURG
910 S Sugar Road
Edinburg, TX 78539

MINUTES OF FEBRUARY 23, 2023, MEETING

1. Call Meeting to Order and Establish a Quorum - **Chairman, Daniel Cantu, welcomed everyone to the meeting; established there was a quorum; and called the meeting to order at 5:15 pm.**

Board Members: **Daniel Cantu, Armando Barrera, Jose Rodriguez, Juan Guzman, Alexis Villarreal**

Legal Counsel: **Rebecca Vela**

EHA Staff: **Dr. Martin Castillo Jr, Richard Christian, Robert Hernandez**

2. Pledge of Allegiance – **Juan Guzman**

3. Public Comment – **No public comment**

4. Presentations:

- a. UTRGV Student Interns – **Arabela Torres, Elizabeth Garza, and Raquel Mendoza were introduced to the Board of Commissioners. Board was notified that interns are assisting with resident activities and are playing a role in every department.**

- b. Little Miss Edinburg: Ramirez Viviendas Resident –**Ramirez resident was crowned on February 5, 2022, as Little Miss Edinburg. She represents the 7–8-year-old age category.**

- c. Rivera Family: Lantana Apartments – **Ms. Rivera and her daughter were introduced to the board. Ms. Rivera and her family of 6 moved into Lantana in 2019. Her daughter competed in NAHRO’s “What Home Means to Me” in 2021. Her drawing was selected and showcased in the National NAHRO Conference held in Washington DC. Her drawing was printed and distributed on the 2022 calendar for the month of December. Ms. Ramirez and her daughter presented the EHA Board and Staff with the drawing as token of appreciation. Board was notified that the Rivera family will be departing from public housing and are becoming homeowners.**

5. Discuss and consider approval of Board Minutes for Regular Board Meeting of January 26, 2023.

Armando Barrera motioned to approve January 26, 2023, minutes and was seconded by Jose Rodriguez
Carried 5-0

6. Administration Report:

- a. Agency Program — **Dr. Castillo reported the following updates and events: Staff and residents volunteered and managed a water station during Annual 10K run on February 4th. Student interns and staff met with residents at El Jardin on February 10th. Residents were able to express any concerns and participated in a small Bingo. Edinburg Towers hosted Valentine’s Day activities on February 13th. The King and Queen, along with Prince and Princess were presented. Staff and I will be attending an NSPIRE training for REAC hosted by HUD in San Antonio on February 28th. Staff and resident volunteers will be participating in Fiesta Edinburg Parade on March 4th. NM contractors will be on location at La Posada for site preparation. Dr. Castillo informed the Board of the upcoming State of the City Address by the Mayor on March 9th. Board was notified of 2023 Capital Fund award letter was released. EHA was awarded \$1,271,640.00. Dr. Castillo notified the Board that during the scheduled March meeting, RFP recommendation for banking services will be placed**

on the agenda. Board was notified of a potential MOU with Hidalgo County Community Service Agency, providing additional services to our senior tenants.

- b. Rent Roll and Vacancy Report - **Dr. Castillo provided Low Rent vacancy/rent roll collection report and Section 8 vouchers leased for the month of December 2022 and January 2023. Section 8 HAP distribution was reported for the month of December 31, 2022 through January 31, 2023. Dr. Castillo informed the board that HAP payout is subject to change on the next report due possible accounts that have been released for payment.**

- 7. Discuss and consider approval of Annual Budget for Fiscal Year 2023/2024

- a. Low Rent (Resolution #2023-01)
- b. Section 8 (Resolution #2023-02)

Dr. Castillo informed the Board that previous recommendations and changes were made to the organizational chart to include Deputy Director.

Jose Rodriguez motioned to approve Resolution #2023-01 and #2023-2 and was seconded by Armando Barrera **Carried 5-0**

- 8. Discuss and Approve Resolution #2023-03 Low Rent Tenant Accounts Receivable write-offs for Fiscal Year Ending 03.31.2023.

Dr. Castillo reviewed the write-offs for the Low Rent Tenant accounts. Noted that these amounts are from tenants that have moved out and left a pending balance for reasons such as eviction, voluntary move out, or tenants that are deceased.

Alexis Villarreal motioned to approve Resolution #2023-03 and was seconded by Armando Barrera **Carried 5-0**

Alexis Villarreal motioned to enter into Executive Session at 5:35 pm and was seconded by Juan Guzman **Carried 5-0**

- 9. Executive Session:

- a. Legal issues in accordance with §551.071 of the Texas Government Code.
- b. Discussion of purchase, exchange, lease, or value of real property pursuant to §551.072 of the Texas Government Code.
- c. Personnel matters in accordance with §551.074 of the Texas Government Code – Evaluation of Executive Director

Alexis Villarreal motioned to reconvene to Open Session at 6:43 pm and was seconded Jose Rodriguez **Carried 5-0**

- 10. Possible action on posted agenda items discussed in Executive Session.

- 11. Adjournment

Motion to adjourn made by Juan Guzman at 6:44 p.m., motion seconded by Alexis Villarreal **Carried 5-0**

/s/ _____
Daniel Cantu / Chairman

/s/ _____
Dr. Martin Castillo Jr., Executive Director

Administration Reports



EDINBURG HOUSING AUTHORITY



LOW RENT PROGRAM

January 31, 2023

PH Applications:

656

El Jardin	\$8,524.00
Lantana	\$15,640.00
La Posada	\$14,484.00
V. Ramirez	\$15,003.00
Peridot	\$1,377.00
Towers	\$6,970.00
Liberty	\$7,933.00
TOTAL	\$69,931.00

w/o Towers & Liberty **\$55,028.00**

Total Collected: w/o Towers & Liberty **\$26,108.00**

Outstanding: w/o Towers & Liberty **\$421.50**

(\$165 rent, \$60.00 late fee, w.o. \$68.50, \$138.00 Lease violation)

Vacant Units:	El Jardin	3
	Ramirez	1
	Peridot	0
	Lantana	3
	La Posada	0
	Towers	1
	Liberty Village	2
	TOTAL	10

February 28, 2023

PH Applications:

645

El Jardin	\$8,670.00
Lantana	\$14,112.00
La Posada	\$14,755.00
V. Ramirez	\$15,002.00
Peridot	\$1,418.00
Towers	\$7,026.00
Liberty	\$6,985.00
TOTAL	\$67,968.00

w/o Towers & Liberty **\$53,957.00**

w/o Towers & Liberty **\$26,108.00**

w/o Towers & Liberty **\$589.00**

(\$705.75 rent, \$30.00 late fee, w.o. \$103.50, \$139.00 Lease violation)

El Jardin	4
Ramirez	2
Peridot	1
Lantana	5
La Posada	0
Towers	1
Liberty Village	1
TOTAL	14

SECTION 8 PROGRAM

01/31/2023

Regular Vouchers Leased:	941
Port- Ins/VASH	7
Port-Ins / Billing	0
Tenant Protection Vouchers:	59
Emergency Housing Vouchers:	25
TOTAL VOUCHERS LEASED:	1032
Pending Ports (Searching/we will absorb)	0
Emergency Vouchers Searching:	4
Waiting List: S8/Towers	1254/48
Vouchers Issued This Month	24
Vouchers Searching:	61
Move-Ins:	24
Move-Outs:	16
HAP:	\$448,425.00

As of 02/28/2023

Regular Vouchers Leased:	944
Port- Ins/VASH	7
Port-Ins / Billing	4
Tenant Protection Vouchers:	57
Emergency Housing Vouchers:	26
TOTAL VOUCHERS LEASED:	1038
Pending Ports (Searching/we will absorb)	0
Emergency Vouchers Searching:	4
Waiting List: S8/Towers	1235/51
Vouchers Issued This Month	27
Vouchers Searching:	54
Move-Ins:	35
Move-Outs:	13
HAP:	\$461,927.00

EDINBURG HOUSING AUTHORITY
Board Reports
For Period Ending: 1/31/2023

Financial Completed By:
Stanley Sackman Feeacct V
Email: Stanley.Sackman@mrisoftware.com
Telephone: 501-268-5324 Ext. 706

Manager: Morgan Mays
Email: Morgan.Mays@mrisoftware.com
Telephone: 501-319-6599

Edinburg Housing Authority

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Edinburg Housing Authority
Low Rent Comparative Balance Sheet
 Edinburg LR
 As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Assets			
Cash and Cash Equivalents			
Cash Unrestricted	3,673,224.06	3,783,760.55	(110,536.49)
Cash Other Restricted	0.00	13,530.00	(13,530.00)
Cash Tenant Security Deposit	73,928.08	73,363.01	565.07
Total Cash and Cash Equivalents	3,747,152.14	3,870,653.56	(123,501.42)
Accounts Receivable			
Accounts Receivable - HUD Other Projects	(79,922.68)	(13,380.00)	(66,542.68)
Accounts Receivable - Tenants	1,363.81	4,725.75	(3,361.94)
Allowance for Doubtful Acct - Tenants	(285.45)	(1,615.96)	1,330.51
Intercompany Due From	(27,016.92)	0.00	(27,016.92)
Total Accounts Receivable	(105,861.24)	(10,270.21)	(95,591.03)
Prepaid Expenses and Other Assets			
Prepaid Expenses and Other Assets	19,923.52	14,271.52	5,652.00
Inventories	76,831.63	86,496.17	(9,664.54)
Allowance for Obsolete Inventory	(19,208.00)	(21,624.04)	2,416.04
Total Prepaid Expenses and Other Assets	77,547.15	79,143.65	(1,596.50)
Fixed Assets			
Land	1,094,045.17	1,094,045.17	0.00
Buildings	25,771,012.08	25,124,580.43	646,431.65
Furniture, Equipment, and Mach - Dwellings	27,860.84	27,860.84	0.00
Furniture, Equipment and Mach - Admin	302,793.02	536,344.39	(233,551.37)
Leasehold Improvements	977,177.99	968,495.24	8,682.75
Accumulated Depreciation	(22,962,449.82)	(22,737,338.31)	(225,111.51)
Construction in Progress	573,904.75	1,092,842.95	(518,938.20)
Total Fixed Assets	5,784,344.03	6,106,830.71	(322,486.68)
Memo Accounts			
Cumulative Soft Grant Costs	134,463.00	301,721.50	(167,258.50)
Cumulative Soft Grant Costs (Contra)	(134,463.00)	(301,721.50)	167,258.50
Total Memo Accounts	0.00	0.00	0.00
Non Current Assets			
Other Assets	34,596.84	18,962.94	15,633.90
Total Non Current Assets	34,596.84	18,962.94	15,633.90
Deferred Outflows of Resources			
Deferred Outflows of Resources	256,379.00	157,627.00	98,752.00
Total Deferred Outflows of Resources	256,379.00	157,627.00	98,752.00
Total Assets	9,794,157.92	10,222,947.65	(428,789.73)
Liabilities			
Current Liabilities			
Accounts Payable less than 90 Days	17,540.18	27,809.18	(10,269.00)
Accrued Wage/Payroll Taxes Payable	6,286.09	7,061.28	(775.19)
Accrued Compensated Abs - Current Portion	6,183.68	4,584.64	1,599.04
Tenant Security Deposit	78,002.89	73,480.82	4,522.07
Other Current Liabilities	53,678.33	106,274.77	(52,596.44)
Total Current Liabilities	161,691.17	219,210.69	(57,519.52)
Non Current Liabilities			
Accrued Compensated ABs - Non Current	55,653.04	41,261.74	14,391.30
Total Non Current Liabilities	55,653.04	41,261.74	14,391.30
Deferred Inflow of Resources			
Deferred Inflow of Resources	141,499.00	88,956.00	52,543.00

Edinburg Housing Authority
Low Rent Comparative Balance Sheet

Edinburg LR

As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Total Deferred Inflow of Resources	<u>141,499.00</u>	<u>88,956.00</u>	<u>52,543.00</u>
Total Liabilities	<u>358,843.21</u>	<u>349,428.43</u>	<u>9,414.78</u>
Owner's Equity			
Net Position			
Net Investment in Capital Assets	5,734,953.67	5,894,597.94	(159,644.27)
Unrestricted Net Position	3,732,945.29	1,972,447.87	1,760,497.42
Total Net Position	<u>9,467,898.96</u>	<u>7,867,045.81</u>	<u>1,600,853.15</u>
Net Income (Loss)	<u>(32,584.25)</u>	<u>2,006,473.41</u>	<u>(2,039,057.66)</u>
Total Owner's Equity	<u>9,435,314.71</u>	<u>9,873,519.22</u>	<u>(438,204.51)</u>
Total Liabilities and Owner's Equity	<u>9,794,157.92</u>	<u>10,222,947.65</u>	<u>(428,789.73)</u>
			<u>0.00</u>

Edinburg Housing Authority
Low Rent Comparative Income Statement
Edinburg LR

	Start: 04/01/2022 End: 01/31/2023	Start: 04/01/2021 End: 01/31/2022	Variance
Operating Revenue			
Tenant Revenue			
Net Tenant Revenue	533,482.25	484,650.00	48,832.25
Tenant Revenue Other	35,203.54	36,879.44	(1,675.90)
Total Tenant Revenue	568,685.79	521,529.44	47,156.35
Operating Subsidy			
HUD PHA Operating Grants	1,069,892.00	1,102,124.00	(32,232.00)
Total Operating Subsidy	1,069,892.00	1,102,124.00	(32,232.00)
Other Operating Revenue			
Other Government Grants	0.00	190,220.04	(190,220.04)
Investment Income - Unrestricted	79.00	594.06	(515.06)
Other Revenue	277,119.10	403,304.55	(126,185.45)
Gain or Loss on Sale of Capital Assets	0.00	1,842,000.64	(1,842,000.64)
Total Other Operating Revenue	277,198.10	2,436,119.29	(2,158,921.19)
Total Operating Revenue	1,915,775.89	4,059,772.73	(2,143,996.84)
Operating Expenses			
Administrative Expense			
Administrative Salaries	262,071.05	377,595.24	115,524.19
Auditing Fees	0.00	6,600.00	6,600.00
Advertising and Marketing	5,711.52	3,035.63	(2,675.89)
Employee Benefit Contribution - Admin	111,052.90	163,227.18	52,174.28
Office Expenses	101,091.10	99,218.61	(1,872.49)
Legal Expense	19,220.00	33,825.00	14,605.00
Travel	38,749.56	32,955.76	(5,793.80)
Other Administration Expenses	66,390.92	59,165.55	(7,225.37)
Total Administrative Expense	604,287.05	775,622.97	171,335.92
Tenant Services			
Employee Benefit Contributions - Tenan	69.33	114.00	44.67
Tenant Services - Other	4,022.36	5,250.84	1,228.48
Total Tenant Services	4,091.69	5,364.84	1,273.15
Utilities Expense			
Water	4,028.46	4,035.31	6.85
Electricity	35,936.81	36,758.95	822.14
Gas	4,926.40	4,388.51	(537.89)
Sewer	1,204.75	1,251.83	47.08
Total Utilities Expense	46,096.42	46,434.60	338.18
Ordinary Maintenance and Operation			
Ord Maint and Operations - Labor	261,080.01	229,114.90	(31,965.11)
Ord Maint and Operations - Materials	232,387.99	189,407.85	(42,980.14)
Ord Maint and Operations - Other Cont	373,357.68	371,407.73	(1,949.95)
Employee Benefit Contributions - Maint	85,478.19	134,288.60	48,810.41
Extra - Ordinary Maint	13,881.00	21,851.88	7,970.88
Total Ordinary Maintenance and Operation	966,184.87	946,070.96	(20,113.91)
Protective Services			
Protective Services - Contract Costs	1,381.00	775.00	(606.00)
Total Protective Services	1,381.00	775.00	(606.00)
General Expense			
Property Insurance	69,441.00	43,601.64	(25,839.36)
Liability Insurance	12,264.51	10,069.39	(2,195.12)
Workmen's Compensation	20,229.36	13,754.89	(6,474.47)
All Other Insurance	6,855.21	5,150.81	(1,704.40)
Other General Expenses	34,143.74	44,231.32	10,087.58
Payment in Lieu of Taxes	53,678.33	53,878.31	199.98

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'
Include Unapproved: False Include Zero Balance: False

Edinburg Housing Authority
Low Rent Comparative Income Statement
Edinburg LR

	Start: 04/01/2022 End: 01/31/2023	Start: 04/01/2021 End: 01/31/2022	Variance
Bad Debt - Tenants Rents	(123.75)	113.00	236.75
Other General Expense	37,888.71	22,463.59	(15,425.12)
Total General Expense	234,377.11	193,262.95	(41,114.16)
Total Operating Expenses	(1,856,418.14)	(1,967,531.32)	111,113.18
Operating Income (Loss)	59,357.75	2,092,241.41	(2,032,883.66)
Other Financing Sources (Uses)			
Other Financing Sources (Uses)			
Operating Transfer Out	(91,942.00)	(85,768.00)	(6,174.00)
Total Other Financing Sources (Uses)	(91,942.00)	(85,768.00)	(6,174.00)
Total Other Financing Sources (Uses)	(91,942.00)	(85,768.00)	(6,174.00)
Net Income (Loss)	(32,584.25)	2,006,473.41	(2,039,057.66)

Edinburg Housing Authority
Low Rent CARES Act Comparative Balance Sheet
Edinburg LR
As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Assets			
Fixed Assets			
1 01 1509.1 CR Cares Act - Computers	3,917.88	3,917.88	0.00
Total Fixed Assets	<u>3,917.88</u>	<u>3,917.88</u>	<u>0.00</u>
Non Current Assets			
1 01 1400.CR 0 Cares Act Soft Cost - Contra	(163,652.38)	(163,652.38)	0.00
1 01 1509 CR CARES Act Expenses	163,652.38	163,652.38	0.00
1 01 1509.2 CR CARES Act Vehicle Purchases	34,596.84	34,596.84	0.00
Total Non Current Assets	<u>34,596.84</u>	<u>34,596.84</u>	<u>0.00</u>
Total Assets	<u>38,514.72</u>	<u>38,514.72</u>	<u>0.00</u>
Owner's Equity			
Net Position			
1 01 2701.01 CR CARES Act Net Capital Assets	38,514.72	1,154.46	37,360.26
1 01 99220 CR CARES Act Advances	234,502.00	234,502.00	0.00
1 01 99390 CR CARES Act - Advances - Contra	(234,502.00)	(234,502.00)	0.00
Total Net Position	<u>38,514.72</u>	<u>1,154.46</u>	<u>37,360.26</u>
Net Income (Loss)	<u>0.00</u>	<u>38,514.72</u>	<u>(38,514.72)</u>
Total Owner's Equity	<u>38,514.72</u>	<u>39,669.18</u>	<u>(1,154.46)</u>
Total and Owner's Equity	<u>38,514.72</u>	<u>39,669.18</u>	<u>(1,154.46)</u>
Variance		<u>(1,154.46)</u>	<u>1,154.46</u>

Edinburg Housing Authority
Low Rent Cares Act Comparative Income Statement
Edinburg LR

					Start: 04/01/2022	Start: 04/01/2021	
					End: 01/31/2023	End: 01/31/2022	Variance
Operating Revenue							
Other Operating Revenue							
CARES Act Revenue	1	01	8029.3	CR	0.00	190,220.04	(190,220.04)
Total Other Operating Revenue					<u>0.00</u>	<u>190,220.04</u>	<u>(190,220.04)</u>
Total Operating Revenue					<u>0.00</u>	<u>190,220.04</u>	<u>(190,220.04)</u>
Operating Expenses							
Administrative Expense							
Cares Act Admin Salaries	1	01	4110	CR	0.00	45,000.00	45,000.00
CARES Act Office Supplies	1	01	4190.17	CR	0.00	8,196.98	8,196.98
Total Administrative Expense					<u>0.00</u>	<u>53,196.98</u>	<u>53,196.98</u>
Ordinary Maintenance and Operation							
CARES Act Maint Labor	1	01	4410	CR	0.00	43,519.43	43,519.43
CARES Act Materials	1	01	4420	CR	0.00	19,270.99	19,270.99
Contract Cost - Office Repairs	1	01	4430.06	CR	0.00	5,000.00	5,000.00
CARES Act Landscaping Services	1	01	4430.19	CR	0.00	30,717.92	30,717.92
Total Ordinary Maintenance and Operation					<u>0.00</u>	<u>98,508.34</u>	<u>98,508.34</u>
Total Operating Expenses					<u>0.00</u>	<u>(151,705.32)</u>	<u>151,705.32</u>
Net Income (Loss)					<u>0.00</u>	<u>38,514.72</u>	<u>(38,514.72)</u>

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'

Include Unapproved: False Include Zero Balance: False Custom 1:

Custom 2:

Custom 3: CR

Edinburg Housing Authority
Low Rent Comparative Balance Sheet (PHA Only)
 Edinburg LR
 As of Date: 1/31/2023

				1/31/2023	1/31/2022	Variance	
Assets							
Cash and Cash Equivalents							
1	01	1111.11	0	General Fund 0842	1,885,556.92	1,905,751.74	(20,194.82)
1	01	1111.11R	0	SecDep Restricted Funds-Contra	(73,928.07)	(73,363.00)	(565.07)
1	01	1111.12	0	CASH EHA Sweep Acct 3801	0.00	1,861,365.89	(1,861,365.89)
1	01	1111.13	0	Misc. Income Acct - #5396	0.00	90,005.92	(90,005.92)
1	01	1111.25	0	La Posada 2020 5203	1,861,595.21	0.00	1,861,595.21
1	01	1CF.2019	0	Cash - CFP 2019	0.00	13,530.00	(13,530.00)
1	01	1111.14R	0	SecDep Restricted Funds	73,928.07	73,363.00	565.07
1	01	1111.16	0	50112 CFP Acct XXXX6651	0.01	0.01	0.00
Total Cash and Cash Equivalents				3,747,152.14	3,870,653.56	(123,501.42)	
Accounts Receivable							
1	01	1125.1ZT	0	Accounts Receivable - HUD 2019 CFP	(79,922.68)	(13,380.00)	(66,542.68)
1	02	1122	0	Accounts Receivable - Tenants	1,293.18	2,377.42	(1,084.24)
1	02	1690.1	0	Clearing A/C - Cash Receipts	0.00	(470.00)	470.00
1	03	1122	0	Accounts Receivable - Tenants	(9.97)	2,118.47	(2,128.44)
1	03	1690.1	0	Clearing A/C - Cash Receipts	0.00	(479.00)	479.00
1	04	1122	0	Accounts Receivable - Tenants	(599.14)	686.36	(1,285.50)
1	05	1122	0	Accounts Receivable - Tenants	(17.00)	13.00	(30.00)
1	06	1122	0	Accounts Receivable - Tenants	729.74	479.50	250.24
1	08	1122	0	Accounts Receivable - Tenants	(33.00)	0.00	(33.00)
1	01	1122.1	0	Allowance for doubtful accounts-ten	0.00	(551.00)	551.00
1	02	1122.1	0	Allowance for doubtful accounts-ten	(124.36)	(54.31)	(70.05)
1	03	1122.1	0	Allowance for doubtful accounts-ten	(64.83)	(960.45)	895.62
1	04	1122.1	0	Allowance for doubtful accounts-ten	(41.40)	(15.00)	(26.40)
1	06	1122.1	0	Allowance for doubtful accounts-ten	(54.86)	(13.40)	(41.46)
1	08	1122.1	0	Accounts Receivable - Allowance for	0.00	(21.80)	21.80
1	01	1129.07	0	A/R - Voucher	(27,016.92)	0.00	(27,016.92)
Total Accounts Receivable				(105,861.24)	(10,270.21)	(95,591.03)	
Prepaid Expenses and Other Assets							
1	01	1211	0	Prepaid Insurance	19,923.52	14,271.52	5,652.00
1	01	1260	0	Deferred Charges - Materials Invent	76,831.63	86,496.17	(9,664.54)
1	01	1275	0	Allowance for Obsolete Inventories	(19,208.00)	(21,624.04)	2,416.04
Total Prepaid Expenses and Other Assets				77,547.15	79,143.65	(1,596.50)	
Fixed Assets							
1	01	1440	4	Site Acquisition	1,083,045.17	1,083,045.17	0.00
1	02	1450	4	Site Improvements Asset	11,000.00	11,000.00	0.00
1	01	1460	4	Dwelling Structures	25,167,208.79	24,520,777.14	646,431.65
1	01	1470	4	Non Dwelling Structures	9,025.00	9,025.00	0.00
1	02	1460	4	Dwelling Structure Asset	71,615.24	71,615.24	0.00
1	03	1460	4	Dwelling Structure Asset	283,809.37	283,809.37	0.00
1	04	1460	4	Dwelling Structures	53,407.41	53,407.41	0.00
1	06	1460	4	Dwelling Structure Asset	185,946.27	185,946.27	0.00
1	01	1465.1	4	Dwelling Equipment - Nonexpendable	27,860.84	27,860.84	0.00
1	01	1475.1	4	Office Furniture & Equipment	163,286.75	303,737.69	(140,450.94)
1	01	1475.2	4	Maintenance Equipment	22,138.46	22,138.46	0.00
1	01	1475.3	4	Community Space Equipment	8,225.50	8,225.50	0.00
1	01	1475.7	4	Automotive Equipment	105,224.43	198,324.86	(93,100.43)
1	01	1450	4	Site Improvement	882,238.40	873,555.65	8,682.75
1	03	1450	4	Site Improvements Asset	86,689.59	86,689.59	0.00
1	06	1450	4	Site Improvement	8,250.00	8,250.00	0.00
1	01	1400.5	4	Acc. Depreciation-Structures & Equi	(22,489,705.00)	(22,310,412.96)	(179,292.04)
1	02	1400.5	4	Accumulated Depreciation	(57,087.73)	(51,643.64)	(5,444.09)
1	03	1400.5	4	Accumulated Depreciation	(282,570.89)	(256,146.54)	(26,424.35)
1	04	1400.5	4	Accumulated Depreciation	(23,922.07)	(21,251.70)	(2,670.37)
1	06	1400.5	4	Accumulated Depreciation	(109,164.13)	(97,883.47)	(11,280.66)
Total Fixed Assets				5,206,521.40	5,010,069.88	196,451.52	
Deferred Outflows of Resources							
1	01	1290.5	0	Pension Deferred Outflows	112,436.00	146,868.00	(34,432.00)

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'

Include UnApproved: False Include Zero Balance: False User Define 1:

User Define 2:

User Define 3: PHA

Edinburg Housing Authority
Low Rent Comparative Balance Sheet (PHA Only)
 Edinburg LR
 As of Date: 1/31/2023

				1/31/2023	1/31/2022	Variance	
1	01	1290.6	0	Deferred Outflows Subsequent Paymen	11,487.50	9,411.50	2,076.00
1	01	1290.9	0	Pension Asset	132,455.50	1,347.50	131,108.00
Total Deferred Outflows of Resources				256,379.00	157,627.00	98,752.00	
Total Assets				9,181,738.45	9,107,223.88	74,514.57	
				Liabilities			
Current Liabilities							
1	01	2111	0	Accounts Payable - Vendors	17,540.18	27,809.18	(10,269.00)
1	01	2117.4	0	Hospitalization Withheld	736.34	1,172.92	(436.58)
1	01	2117.42	0	Dental & Vision Withholding	754.62	1,058.44	(303.82)
1	01	2117.5	0	Retirement Withheld	4,406.51	4,786.99	(380.48)
1	01	2117.94	0	Community Loan	0.00	42.93	(42.93)
1	01	2117.95	0	Child Support	388.62	0.00	388.62
1	01	2135.1A	0	Compensated Absences-Short Term-Adm	5,635.76	4,314.34	1,321.42
1	01	2135.1M	0	Compensated Absences-Short Term-Mai	547.92	270.30	277.62
1	02	2114	0	Tenant Security Deposits	13,769.32	11,088.25	2,681.07
1	03	2114	0	Tenant Security Deposits	26,370.57	25,633.57	737.00
1	04	2114	0	Tenant Security Deposits	23,908.00	23,147.50	760.50
1	05	2114	0	Tenant Security Deposits	720.00	720.00	0.00
1	06	2114	0	Tenant Security Deposits	13,235.00	12,891.50	343.50
1	01	2137.21	0	Accrued Liabilities - PILOT FYE 03.	0.00	52,396.46	(52,396.46)
1	01	2137.22	0	Accrued Liabilities - PILOT FYE 3.3	0.00	53,878.31	(53,878.31)
1	01	2137.23	0	Accrued Liabilities - PILOT FYE 202	53,678.33	0.00	53,678.33
Total Current Liabilities				161,691.17	219,210.69	(57,519.52)	
Non Current Liabilities							
1	01	2135.2A	0	Compensated Absences-Long Term-Admi	50,721.81	38,829.01	11,892.80
1	01	2135.2M	0	Compensated Absences-Long Term-Main	4,931.23	2,432.73	2,498.50
Total Non Current Liabilities				55,653.04	41,261.74	14,391.30	
Deferred Inflow of Resources							
1	01	2290.5	0	Deferred Inflows of Resources Pensi	141,499.00	88,956.00	52,543.00
Total Deferred Inflow of Resources				141,499.00	88,956.00	52,543.00	
Total Liabilities				358,843.21	349,428.43	9,414.78	
				Owner's Equity			
Net Position							
1	01	2701	0	Net Capital Assets	4,944,997.34	4,705,546.35	239,450.99
1	02	2701	0	Net Capital Assets	25,527.51	30,971.60	(5,444.09)
1	03	2701	0	Net Capital Assets	87,928.07	114,352.42	(26,424.35)
1	04	2701	0	Net Capital Assets	29,485.34	32,155.71	(2,670.37)
1	06	2701	0	Net Capital Assets	85,032.14	96,312.80	(11,280.66)
1	01	2841	0	Net Assets - Unrestricted	(1,794,572.68)	(2,078,383.86)	283,811.18
1	02	2841	0	Net Assets - Unrestricted	405,004.16	307,036.62	97,967.54
1	03	2841	0	Net Assets - Unrestricted	1,605,218.94	1,144,395.36	460,823.58
1	04	2841	0	Net Assets - Unrestricted	1,583,373.65	1,150,705.01	432,668.64
1	05	2841	0	Net Assets - Unrestricted	121,459.38	96,367.97	25,091.41
1	06	2841	0	Net Assets - Unrestricted	1,580,484.22	1,192,957.27	387,526.95
1	07	2841	0	Net Assets - Unrestricted	149,187.47	103,313.47	45,874.00
1	08	2841	0	Net Assets - Unrestricted	82,790.15	56,056.03	26,734.12
Total Net Position				8,905,915.69	6,951,786.75	1,954,128.94	
Net Income (Loss)				(83,020.45)	1,804,854.24	(1,887,874.69)	
Total Owner's Equity				8,822,895.24	8,756,640.99	66,254.25	
Total Liabilities and Owner's Equity				9,181,738.45	9,106,069.42	75,669.03	
Variance					1,154.46	(1,154.46)	

**Edinburg Housing Authority
Low Rent Comparative Income (PHA Only)
Edinburg LR**

				Start: 04/01/2022	Start: 04/01/2021		
				End: 01/31/2023	End: 01/31/2022	Variance	
Operating Revenue							
Tenant Revenue							
Dwelling Rental	1	01	3110	5	0.00	246.00	(246.00)
Dwelling Rental-Fraud Recovery	1	01	3110.1	5	16,970.50	10,035.25	6,935.25
Other Income -Tenant	1	01	3690	5	0.00	(227.00)	227.00
Dwelling Rental	1	02	3110	5	88,041.25	81,569.00	6,472.25
Other Income -Tenant	1	02	3690	5	4,917.54	5,408.39	(490.85)
Dwelling Rental	1	03	3110	5	141,010.00	125,975.00	15,035.00
Dwelling Rental-Fraud Recovery	1	03	3110.1	5	0.00	326.00	(326.00)
Other Income -Tenant	1	03	3690	5	5,623.00	11,489.10	(5,866.10)
Dwelling Rental	1	04	3110	5	139,711.00	120,754.00	18,957.00
Other Income -Tenant	1	04	3690	5	4,870.50	5,722.53	(852.03)
Dwelling Rental	1	05	3110	5	13,328.00	12,506.00	822.00
Other Income -Tenant	1	05	3690	5	12.00	81.00	(69.00)
Dwelling Rental	1	06	3110	5	151,347.00	143,962.00	7,385.00
Other Income -Tenant	1	06	3690	5	2,810.00	4,044.17	(1,234.17)
Dwelling Rent	1	08	3110	5	45.00	(362.00)	407.00
Total Tenant Revenue					568,685.79	521,529.44	47,156.35
Operating Subsidy							
Operating Subsidy - Current Ye	1	01	8020	0	5,226.00	179,574.00	(174,348.00)
Operating Subsidy - Current Ye	1	02	8020	0	129,292.00	133,274.00	(3,982.00)
Operating Subsidy - Current Ye	1	03	8020	0	294,435.00	256,566.00	37,869.00
Operating Subsidy - Current Ye	1	04	8020	0	286,688.00	249,816.00	36,872.00
Operating Subsidy - Current Ye	1	05	8020	0	10,286.00	8,910.00	1,376.00
Operating Subsidy - Current Ye	1	06	8020	0	178,425.00	192,692.00	(14,267.00)
Operating Subsidy - Current Ye	1	07	8020	0	105,155.00	37,913.00	67,242.00
Operating Subsidy - Current Ye	1	08	8020	0	60,385.00	43,379.00	17,006.00
Total Operating Subsidy					1,069,892.00	1,102,124.00	(32,232.00)
Other Operating Revenue							
Nondwelling Rental	1	01	3190	5	2,080.00	900.00	1,180.00
Interest Earned on Gen Fund In	1	01	3610	5	79.00	594.06	(515.06)
Other Income - Misc. Income	1	01	3690.1	5	13,197.90	26,917.20	(13,719.30)
Other Income - Head Start	1	01	3690.3	5	2,980.00	0.00	2,980.00
Other Income - Collection Loss	1	01	3690.70	5	5,546.00	1,473.00	4,073.00
Other Income - Gain/Loss on Sa	1	01	3690.88	5	0.00	1,842,000.64	(1,842,000.64)
Transfer(s) In From CFP	1	01	3690.99	5	91,942.00	85,768.00	6,174.00
Total Other Operating Revenue					115,824.90	1,957,652.90	(1,841,828.00)
Total Operating Revenue					1,754,402.69	3,581,306.34	(1,826,903.65)
Operating Expenses							
Administrative Expense							
Administrative Salaries	1	01	4110	5	262,071.05	332,595.24	70,524.19
Legal Expense	1	01	4130	5	19,220.00	33,825.00	14,605.00
Staff Training	1	01	4140	5	22,127.00	11,124.70	(11,002.30)
Travel	1	01	4150	5	38,315.06	32,955.76	(5,359.30)
Accounting Fees	1	01	4170	5	11,189.37	13,816.75	2,627.38
Audit Fees	1	01	4171	5	0.00	6,600.00	6,600.00
Employee Benefit Contributions	1	01	4182	5	99,611.37	115,631.48	16,020.11
Employee Benefit Contrib-Admin	1	01	4182.5	5	11,441.53	47,595.70	36,154.17
Postage/FedEx/UPS	1	01	4190.03	5	958.98	937.92	(21.06)
Advertising	1	01	4190.08	5	5,711.52	3,035.63	(2,675.89)
Membership Dues and Fees	1	01	4190.12	5	5,799.18	7,347.82	1,548.64
Telephone/Cellphone/Internet	1	01	4190.13	5	63,343.98	63,615.57	271.59
Forms & Office Supplies	1	01	4190.17	5	6,718.56	7,995.62	1,277.06
Misc Sundry Expense	1	01	4190.18	5	4,567.62	11,039.55	6,471.93
Administrative Contracts	1	01	4190.19	5	24,967.95	20,562.66	(4,405.29)
Administrative Contracts Staff	1	01	4190.20	5	4,265.83	0.00	(4,265.83)
Admin. Contracts IT Hardware/S	1	01	4190.21	5	17,294.47	10,051.85	(7,242.62)
Administrative Contract Softwa	1	01	4190.22	5	3,868.68	0.00	(3,868.68)
Administrative Contracts Lease	1	01	4190.24	5	237.00	0.00	(237.00)

Report Criteria PHA: 1 Project '01','02','02J','03','04','05','06','07','08','95'

Include Unapproved: False Include Zero Balance: False Custom 1:

Custom 2:

Custom 3: PHA

**Edinburg Housing Authority
Low Rent Comparative Income (PHA Only)
Edinburg LR**

					Start: 04/01/2022	Start: 04/01/2021	
					End: 01/31/2023	End: 01/31/2022	Variance
Administrative Contracts Non C	1	01	4190.25	5	0.00	3,694.74	3,694.74
Staff Training	1	02	4140	5	450.00	0.00	(450.00)
Travel	1	02	4150	5	434.50	0.00	(434.50)
Membership Dues and Fees	1	02	4190.12	5	1,449.00	0.00	(1,449.00)
Forms & Office Supplies	1	02	4190.17	5	244.40	0.00	(244.40)
Total Administrative Expense					604,287.05	722,425.99	118,138.94
Tenant Services							
Ten Services - Recreation, Pub	1	01	4220	5	3,616.41	4,882.57	1,266.16
Ten Services - Family Sponsore	1	01	4220.20	5	405.95	368.27	(37.68)
Employee Benefit Contribution-	1	01	4222	5	69.33	114.00	44.67
Total Tenant Services					4,091.69	5,364.84	1,273.15
Utilities Expense							
Water	1	01	4310	5	0.00	120.45	120.45
Electricity	1	01	4320	5	0.00	2,127.88	2,127.88
Gas	1	01	4330	5	0.00	28.36	28.36
Sewer	1	01	4390	5	0.00	74.68	74.68
Water	1	02	4310	5	594.78	629.72	34.94
Electricity	1	02	4320	5	4,977.21	4,741.34	(235.87)
Sewer	1	02	4390	5	161.00	189.18	28.18
Water	1	03	4310	5	947.23	879.00	(68.23)
Electricity	1	03	4320	5	10,543.34	9,507.80	(1,035.54)
Gas	1	03	4330	5	1,649.31	1,188.97	(460.34)
Sewer	1	03	4390	5	409.52	367.60	(41.92)
Water	1	04	4310	5	1,191.13	985.39	(205.74)
Electricity	1	04	4320	5	15,666.94	14,567.57	(1,099.37)
Gas	1	04	4330	5	1,856.97	2,100.97	244.00
Sewer	1	04	4390	5	406.80	297.95	(108.85)
Water	1	05	4310	5	134.10	134.10	0.00
Electricity	1	05	4320	5	143.71	188.91	45.20
Water	1	06	4310	5	1,161.22	1,286.65	125.43
Electricity	1	06	4320	5	4,605.61	5,625.45	1,019.84
Gas	1	06	4330	5	1,420.12	1,070.21	(349.91)
Sewer	1	06	4390	5	227.43	322.42	94.99
Total Utilities Expense					46,096.42	46,434.60	338.18
Ordinary Maintenance and Operation							
Labor	1	01	4410	5	261,080.01	185,595.47	(75,484.54)
Materials	1	01	4420	5	226,192.99	146,396.86	(79,796.13)
Contract Costs - Extermination	1	01	4430.01	5	18,353.96	9,272.00	(9,081.96)
Contract Costs - Elevator	1	01	4430.02	5	2,830.76	2,740.86	(89.90)
Contract Costs - Other Repairs	1	01	4430.03	5	5,908.73	3,550.00	(2,358.73)
Contract Costs-Auto/Truck Main	1	01	4430.08	5	2,953.30	689.12	(2,264.18)
Contract Costs - Professional	1	01	4430.09	5	3,565.00	3,430.00	(135.00)
Contract Costs - Uniforms/Clea	1	01	4430.11	5	3,555.30	4,141.37	586.07
Contract Costs - Temp Labor/Pr	1	01	4430.13	5	61,990.49	67,769.65	5,779.16
Contract Costs-Heating &Coolin	1	01	4430.17	5	60,553.51	60,130.50	(423.01)
Contract Costs - Landscape & G	1	01	4430.19	5	12,772.68	52,560.28	39,787.60
Contract Costs - Turnaround Co	1	01	4430.20	5	109,725.00	81,595.00	(28,130.00)
Contract Costs - Electrical Co	1	01	4430.21	5	16,545.35	7,828.00	(8,717.35)
Contract Costs - Plumbing Cont	1	01	4430.22	5	43,880.92	33,656.00	(10,224.92)
Garbage and Trash Collection	1	01	4431	5	5,039.09	5,622.99	583.90
Employee Benefit Cont.-Ordinar	1	01	4433	5	64,820.31	68,193.73	3,373.42
Employee Benefit Cont-Maint-Re	1	01	4433.5	5	20,657.88	66,094.87	45,436.99
Replacement of Nonexp Equipmen	1	01	7520	5	32,415.00	29,595.00	(2,820.00)
Replacement of Nondepreciable	1	01	7520.9	5	1,081.00	6,217.98	5,136.98
Operating Exp for Property - C	1	01	7590	5	(32,415.00)	(29,595.00)	2,820.00
Contract Costs - Other	1	02	4430.13	5	0.00	418.11	418.11
Contract Costs - Landscape & G	1	02	4430.19	5	4,808.12	0.00	(4,808.12)
Garbage and Trash Collection	1	02	4431	5	359.91	406.99	47.08
Contract Costs - Landscape & G	1	03	4430.19	5	4,516.64	0.00	(4,516.64)
Garbage and Trash Collection	1	03	4431	5	120.80	120.80	0.00
Contract Costs - Other	1	04	4430.13	5	0.00	456.00	456.00
Contract Costs - Landscape & G	1	04	4430.19	5	5,863.28	0.00	(5,863.28)
Garbage and Trash Collection	1	04	4431	5	199.87	120.80	(79.07)

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'

Include Unapproved: False Include Zero Balance: False Custom 1:

Custom 2:

Custom 3: PHA

Edinburg Housing Authority
Low Rent Comparative Income (PHA Only)
Edinburg LR

					Start: 04/01/2022	Start: 04/01/2021	
					End: 01/31/2023	End: 01/31/2022	Variance
Contract Costs - Landscape & G	1	05	4430.19	5	680.00	0.00	(680.00)
Garbage and Trash Collection	1	05	4431	5	404.80	404.80	0.00
Contract Costs - Landscape & G	1	06	4430.19	5	8,236.64	0.00	(8,236.64)
Garbage and Trash Collection	1	06	4431	5	493.53	626.54	133.01
Contract Costs-Auto/Truck Allo	1	08	4430.08	5	0.00	150.00	150.00
Total Ordinary Maintenance and Operation					947,189.87	808,188.72	(139,001.15)
Protective Services							
Protective Services - Contract	1	01	4480	5	1,381.00	775.00	(606.00)
Total Protective Services					1,381.00	775.00	(606.00)
General Expense							
Edinburg Senior Towers OP Expe	1	01	4190.16	5	34,143.74	44,231.32	10,087.58
Insurance - F&EC	1	01	4510.01	5	69,441.00	43,601.64	(25,839.36)
Insurance - OL&T/Comprehensive	1	01	4510.02	5	3,902.28	2,495.80	(1,406.48)
Insurance - Automobile	1	01	4510.03	5	5,750.24	4,956.78	(793.46)
Insurance - Workmans Comp	1	01	4510.04	5	20,229.36	13,754.89	(6,474.47)
Insurance - Public Officials L	1	01	4510.05	5	8,362.23	7,573.59	(788.64)
Insurance - Fidelity Bond	1	01	4510.09	5	1,104.97	194.03	(910.94)
Payments in Lieu of Taxes	1	01	4520	5	53,678.33	53,878.31	199.98
Bad Debt	1	03	4570	5	0.00	113.00	113.00
Bad Debt	1	06	4570	5	(123.75)	0.00	123.75
Liberty Village Operating Expe	1	08	4190.16	5	37,888.71	22,463.59	(15,425.12)
Total General Expense					234,377.11	193,262.95	(41,114.16)
Total Operating Expenses					(1,837,423.14)	(1,776,452.10)	(60,971.04)
Net Income (Loss)					(83,020.45)	1,804,854.24	(1,887,874.69)

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'

Include Unapproved: False Include Zero Balance: False Custom 1:

Custom 2:

Custom 3: PHA

Edinburg Housing Authority
Low Rent Comparative Balance Sheet (CFP Only)
Edinburg LR
As of Date: 1/31/2023

				1/31/2023	1/31/2022	Variance
Assets						
Fixed Assets						
1 01	1450	ZS	Site Improvement	0.00	8,682.75	(8,682.75)
1 01	1460	ZS	CF-18 Dwelling Structures	0.00	646,431.65	(646,431.65)
1 01	1430	ZT	CF-19 A & E FEES	17,086.94	13,086.94	4,000.00
1 01	1460	ZT	CF-19 Dwelling Structures	556,817.81	424,641.61	132,176.20
Total Fixed Assets				573,904.75	1,092,842.95	(518,938.20)
Memo Accounts						
1 01	1400.ZU	0	2020 Capital Fund Program Soft Cost	(91,942.00)	0.00	(91,942.00)
1 01	1406	ZS	CF-18 Operations	0.00	165,145.00	(165,145.00)
1 01	1465.99	ZS	CF-18 Dwelling Equipment Soft Cost	0.00	5,474.60	(5,474.60)
1 01	1406	ZT	CF-19 Operations	85,768.00	85,768.00	0.00
1 01	1465.99	ZT	CF-19 Dwelling Equipment Soft Cost	48,695.00	45,333.90	3,361.10
1 01	1406	ZU	CF-20 Operations	91,942.00	0.00	91,942.00
1 01	1400.ZS	0	2018 Capital fund Grant Soft Costs	0.00	(170,619.60)	170,619.60
1 01	1400.ZT	0	2019 Capital Fund Program Soft Cost	(134,463.00)	(131,101.90)	(3,361.10)
Total Memo Accounts				0.00	0.00	0.00
Non Current Assets						
1 01	1480	ZT	CF-19 General Capital Activity	0.00	(15,633.90)	15,633.90
Total Non Current Assets				0.00	(15,633.90)	15,633.90
Total Assets				573,904.75	1,077,209.05	(503,304.30)
Owner's Equity						
Net Position						
1 01	2701.01	0	Net Capital Assets - CFP	523,468.55	914,104.60	(390,636.05)
1 01	99220	ZS	CF-18 Advances	0.00	825,734.00	(825,734.00)
1 01	99390	ZS	CF-18 Advances - Contra	0.00	(825,734.00)	825,734.00
1 01	99220	ZT	CF-19 Advances	788,290.43	566,576.55	221,713.88
1 01	99390	ZT	CF-19 Advances - Contra	(788,290.43)	(480,808.55)	(307,481.88)
1 01	99220	ZU	CF-20 Advances	91,942.00	0.00	91,942.00
1 01	99390	ZU	CF-20 Advances - Contra	(91,942.00)	0.00	(91,942.00)
1 03	99390	ZT	CF-19 Advances - Contra	0.00	(85,768.00)	85,768.00
Total Net Position				523,468.55	914,104.60	(390,636.05)
Net Income (Loss)				50,436.20	163,104.45	(112,668.25)
Total Owner's Equity				573,904.75	1,077,209.05	(503,304.30)
Total and Owner's Equity				573,904.75	1,077,209.05	(503,304.30)
						0.00

Edinburg Housing Authority
Low Rent Comparative Income Statement (CFP Only)
 Edinburg LR

				Start: 04/01/2022	Start: 04/01/2021		
				End: 01/31/2023	End: 01/31/2022	Variance	Variance %
Operating Revenue							
Other Operating Revenue							
MOD Grants Received - Cur Year	1	01	8029.2 0	161,373.20	288,246.35	(126,873.15)	-44.02 %
Total Other Operating Revenue				<u>161,373.20</u>	<u>288,246.35</u>	<u>(126,873.15)</u>	<u>-44.02 %</u>
Total Operating Revenue				<u>161,373.20</u>	<u>288,246.35</u>	<u>(126,873.15)</u>	<u>-44.02 %</u>
Operating Expenses							
Ordinary Maintenance and Operation							
Materials - CFP	1	01	4420.CFP 5	6,195.00	23,740.00	17,545.00	73.90 %
Repl Of NonDepr Equipment - CF	1	01	7520.CFP 5	12,800.00	15,633.90	2,833.90	18.13 %
Total Ordinary Maintenance and Operation				<u>18,995.00</u>	<u>39,373.90</u>	<u>20,378.90</u>	<u>51.76 %</u>
Total Operating Expenses				<u>(18,995.00)</u>	<u>(39,373.90)</u>	<u>20,378.90</u>	<u>-51.76 %</u>
Operating Income (Loss)				<u>142,378.20</u>	<u>248,872.45</u>	<u>(106,494.25)</u>	<u>-43.93 %</u>
Other Financing Sources (Uses)							
Other Financing Sources (Uses)							
Transfer(s) Out to PHA	1	01	3690.98 5	(91,942.00)	(85,768.00)	(6,174.00)	7.20 %
Total Other Financing Sources (Uses)				<u>(91,942.00)</u>	<u>(85,768.00)</u>	<u>(6,174.00)</u>	<u>7.20 %</u>
Total Other Financing Sources (Uses)				<u>(91,942.00)</u>	<u>(85,768.00)</u>	<u>(6,174.00)</u>	<u>7.20 %</u>
Net Income (Loss)				<u>50,436.20</u>	<u>163,104.45</u>	<u>(112,668.25)</u>	<u>-65.29 %</u>

Report Criteria PHA: 1 Project: '01','02','02J','03','04','05','06','07','08','95'

Include Unapproved: False Include Zero Balance: False Custom 1:

Custom 2:

Custom 3: CFP

Edinburg Housing Authority
Section 8 Comparative Balance Sheet (NRP only)
 Edinburg S8V Housing Auth
 As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Assets			
Cash and Cash Equivalents			
Cash Other Restricted	(239,153.24)	(98,829.92)	(140,323.32)
Total Cash and Cash Equivalents	<u>(239,153.24)</u>	<u>(98,829.92)</u>	<u>(140,323.32)</u>
Total Assets	<u>(239,153.24)</u>	<u>(98,829.92)</u>	<u>(140,323.32)</u>
Owner's Equity			
Net Position			
Net Restricted Position	0.00	55,609.42	(55,609.42)
Total Net Position	<u>0.00</u>	<u>55,609.42</u>	<u>(55,609.42)</u>
Net Income (Loss)	<u>(239,153.24)</u>	<u>(154,439.34)</u>	<u>(84,713.90)</u>
Total Owner's Equity	<u>(239,153.24)</u>	<u>(98,829.92)</u>	<u>(140,323.32)</u>
Total and Owner's Equity	<u>(239,153.24)</u>	<u>(98,829.92)</u>	<u>(140,323.32)</u>
			0.00

Edinburg Housing Authority
Section 8 Comparative Balance Sheet (UNP only)
 Edinburg S8V Housing Auth
 As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Assets			
Cash and Cash Equivalents			
Cash Unrestricted	748,581.56	930,490.82	(181,909.26)
Cash Other Restricted	(38,843.46)	(144,255.00)	105,411.54
Total Cash and Cash Equivalents	<u>709,738.10</u>	<u>786,235.82</u>	<u>(76,497.72)</u>
Accounts Receivable			
Accounts Receivable - Misc	29,300.75	32,068.97	(2,768.22)
Accounts Receivable - Tenants	(28,587.75)	(31,356.54)	2,768.79
Total Accounts Receivable	<u>713.00</u>	<u>712.43</u>	<u>0.57</u>
Fixed Assets			
Furniture, Equipment and Mach - Admin	152,685.49	212,644.49	(59,959.00)
Accumulated Depreciation	(155,945.59)	(211,072.17)	55,126.58
Total Fixed Assets	<u>(3,260.10)</u>	<u>1,572.32</u>	<u>(4,832.42)</u>
Deferred Outflows of Resources			
Deferred Outflows of Resources	128,356.00	100,779.00	27,577.00
Total Deferred Outflows of Resources	<u>128,356.00</u>	<u>100,779.00</u>	<u>27,577.00</u>
Total Assets	<u>835,547.00</u>	<u>889,299.57</u>	<u>(53,752.57)</u>
Liabilities			
Current Liabilities			
Accounts Payable less than 90 Days	5,693.38	463.89	5,229.49
Accrued Wage/Payroll Taxes Payable	3,407.77	3,407.77	0.00
Accrued Compensated Abs - Current Portion	3,377.40	1,782.02	1,595.38
Accounts Payable - PHA Projects	0.00	15,677.00	(15,677.00)
Inter Program Due To	(33,694.80)	0.00	(33,694.80)
Total Current Liabilities	<u>(21,216.25)</u>	<u>21,330.68</u>	<u>(42,546.93)</u>
Non Current Liabilities			
Accrued Compensated ABs - Non Current	30,396.57	16,038.13	14,358.44
Total Non Current Liabilities	<u>30,396.57</u>	<u>16,038.13</u>	<u>14,358.44</u>
Deferred Inflow of Resources			
Deferred Inflow of Resources	62,891.00	56,874.00	6,017.00
Total Deferred Inflow of Resources	<u>62,891.00</u>	<u>56,874.00</u>	<u>6,017.00</u>
Total Liabilities	<u>72,071.32</u>	<u>94,242.81</u>	<u>(22,171.49)</u>
Owner's Equity			
Net Position			
Net Investment in Capital Assets	(3,442.08)	1,572.32	(5,014.40)
Unrestricted Net Position	765,404.08	668,315.02	97,089.06
Total Net Position	<u>761,962.00</u>	<u>669,887.34</u>	<u>92,074.66</u>
Net Income (Loss)	<u>1,513.68</u>	<u>125,169.42</u>	<u>(123,655.74)</u>
Total Owner's Equity	<u>763,475.68</u>	<u>795,056.76</u>	<u>(31,581.08)</u>
Total Liabilities and Owner's Equity	<u>835,547.00</u>	<u>889,299.57</u>	<u>(53,752.57)</u>
			<u>0.00</u>

Edinburg Housing Authority
Section 8 Comparative Income Statement (NRP only)
Edinburg S8V Housing Auth

	Start: 04/01/2022 End: 01/31/2023	Start: 04/01/2021 End: 01/31/2022	Variance
Operating Revenue			
Operating Subsidy			
HUD PHA Operating Grants	3,962,114.33	3,535,852.00	426,262.33
Total Operating Subsidy	<u>3,962,114.33</u>	<u>3,535,852.00</u>	<u>426,262.33</u>
Other Operating Revenue			
Fraud Recovery Revenue	19,225.74	37,781.50	(18,555.76)
Total Other Operating Revenue	<u>19,225.74</u>	<u>37,781.50</u>	<u>(18,555.76)</u>
Total Operating Revenue	<u>3,981,340.07</u>	<u>3,573,633.50</u>	<u>407,706.57</u>
Operating Expenses			
Housing Assistance Payments			
Housing Assistance Payments	4,220,493.31	3,728,072.84	(492,420.47)
Total Housing Assistance Payments	<u>4,220,493.31</u>	<u>3,728,072.84</u>	<u>(492,420.47)</u>
Total Operating Expenses	<u>(4,220,493.31)</u>	<u>(3,728,072.84)</u>	<u>(492,420.47)</u>
Net Income (Loss)	<u>(239,153.24)</u>	<u>(154,439.34)</u>	<u>(84,713.90)</u>

Report Criteria PHA: 7 Project: '01','02','03','04','153','154','155','156','157','158','159','160','161','162','163','164','165','166','167','168','A70','A71','A72','A73','A74','P11','R11','R12'
Include Unapproved: False Include Zero Balance: False Custom 1: Custom 2: Custom 3: NRP

Edinburg Housing Authority
Section 8 Comparative Income Statement (UNP only)
Edinburg S8V Housing Auth

	Start: 04/01/2022 End: 01/31/2023	Start: 04/01/2021 End: 01/31/2022	Variance
Operating Revenue			
Operating Subsidy			
HUD PHA Operating Grants	577,506.00	442,188.00	135,318.00
Total Operating Subsidy	577,506.00	442,188.00	135,318.00
Other Operating Revenue			
Investment Income - Unrestricted	0.00	0.22	(0.22)
Fraud Recovery Revenue	19,225.74	37,781.52	(18,555.78)
Other Revenue	28,908.75	34,552.01	(5,643.26)
Total Other Operating Revenue	48,134.49	72,333.75	(24,199.26)
Total Operating Revenue	625,640.49	514,521.75	111,118.74
Operating Expenses			
Administrative Expense			
Administrative Salaries	377,782.85	208,396.50	(169,386.35)
Auditing Fees	0.00	6,425.00	6,425.00
Advertising and Marketing	309.00	0.00	(309.00)
Employee Benefit Contribution - Admin	140,828.37	104,788.16	(36,040.21)
Office Expenses	15,537.08	7,588.09	(7,948.99)
Travel	1,483.50	427.00	(1,056.50)
Other Administration Expenses	34,958.51	22,019.82	(12,938.69)
Total Administrative Expense	570,899.31	349,644.57	(221,254.74)
Ordinary Maintenance and Operation			
Ord Maint and Operations - Materials	291.98	613.90	321.92
Total Ordinary Maintenance and Operation	291.98	613.90	321.92
General Expense			
Property Insurance	23,147.00	4,844.63	(18,302.37)
Liability Insurance	1,300.76	485.40	(815.36)
Workmen's Compensation	0.00	380.16	380.16
All Other Insurance	2,003.00	572.31	(1,430.69)
Other General Expenses	534.76	898.36	363.60
HAP Portability In	25,950.00	31,913.00	5,963.00
Total General Expense	52,935.52	39,093.86	(13,841.66)
Total Operating Expenses	(624,126.81)	(389,352.33)	(234,774.48)
Net Income (Loss)	1,513.68	125,169.42	(123,655.74)

Report Criteria PHA: 7 Project: '01','02','03','04','153','154','155','156','157','158','159','160','161','162','163','164','165','166','167','168','A70','A71','A72','A73','A74','P11','R11','R12'
Include Unapproved: False Include Zero Balance: False Custom 1: Custom 2: Custom 3: UNP

Edinburg Housing Authority
S8V CARES Act Comparative Balance Sheet
Edinburg S8V Housing Auth
As of Date: 1/31/2023

	1/31/2023	1/31/2022	Variance
Assets			
Fixed Assets			
7 01 1509.1 CR CARES Act Computer Systems	5,876.82	5,876.82	0.00
Total Fixed Assets	<u>5,876.82</u>	<u>5,876.82</u>	<u>0.00</u>
Non Current Assets			
7 01 1400.CR 0 CARES Act Soft Costs Contra	(212,893.32)	(212,893.32)	0.00
7 01 1509 CR CARES Act Expenses	212,893.32	212,893.32	0.00
7 01 1509.2 CR CARES Act Vehcile Purchased	22,317.86	22,317.86	0.00
Total Non Current Assets	<u>22,317.86</u>	<u>22,317.86</u>	<u>0.00</u>
Total Assets	<u>28,194.68</u>	<u>28,194.68</u>	<u>0.00</u>
Owner's Equity			
Net Position			
7 01 2701.01 CR CARES Act Net Capital Assets S8V	28,194.68	0.00	28,194.68
7 01 99220 CR CARES Act Advances	241,088.00	241,088.00	0.00
7 01 99390 CR CARES Act - Advances - Contra	(241,088.00)	(241,088.00)	0.00
Total Net Position	<u>28,194.68</u>	<u>0.00</u>	<u>28,194.68</u>
Net Income (Loss)	<u>0.00</u>	<u>28,194.68</u>	<u>(28,194.68)</u>
Total Owner's Equity	<u>28,194.68</u>	<u>28,194.68</u>	<u>0.00</u>
Total and Owner's Equity	<u>28,194.68</u>	<u>28,194.68</u>	<u>0.00</u>
			<u>0.00</u>

Edinburg Housing Authority
S8V CARES Act Comparative Income Statement
Edinburg S8V Housing Auth

				Start: 04/01/2022	Start: 04/01/2021			
				End: 01/31/2023	End: 01/31/2022	Variance	Variance %	
Operating Revenue								
Other Operating Revenue								
CARES Act Revenue	7	01	8029.3	CR	0.00	236,856.96	(236,856.96)	-100.00 %
Total Other Operating Revenue					0.00	236,856.96	(236,856.96)	-100.00 %
Total Operating Revenue					0.00	236,856.96	(236,856.96)	-100.00 %
Operating Expenses								
Administrative Expense								
CARES Act Admin Salaries	7	01	4110	CR	0.00	86,261.62	86,261.62	100.00 %
CARES Act Training	7	01	4140	CR	0.00	800.00	800.00	100.00 %
CARES Act Accounting Fees	7	01	4170	CR	0.00	4,356.25	4,356.25	100.00 %
CARES Act Employee Benefits	7	01	4182	CR	0.00	38,521.43	38,521.43	100.00 %
CARES Act - Emp Benefit Retire	7	01	4182.5	CR	0.00	6,637.39	6,637.39	100.00 %
CARES Act Office Supplies	7	01	4190.17	CR	0.00	3,674.74	3,674.74	100.00 %
CARES Act Office Expenses	7	01	4190.19	CR	0.00	17,269.61	17,269.61	100.00 %
Total Administrative Expense					0.00	157,521.04	157,521.04	100.00 %
Ordinary Maintenance and Operation								
CARES Act Maintenance & Operat	7	01	4400	CR	0.00	37,987.99	37,987.99	100.00 %
Total Ordinary Maintenance and Operation					0.00	37,987.99	37,987.99	100.00 %
General Expense								
CARES Act Insurance Expense	7	01	4510	CR	0.00	13,153.25	13,153.25	100.00 %
Total General Expense					0.00	13,153.25	13,153.25	100.00 %
Total Operating Expenses					0.00	(208,662.28)	208,662.28	-100.00 %
Net Income (Loss)					0.00	28,194.68	(28,194.68)	-146.65 %

Report Criteria PHA: 7 Project: '01','02','03','04','153','154','155','156','157','158','159','160','161','162','163','164','165','166','167','168','A70','A71','A72','A73','A74','P11','R11','R12'
Include Unapproved: False Include Zero Balance: False Custom 1: Custom 2: Custom 3: CR

Edinburg Housing Authority
Section 8 Comparative Balance Sheet (EHV Only)
 Edinburg S8V Housing Auth
 As of Date: 1/31/2023

		1/31/2023	1/31/2022	Variance
Assets				
Cash and Cash Equivalents				
7 04 1111.11H 0	Relcassed to Restricted	61,687.00	(60,755.00)	122,442.00
7 04 1111.11P 0	Pooled Cash EHV	38,843.46	144,255.00	(105,411.54)
7 04 1111.11S 0	Restricted Cash Service Fees	(43,542.40)	0.00	(43,542.40)
7 04 1114.11H 0	Restricted HAP Funds EHV	(61,687.00)	60,755.00	(122,442.00)
7 04 1114.11S 0	Restricted Service Fee Cash	43,542.40	0.00	43,542.40
Total Cash and Cash Equivalents		38,843.46	144,255.00	(105,411.54)
Accounts Receivable				
7 04 1129 0	Intercompany Receivables	0.00	15,677.00	(15,677.00)
Total Accounts Receivable		0.00	15,677.00	(15,677.00)
Total Assets		38,843.46	159,932.00	(121,088.54)
Liabilities				
Current Liabilities				
7 04 2290.4 0	Deferred Credits - Service Fee EHV	48,190.20	60,012.00	(11,821.80)
Total Current Liabilities		48,190.20	60,012.00	(11,821.80)
Total Liabilities		48,190.20	60,012.00	(11,821.80)
Owner's Equity				
Net Position				
7 04 2841.1 0	Restricted HAP Equity EVH	64,959.00	0.00	64,959.00
7 04 2826.1 0	Operating Reserve - Sec 8 Voucher A	976.00	0.00	976.00
Total Net Position		65,935.00	0.00	65,935.00
Net Income (Loss)		(75,281.74)	99,920.00	(175,201.74)
Total Owner's Equity		(9,346.74)	99,920.00	(109,266.74)
Total Liabilities and Owner's Equity		38,843.46	159,932.00	(121,088.54)
				0.00

Item#7

MOU:

**County of Hidalgo
Community Service Agency**



Memorandum of Understanding



between

AmeriCorps – Senior Companion Program

and

Edinburg Housing Authority

(hereinafter referred to as "Volunteer Station")

Address: 910 S. Sugar Rd
City: Edinburg TX Zip Code: 78539
Telephone: (956) 382-3839 FAX: _____
E-mail: _____

Volunteer Station Director: _____

Period Covered by MOU: 4/1/23 to 3/31/24

This Memorandum of Understanding (MOU) contains basic provisions which will guide the working relationship between both parties. This MOU may be amended, in writing, at any time with concurrence of both parties and must be renegotiated at least every three years.

BASIC PROVISIONS OF MEMORANDUM OF UNDERSTANDING

- A. The Rio Grande Valley AmeriCorps Senior Companion Program, under the national oversight of AmeriCorps, a federal grant-making government agency, and the local oversight of the County of Hidalgo Community Service Agency, will:
1. Recruit, interview, select, enroll, and train volunteers in the program. The volunteers will meet the eligibility criteria established in the federal regulations pertaining to enrollment in the program.
 2. Unless otherwise specified herein, conduct and document a criminal history background check (unless otherwise specified herein) for all SCP volunteers in accordance with the requirements established by AmeriCorps and the sponsor.
 3. Refer SCP volunteers to the Volunteer Station. Permit and encourage the Volunteer Station to screen SCP volunteers pursuant to the established criteria of the Volunteer Station.

4. Provide accident and liability insurance as required by the Senior Companion Program including excess automobile liability insurance for Senior Companions who drive their personal vehicles in connection with their service. The insurance provided by the sponsor is secondary coverage and is **not** primary insurance.
5. Provide pre-service orientation to volunteers and monthly in-service training on an on-going basis.
6. Instruct SCP volunteers in the proper preparation of volunteer timesheets, reimbursement guidance, and SCP policies and procedures.
7. Provide program orientation to Volunteer Station staff as needed.
8. Annually recognize Senior Companions for their service.
9. Assign, in coordination with the Volunteer Station Manager, the Senior Companions to serve at least 15 hours per week but not more than 40 hours per week (based on all assignments and available grant funding) and may not displace an employee.
10. Work with the Volunteer Station Manager to provide all reasonable resources and to make every effort to ensure the success of the Senior Companion Program.
11. Coordinate with other volunteer and aging programs in the area to foster effective communication and avoid duplication.
12. Reimburse SCP volunteers for transportation costs between their home and volunteer station in accordance with SCP policies and the availability of grant funds.
13. In collaboration with the Volunteer Station termination of volunteer assignment will follow policies and procedures of the sponsoring agency.
14. Conduct an annual appraisal of volunteers' performance and annual review of their income eligibility.
15. A sponsor may remove a Senior Companion Volunteer from service for cause. Grounds for removal include but are not limited to: extensive and unauthorized absences; mis-conduct; inability to perform assignments; and failure to accept supervision.
16. A Senior Companion may also be removed from service for having income in excess of the eligibility level.
17. Review volunteer placements regularly to ensure that clients are eligible to be served.
18. Provide Senior Companions with assignments that show direct and demonstrate benefits to the adults and the community served.

B. The Volunteer Station will: (herein known as Edinburg Housing Authority)

1. In partnership with the RGV-SCP project staff, the Volunteer Station Manager will develop an assignment plan for each Senior Companion and for each client served. The sponsor's representative and the volunteer must sign the written assignment plan that: identifies the client to be served; the role and activities of the volunteer; the expected outcomes for each client; and, address the period of time each client should receive services.
Volunteer station staff, SCP project staff, and the volunteer will review the Senior Companion's assignment as well as the impact on the client's ability to continue to live independently in their home or the impact of respite care for the caregiver.

2. Help promote the Senior Companion Program in the local community.
3. Assist in identifying individuals in the community who could benefit from the services of a Senior Companion.
4. Help recruit individuals to serve as Senior Companions.
5. Assign adults with special needs to each volunteer.
6. Maintain effective communication with the SCP staff and alert them of developing issues with regard to the program and/or Senior Companions.
7. Assure adequate health and safety provisions are used for the protection of the Senior Companions.
8. Investigate incidents, accidents and injuries involving volunteers and notify the Senior Companion Program Supervisor immediately.
9. Provide Station-specific orientation and training to the volunteers as needed.
10. Submit required completed paperwork to the Senior Companion Program on a timely basis, i.e., individual Volunteer Assignment Plans, Volunteer Performance Evaluations, and other documents that may be required during the year.
11. Ensure Senior Companions serve in a volunteer capacity at all times. The Volunteer Station Manager will verify that Senior Companions will not displace nor replace paid or contracted employees or relieve staff of their routine duties.
12. Ensure that any screening processes required of other volunteers at the station are required for the Senior Companion volunteers.
13. Track and report volunteer service hours by signing timesheets for volunteers.
14. Implement Performance Measures at the volunteer station, as described in the Volunteer Station Handbook, in order, to assist the SCP in evaluating the impact Senior Companions have on the community.
15. Periodically review each client's continuing need for a Senior Companion and recommend phase-out or reassignment of the assigned Senior Companion as necessary.
16. Furnish volunteers with any materials required for assignment. These materials may include a station uniform and a photo I.D.
17. Assure the programs and activities to which HCSCP volunteers are assigned are accessible to persons with disabilities (including mobility, hearing, vision, mental, and cognitive impairments or addictions and diseases) and/or limited English language proficiency and provide reasonable accommodation to allow persons with disabilities the opportunity to participate in programs and activities.
18. The Volunteer Station Manager will not request or assign Senior Companions to conduct or engage in religious, sectarian, or political activities.
19. The Volunteer Station Manager and staff will not discriminate against HCSCP volunteers in the operation of its program on the basis of race; color; national origin, including limited English proficiency; sex; age; political affiliation; sexual orientation; religion; or on the basis of a disability, if the volunteer is a qualified individual with a disability.
20. The Volunteer Station Manager may request the removal of an RGV-SCP volunteer at any time and an SCP volunteer may withdraw from service at the Station or from the Senior Companion Program at any time.
21. Neither the station nor the HCSCP will request or receive compensation from the beneficiaries of SCP volunteers. SCP volunteers will not receive a fee from beneficiaries.

C. Certification of the Memorandum of Understanding

1. This agreement may be amended at any time with the mutual consent of both parties. The MOU must be reviewed and renegotiated at least every three years.
2. Either party may terminate this agreement by providing 30 days' notice to the address listed below.
3. By signing this MOU, the Volunteer Station representative certifies the Volunteer Station is a public or non-profit private organization, or a proprietary health care agency.

Hidalgo County Community Service Agency

By: _____

Jaime Longoria, Executive Director

Date

Hidalgo County Community Service Agency Executive Director

Address: 2524 N. Closner Blvd.

Edinburg, Texas 78541

Volunteer Station: _____

By: _____

Volunteer Station Representative's Signature

Date

Name: _____

Title: _____

Address: _____

Corporation for National and Community Service

NationalService.gov



April 18, 2018

Title: Income Disregard Provisions

Date issued: April 2018

Date posted: February 28, 2020

Unique identifier: CNCS 001

Topic: Income Disregard Provisions

Summary: This details statutory provisions that address income disregard for people who serve in Senior Corps and AmeriCorps VISTA

The contents of this document do not have the force and effect of law and are not meant to bind the public in any way. This document is intended only to provide clarity to the public regarding existing requirements under the law or agency policies.

TO: Directors of Foster Grandparent, Senior Companion, RSVP, Senior Demonstration, and VISTA Projects

FROM: Timothy F. Noelker
General Counsel

A handwritten signature in black ink that reads "Timothy F. Noelker".

SUBJECT: Income Disregard Provisions for participants in Senior Corps and AmeriCorps VISTA Programs

CNCS has statutory provisions that address "income disregard." The provisions apply when Federal, state, and local governmental entities determine whether people who serve through Senior Corps and AmeriCorps VISTA are eligible for assistance and benefits. We have written this memorandum so that you can help ensure that our provisions are applied correctly.

Section 404 of the Domestic Volunteer Service Act of 1973, as amended (DVSA), addresses income disregard. It applies to participants in AmeriCorps VISTA and in Senior Corps programs: Senior Companions, Foster Grandparents, RSVP, and Senior Demonstration Program Volunteers.

The relevant part of Section 404 states:

(f)(1) Notwithstanding any other provision of law except as may be provided expressly in limitation of this subsection, payments to volunteers under this Act shall not in any way reduce or eliminate the level of, or eligibility for, assistance or services any such volunteers may be receiving under any governmental program, except that this paragraph shall not apply in the case of such payments when the Director 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 greater.

(f)(2) Notwithstanding any other provision of law, a person enrolled for full-time service as a volunteer under Title I of this Act who was otherwise entitled to receive assistance or services under any governmental program prior to such volunteer's enrollment shall not be denied such assistance or services because of such volunteer's

failure or refusal to register for, seek, or accept employment or training during the period of such service.

42 U.S.C. § 5044 (f) (1) and (2).

Subsection (f) (1) says that income disregard provisions do not apply if participants get payments for their service that are equivalent to or greater than the applicable minimum wage. It is important for governmental entities to know that only CNCS may make this determination. To date, payments to participants have not equaled or exceeded the greater of the federal or state minimum wage. Therefore, income disregard rules apply.

Section 418 of the DVSA applies only to Senior Corps programs. It states:

Notwithstanding any other provision of law, no payment for supportive services or reimbursement of out-of-pocket expenses made to persons serving pursuant to Title II of this Act shall be subject to any tax or charge or be treated as wages or compensation for the purposes of unemployment, temporary disability, retirement, public assistance, workers' compensation, or similar benefit payments, or minimum wage laws. This section shall become effective with respect to all payments made after the effective date of this Act [October 1, 1973].

42 U.S.C. § 5058

In summary, sections 404 and 418 mean that:

- (1) When a government program is determining a person's eligibility for public assistance or services, or whether to reduce or eliminate these, it may not take into account payments the person got through service under the DVSA.
- (2) A government program may not deny assistance because a service participant fails or refuses to look for or accept employment or training. This includes welfare to work programs.
- (3) Payments to service participants cannot be treated as wages or compensation for any government purposes.

Please share this memorandum with anyone with questions concerning this issue. In the event this memorandum does not resolve the issue, please contact any of these attorneys in the Office of General Counsel:

Tom Bryant (202-606-6678)

Andrea Grill (202-606-6674)

John Greenhaugh (202-606-6872)

9 AMERICORPS SENIORS VOLUNTEER COST REIMBURSEMENTS

AmeriCorps Seniors volunteers are provided with cost reimbursements and other benefits. Within the limits of a project's approved budget, and in accordance with [45 CFR 2551.43](#) and any written AmeriCorps Seniors policy guidance to projects, volunteers are provided transportation, meals, accident and liability insurance, physical exam (if applicable), uniforms when appropriate, and recognition activities. Cost reimbursements are budgeted as "Volunteer Expenses," and the two terms may be used interchangeably.

9.1 ADMINISTRATION OF COST REIMBURSEMENTS

Sponsors should establish written cost reimbursement policies and procedures and provide these to each volunteer. Orientations and in-service trainings are ideal times to provide these to volunteers and discuss them. The amount of reimbursement for non-stipend cost reimbursements made to AmeriCorps Seniors volunteers is determined by the availability of funds and project's written policy regarding reimbursement of volunteer expenses.

9.1.1 Assignment-Related Expenses

Project funds may be used to reimburse volunteers for expenses, including transportation costs, incurred while performing their volunteer assignments, provided that these expenses are described in the MOU with the volunteer station and there are sufficient funds available to cover these expenses and meet all other requirements identified in the Notice of Grant Award. [\[45 CFR 2551.46\]](#) Otherwise, such expenses are the responsibility of the volunteer station.

9.1.2 Income Disregard Memo

Cost reimbursements are not subject to any tax or charge. Cost reimbursements may not be treated as wages or compensation for the purposes of unemployment insurance, temporary disability, retirement, public assistance, workers' compensation, or similar benefit payments or minimum wage laws. [\[45 CFR 2551.47\]](#) See [Guidance from the Office of General Counsel - Income Disregard](#) for a memo discussing the provision of the Domestic Volunteer Service Act that requires, in most cases, government agencies to disregard payments to AmeriCorps Seniors volunteers when determining their eligibility for assistance and benefits. Please note that this memo need not be updated annually and that, once signed, it is effective unless revoked or superseded. This document was most recently updated in 2018.

9.1.3 Reimbursement Policies

The amount of reimbursement made to AmeriCorps Seniors volunteers is determined by the availability of funds and project's written policy regarding reimbursement of Volunteer Expenses. The procedure and the limits for volunteers to request reimbursement should be identified in volunteer orientation sessions and project service policies.

9.1.4 Non-Reimbursed Volunteer Expenses

Volunteer Expense items, including transportation to and from their assignments, meals taken during assignments, recognition activities, and recognition items, which are purchased at the volunteers' own expense and not reimbursed by the project to the volunteer, are not allowable as contributions to the non-Federal share of the budget.

Item #8

MOU:

Region One Education
Center Service Center's
Adult Education Program



Memorandum of Understanding (Amendment)

Between

**Region One Education Service Center
Office of Adult Education**

And

Edinburg Housing Authority

This Agreement is entered into between the Region One Education Service Center's Adult Education Program, hereinafter referred to as "Region One ESC" and the Edinburg Housing Authority, a local education agency hereinafter referred to as Edinburg Housing Authority for the purpose of establishing an adult education and literacy program for eligible participants under provisions of the Adult Education and Family Literacy Act, Title II of the Workforce Innovation and Opportunity Act for a period beginning July 1, 2022 and ending June 30, 2023.

I. SCOPE OF SERVICES

Region One ESC agrees to provide:

- qualified instructional and administrative personnel to provide a well-designed adult education and literacy instructional program
- professional development for adult education personnel
- instructional materials for adult education courses
- instructional supplies as appropriate
- assessment instruments to establish academic functional levels and/or progress of participants
- appropriate fiscal accountability
- end of year programmatic performance reports
- Carpentry and Forklift Training Courses

Edinburg Housing Authority agrees to provide:

- appropriate, safe and secure facilities for the implementation of instructional services to adult learners
- assistance to Region One staff with the recruitment of students
- access to Internet services

Facility to be used 2022-2023: Edinburg Housing Authority Warehouse
Sam Risica Community Center 1200 N. 1st Ave. Edinburg, Tx 78541

II. CIVIL RIGHTS STATEMENT

The parties to this agreement shall:

Comply with Title VI of the Civil Rights Act of 1964 (P.L. 88-352), Section 504 of the Rehabilitation Act of 1973 (P.L. 93-112), The American Disabilities Act of 1990 (P.L. 101-

336), and all amendments to each, and all requirements imposed by the regulations issued pursuant to these acts. In addition, the parties agree to comply with Title 40, Chapter 73, of the Texas Administrative Code. These provide in part that no persons shall, on the grounds of race, color, national origin, sex, age, disability, political, or religious beliefs be excluded from participation in, or denied, any aid, care, service or other benefits provided by federal and or state funding, or otherwise be subjected to discrimination and the Texas Revised Civil Statutes Article 4419b-4, Sections 5.03 and 5.04 (relating to workplace and confidentiality guidelines regarding AIDS and HIV)

III. TERMINATION OF MEMORANDUM OF UNDERSTANDING

During the term of this Agreement, if either party becomes unable or fails to satisfactorily provide the services under this Agreement or decides to terminate for no cause, the Agreement may be terminated by either party with a thirty (30) day written notice.

The validity of this agreement and of any of its terms and provisions, as well as the rights and duties of the parties hereunder, shall be governed by the laws of the State of Texas

Executed this 23 day of March, 2023

Grantor: Edinburg Housing Authority
Address: 910 S. Sugar Rd.
City/St/Zip: Edinburg, Tx 78539

Contractor: Region One Education Service Center
Address: 1900 W. Schunior
City/St./Zip: Edinburg, Tx 78541

Dr. Martin Castillo
Executive Director
Edinburg Housing Authority

Dr. Daniel P. King, PH.D.
Executive Director
Region One Education Service Center

Item #9

RFP#02-2023.1

Banking Services

COPY of RFP#02-2023.1



RFP#02-2023.1
BANKING SERVICES

Date Issued: Sunday, February 12, 2023
Proposal Due Date: Friday, March 10, 2023, at 10:00 AM

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Attachments

- Exhibit A - Bank Service Fees and Interest Schedule
- Exhibit B - Non-Collusive Affidavit
- Exhibit C - Public Depository Certification – HUD Form 51999
- Exhibit D - PIH Notice 2002-13
- Exhibit E - Account Analysis - January 2023 (Plains Capital Bank)
- Exhibit F- HUD Form 5369B
- Exhibit G - HUD Form 5369C

A. Profile

The HOUSING AUTHORITY OF THE CITY OF EDINBURG (AUTHORITY) and the Edinburg Housing Opportunity Corporation (EHOC), Edinburg Housing Development Corp. (EHDC), and Step Up (collectively "NON-PROFITS") were established to assist low-income families obtain safe, decent, and affordable housing and provide other related services.

The funding sources for these entities include federal and state grants and subsidies, and public and private donations. The main specific contributor is the Department of Housing and Urban Development. The property of the Agency is used for essential public and government purposes, and is exempt from all taxes, including sales tax on all its purchases of supplies and services.

The AUTHORITY through the Low Rent Program has an inventory of 325 Public Housing units and receives an annual subsidy and grants of approximately \$2,000,000; through the Housing Choice Voucher Program administers rental assistance for 1107 privately owned rental units throughout the Edinburg jurisdiction and receives annual subsidies of approximately \$2,500,000.

The Authority has a governing Board made of five board members appointed by the City of Edinburg Mayor. The term is usually for two years. The Chairman and Vice Chairman in past years have served for consecutive terms.

B. Introduction

The AUTHORITY and the NON-PROFITS are requesting proposals from qualified financial institutions for the provision of Banking Services. The AUTHORITY and the NON-PROFITS intend to contract on May 1, 2023, with the financial institution whose proposal is deemed most advantageous and begin receiving services as soon as practical.

The AUTHORITY/NON-PROFITS reserve the right to accept or reject any or all proposals; to accept the proposal it considers most advantageous to the AUTHORITY/NON-PROFITS; and at its discretion to waive any defect or informality in the proposal. Selection of the Bank will be made on the basis of the interest rate paid on the AUTHORITY/NON-PROFITS'S idle monies, the amount of the projected service charges to process accounts activity, capacity of the bank to help AUTHORITY/NON-PROFITS achieve its goal of increasing the supply of affordable housing in Edinburg and the ability of the financial institution, in the sole judgment and opinion of the AUTHORITY/NON-PROFITS, to provide the overall level of service and commitment required for the AUTHORITY/NON-PROFITS to carry out its operations.

The contract upon award will be for a period of three years or until a new depository is selected. Anticipated contract period is May 1, 2023, through April 30, 2026. The term may be automatically extended for two additional one-year terms at the sole discretion of the AUTHORITY/NON-PROFITS. (See table below for contract date details.)

Years	Start	End
1-3	May 1, 2023	April 30, 2026
4 (Optional)	May 1, 2026	April 30, 2027
5 (Optional)	May 1, 2027	April 30, 2028

The successful respondent will be bound by and must comply with the provisions of the HOUSING AUTHORITY OF THE CITY OF EDINBURG'S Annual Contribution Contracts and financial management handbooks for housing assistance grant programs as directed by the Department of Housing And Urban Development; the EDINBURG HOUSING NON-PROFIT CORPORATION'S Bylaws on financial transactions; Vernon's Annotated Texas Statutes, Chapter 105, 2256, and 2257, and the AUTHORITY'S/NON-PROFITS' Investment Policy, inclusive, as amended.

C. Procurement Schedule & Proposal Submission Information

The anticipated schedule for the RFP and contract approval is as follows:

- RFP Issued & Advertisement-----Sunday, February 12, 2023
- Second Advertisement-----Sunday, February 19, 2023
- Deadline to submit questions-----Friday, February 24, 2023 / 10:00 AM CST
- Response to written questions-----Friday, March 3, 2023
- RFP Due Date-----Friday, March 10, 2023 / 10:00 AM CST
- RFP Opening Date-----Friday, March 10, 2023 / 10:15 AM CST
- Oral Interviews-----Upon request or as needed.
- Board of Commissioners' Approval -----March 2023 Board Meeting
- Contract Start Date----- Estimated May 1, 2023

Proposals must include a response to all items outlined in the Proposal Instructions. Note: Incomplete or non-compliant proposal submissions will not be considered. The AUTHORITY and the NON-PROFITS will call for and receive bank depository proposals no later than 10:00 a.m., Friday, March 10, 2023. An original Proposal with two (2) copies must be submitted in a sealed envelope by mail or hand delivered attention to:

**MARTIN CASTILLO, JR. /EXECUTIVE DIRECTOR
HOUSING AUTHORITY of the CITY OF EDINBURG, TEXAS
910 SOUTH SUGAR RD.
EDINBURG, TX 78539**

Questions regarding this RFP or Proposal Instructions will be accepted in written form at the following email address on or before 10:00 a.m., Friday, February 24, 2023:

accounting@edinburgha.org

No oral explanation or interpretation will be provided.

All respondents will be notified of any modifications and amendments made to the RFP and Proposal Instructions as a result of questions submitted. If modifications and/or amendments are issued, it is the responsibility of the responder to obtain these addendums

prior to submitting a proposal.

Submitted proposals may be withdrawn at any time up to the proposal closing date and time. To accomplish this, a written request, signed by an authorized officer of the Financial Institution, must be submitted to Martin Castillo, Jr., Executive Director. The Financial Institution may submit another proposal at any time up to the stipulated closing date and time. Proposals may not be withdrawn or modified after the hour set for the opening thereof.

The Agency intends to award the contract pursuant to a "best value" basis, not a "lowest bid" basis. An evaluation committee shall review and rank each of the offeror's proposals using the method of evaluation described in this request. The evaluation committee shall enter into negotiations with the highest ranked proposal first, and if necessary, any or all of the other proposals and submit the list of ranked offerors to the Executive Director. The Executive Director shall make a recommendation to the Board of Commissioners to award a single contract, if applicable, to the most competent, responsive, and responsible offeror submitting a proposal in accordance with the proposal evaluation criteria.

The Agency reserves the right to award contracts to multiple offerors, to reject any or all bids, to waive for all applicants any information in the specifications or bidding process or to cancel in whole or in part this solicitation if it is in the best interest of the Agency to do so. The awarded contract will be for three (3) years with the option to renew in increments of one-year for two (2) additional years. The Agency requires fixed pricing for the first three years of the contract, with any price increases in years four (4) and five (5) limited by the prevailing Consumer Price Index (CPI) for the local area. Requests for price increases shall be submitted by the banking institution in writing, ninety (90) days prior to the anniversary date of the contract to be effective for the subsequent year.

D. Description of Deposits and Other Incoming Funds

Rental revenue and other miscellaneous income received on site is in the form of checks or money orders and deposited daily, if necessary. Washing machines and dryers are operated with quarters and collections are made and deposited. All funding from HUD is deposited through ACH into the appropriate low rent or Voucher account. Developers Fees, Proceeds from Insurance Claims, local Grants and any other major funds received are in the form of a check.

E. Description of Accounts and Other Investments Currently Held and Serviced

The table below shows all the bank accounts that the AUTHORITY/NON-PROFITS currently have operating. Some of the accounts are used to make ACH payments, payroll, accounts payable, scholarship payments while others have little to no activity other than deposits being made. The funds are received from HUD awards, interfund transfers, rental and partnership agreements including fundraising. For account balances, transaction types and amounts refer to Exhibit E.

Account Name	Account Number
LOW RENT - GENERARL FUND	****0842
HAP - HCV	****0877
EHOC	****2952
Low Rent Miscellaneous	****5396
Section 8 Admin Fees	****8301
EHDC	****9405
EHOC/City of Edinburg Scholarship	****4902
CAPITAL FUNDS 501-20	****7304
CAPITAL FUNDS 501-19	****3803
STEP UP	****4400
EHOC / ECISD SCHOLARSHIP	****1002
EHA - La Posada 2020	****5203
EHOC - CHARITABLE BINGO	****6800
Future Acquisitions and Endeavors	****1903

F. AUTHORITY'S RESERVATION OF RIGHTS

AUTHORITY reserves the following rights in association with the RFP process and upon contract award.

1. **Right to Terminate the RFP or Reject, Waive Proposals.** AUTHORITY reserves the right to terminate the RFP process, if deemed by the AUTHORITY, to be in its best interest. Additionally, the AUTHORITY reserves the right to reject and not consider any proposal that does not meet the requirements of this RFP, including but not necessarily limited to, incomplete proposals and /or proposals offering alternative or non-requested services.
2. **Right to Not Award.** AUTHORITY reserves the right to not award a contract pursuant to this RFP.
3. **Right to Make Multiple Awards.** AUTHORITY reserves the right to make an award to more than one offeror and to award with or without negotiations or a "Best and Final Offer" (BAFO).
4. **Right to Terminate.** AUTHORITY reserves the right to terminate a contract award pursuant to this RFP at any time for the AUTHORITY's convenience upon ten (10) days written notice to the contractor.
5. **Right to Retain Proposals.** AUTHORITY reserves the right to retain all proposals submitted and not permit withdrawal for a period of ninety (90) days subsequent to the deadline for receiving proposals.
6. **Right to Negotiate.** AUTHORITY reserves the right to negotiate the fees proposed by the offeror(s).
7. **No Obligation to Compensate.** AUTHORITY has no obligation to compensate any offeror(s) for any costs incurred in responding to this RFP.
8. **Right to Reduce or Increase Estimated / Actual Quantities.** AUTHORITY reserves the right to reduce or increase estimated or actual quantities in whatever amount

necessary without prejudice or liability to AUTHORITY, if: 1) funding is not available; 2) legal restrictions are placed upon the expenditure of monies for this category of service or supplies; or 3) AUTHORITY's requirements in good faith change after award of the contract.

9. **Right to Request Additional Information.** AUTHORITY reserves the right to request additional information from all proposers, if needed to evaluate proposals. Such information shall be submitted in the form required by AUTHORITY within two (2) days of written request.
10. **Right to Request Reassignment of Personnel.** AUTHORITY shall retain the right to request and receive a change in personnel assigned to the work if AUTHORITY believes that such change is in the best interest of AUTHORITY and the completion of the contracted work.
11. **Unauthorized Sub-Contracting is Prohibited.** The successful offeror shall not assign any right, nor delegate any duty for the work proposed pursuant to this RFP (including, but not limited to, selling or transferring the contract) without the prior written consent of AUTHORITY. Any purported assignment of interest or delegation of duty, without the prior written consent of AUTHORITY shall be void and may result in the cancellation of the contract with AUTHORITY or in the full or partial forfeiture of funds paid to the successful offeror as a result of the proposed contract, as determined by AUTHORITY.

G. Banking Services Requested

For the detail on the accounts requested below see section E above.

1. Open and maintain the following Checking Accounts (DDA)-
 - a. For the AUTHORITY:
 - Conventional Operating Account—interest bearing.
 - Low Rent Checking—non-interest bearing.
 - Capital Fund Program Accounts—interest bearing.
 - Voucher Program Account—interest bearing.
 - Voucher Program Admin Account—interest bearing.
 - Low Rent Misc. Account – interest bearing
 - Any other accounts that may be necessary to activate as growth is experienced including certificates of deposits — interest bearing.
 - b. For the NON-PROFITS:
 - EHO, EHDC, STEP UP NON-PROFITS Corporate Account—interest bearing.
 - Any other accounts that may be necessary to activate as growth is experienced interest bearing.
2. Certificates of Deposit or Other Investments:
 - a. Open and maintain all Certificates of Deposit for the AUTHORITY/NON-PROFITS allowing for on-line inquiry access.
 - b. Prepare and provide monthly statements either physically or on-

line or both for the AUTHORITY/NON-PROFITS.

- c. Provide investment options and strategies that are HUD approved and detailed in the attached PIH Notice 96-33.

3. Bank notifications:

The Bank shall notify the AUTHORITY/NON-PROFITS promptly when; discrepancies are found in deposits, accounts appear insufficient in funds, suspicious incoming and outgoing external fund transfers appear and any other out of the ordinary activity that occurs within the accounts.

4. Borrowing:

The AUTHORITY/NON-PROFITS may request the Bank to finance a development of affordable housing in the Edinburg area in the form of construction loan and/or long-term financing. Such loans may be within the range of \$500,000 to \$10,000,000. The AUTHORITY/NON-PROFITS reserves the right to borrow from any source that, in the AUTHORITY/NON- PROFITS's sole opinion, provides a lower cost of borrowed funds.

5. Other required services:

- a. Online access for all accounts.
- b. Check endorsement stamps.
- c. View and print paid checks and deposits.
- d. Online (same day) requests and confirmation of stop payments.
- e. Online interfund transfer capability.
- f. ACH deposit of payroll to employees.
- g. ACH deposit to vendors.
- h. Other various payments or receipts through ACH such as; tax payments, Federal funding received.
- i. Onsite RDC system for bank deposits.
- j. Agreement to honor AUTHORITY/NON-PROFITS checks when the accounts reflect an insufficient balance provided that the aggregate balance in the accounts exceed the amount of the check and that a deposit or interfund transfer of sufficient funds will be made upon notification (up to two business days).
- k. Furnish requested research items within a reasonable time.
- l. Designate a Bank Officer who will be a single source of contact for all questions, problems, etc.
- m. (Optional) the contractor agrees to a no fee schedule and willing to provide no fee for services.

H. Pledged Securities

1. All deposits made by the AUTHORITY and the NON-PROFITS, except to the extent said deposit is guaranteed by the Federal Deposit Insurance Corporation, shall be collateralized as described in the Public Funds Investment Act and the Public Funds Collateral Act, shall be secured, and guaranteed by a pledge to the AUTHORITY and the NON-PROFITS. Securities shall be deposited in joint safe keeping at a Federal Reserve Bank. If a proposal specifies safekeeping at other than a

Federal Reserve, it shall be considered as an alternate. The AUTHORITY and the NON-PROFITS will allow substitutions of securities upon written request and written approval, upon verification of equal market value and credit rating. Collateralization of one hundred and three percent (103%) is required at all times. Such collateral, shall, at all times, have a market value at least equal to the amount of the deposits so secured. All pledged collateral shall conform to those identifiable U. S. Government securities as prescribed by HUD. The authorized types of collateral investments are outlined in the attached Notice PIH 96-33, as extended indefinitely by PIH Notice 2002-13. Such investments should not have a maturity date that extends past ten (10) years but should include diverse maturities within this specified time frame. Monthly reports must be furnished on all securities pledged as collateral providing at least the following information: CUSIP number, par value, cost, market price, issue date and maturity date. There shall be a distinction between the pledges made towards the AUTHORITY deposits and the NON-PROFITS' deposits.

I. Format for Proposal

The proposal shall be divided into two sections.

1. The first section shall be in the following format:
 - a. Profile of the respondent – A general description of the respondent including its principal local business address and addresses of all locations to service the accounts, authorized representative to act on behalf of the bank, contact person and its parent or holding company, if any.
 - b. The respondent shall state if it is currently under or anticipates any indictment or court order or investigation by any government regulatory agency which would affect, in any way, the respondent's ability to provide the requested banking services to the AUTHORITY and NON-PROFITS, or if it is "subject to regulatory oversight".
 - c. Organization and Resources – A description of the respondent's management organization, especially the organizational relationship of the offices, which will be providing the banking services to the AUTHORITY/NON-PROFITS.
 - d. Include a brief description of the experience and professional background of the respondent's officers in these offices.
 - e. Loan Practices – Provide the most recent Community Reinvestment Act Report.
 - f. Provide a statement describing any steps taken by the bank to foster economic development or ensure equitable lending throughout the City of Edinburg.

- g. Description of Services to be provided – Describe the manner in which banking services requested in this RFP will be provided to the Authority;
- h. Financial Data – Attach the respondent’s most recent annual report and the last four quarterly call reports submitted to the Federal Financial Institutions Examination Council;
- i. Non-Collusive Affidavit; and
- j. Public Depository Certification; and
- k. HUD Form 5369C (Exhibit G)

2. The second section shall contain the cost information set forth in Exhibit A.

- a. Complete the form entitled Exhibit A. Give detail on all bank fees, interest calculations, and minimum balance requirements. If the form does not allow enough room for detail, respondent may include additional sheets.
- b. Exhibit A “Borrowing”; provide a fixed rate expressed as a percentage of the Prime Rate as published in the Wall Street Journal or other reputable source. Also, provide a detailed procedure that the AUTHORITY/NON-PROFITS will have to follow to accomplish such borrowing. Respondent may include additional sheets if necessary.

J. Equal Employment Opportunity

The respondent shall not discriminate against any employee or applicant for employment because of race, color, religion, sex, national origin, age, or disability. The respondent will take affirmative action to ensure that applicants are employed and that employees are treated during employment without regard to their race, color, religion, sex, national origin, age, or disability. Such action shall include but not be limited to, the following: employment, up-grading, demotion, or transfer, recruitment advertising, layoff or termination, rates of pay or other forms of compensation; and selection for training, including apprenticeship.

K. Conflict of Interest

No officer or employee of the AUTHORITY/NON-PROFITS, no member of the governing body of the locality in which the AUTHORITY/NON-PROFITS is situated, no member for the governing body of the locality in which the AUTHORITY/NON-PROFITS was activated, and no other public official of such locality or localities who exercise any functions or responsibilities with respect to the AUTHORITY/NON-PROFITS, during his/her tenure or for one year thereafter, shall have any interest, direct or indirect.

L. Termination

Either party to the Agreement shall be entitled to terminate the Agreement at anytime, with

or without cause, upon thirty days written notice to the other party. As noted on HUD Form 51999 which must be completed upon contract award. (See Exhibit C). Upon termination, respondent shall be entitled to receive monies due for actual work performed and billed to the AUTHORITY/NON-PROFITS, less the amount of damages, if any, suffered by the AUTHORITY/NON-PROFITS because of the party's breach of Agreement.

M. Hold Harmless

The respondent must agree to hold the AUTHORITY/NON-PROFITS harmless for any acts of negligence or any other obligations.

EXHIBIT A

Banking Service Fee and Interest Schedule

	<u>Bank Fee</u>	<u>Minimum Balance Required</u> <i>(if applicable)</i>	<u>Interest Rate to be Paid by Bank</u> <i>(if applicable)</i>	<u>Minimum Interest Rate Paid (Floor)</u> <i>(if applicable)</i>
Checking Account (Demand Deposit Accounts)				
Overdraft				
Direct Deposit (ACH income or outgoing)				
Stop Payments				
Wire-Transfer (incoming or outgoing)				
Safety Deposit Box				
Certificates of Deposit (1 to 90 days)				
Certificates of Deposit (91 to 180 days)				
Certificates of Deposit (181 days to one year)				
Certificates of Deposit (over one year)				
Borrowing		Page 1		

EXHIBIT A

Banking Service Fee and Interest Schedule

<u>Bank Fee</u>	<u>Minimum Balance Required</u> <i>(if applicable)</i>	<u>Interest Rate to be Paid by Bank</u> <i>(if applicable)</i>	<u>Minimum Interest Rate Paid (Floor)</u> <i>(if applicable)</i>
Foreign and Domestic Exchange			
Research			
RDC System			
Other Fees not mentioned above			

EXHIBIT B

AFFIDAVIT

STATE OF TEXAS
COUNTY OF _____

being

first duly sworn, deposes and says:

That he/she is _____ (owner, officer, etc.) of
_____ (bank name) the party making the forgoing
proposal, that such proposal is genuine and not collusive or sham; that said proposal
respondent has not colluded, conspired, connived, or agreed directly or indirectly, with
any proposal respondent or person, to put in a sham proposal or to refrain from
submitting a proposal, and has not in any manner, directly or indirectly, sought by
agreement or collusion, or communication or conference, with any person, to fix the
proposal of affiant or any other proposal respondent, or to secure any advantage against
the Housing Authority of the City of Edinburg or the Edinburg Housing Opportunity
Corporation or the Edinburg Housing Development Corporation or the Step Up, any
person interested in the proposed agreement; and that all statements contained in said
proposal are true.

Signature

Print Name

Title

Bank Name

SUBSCRIBED AND SWORN to before me
this _____ day of _____, 2 _____

My commission expires _____.

**General Depository Agreement
HUD-51999 (GDA)**

**U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing**

**OMB Approval No. 2577-0075
(exp. 08/31/2023)**

Public reporting burden for this collection of information is estimated to average 1 hour per response. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. HUD will use this information to ensure PHAs use all Program Receipts received from HUD or otherwise associated with public housing funds for purposes of public housing, by requiring such financial assistance to be deposited into interest-bearing accounts at certain financial institutions. The information requested does not lend itself to confidentiality.

This Agreement, entered into this ___ day of ___, 20___ by and between ___ (herein called the "HA"), a duly organized and existing public body corporate and politic of the ___ of ___ and ___ (herein called the "Depository"), located at ___.

Witnesseth:

Whereas, the Department of Housing and Urban Development (herein called "HUD") has entered into one or more Annual Contributions Contracts (herein called the "ACC" with the HA for the purpose of providing financial assistance to develop and operate lower income housing projects, as authorized by the United States Housing Act of 1937, as amended (42 USC 1437, et seq.); and

Whereas, under the terms of the ACC the HA is required to select as depositories of its funds, financial institutions whose deposits or accounts are insured by the Federal Deposit Insurance Corporation (FDIC) or the National Credit Union Share Insurance Fund (NCUSIF) as long as this Agreement is in force and effect.

Now Therefore, in consideration of the mutual covenants hereinafter set forth, the parties hereto agree as follows:

1. The deposits and accounts of the Depository shall continue to be insured by the FDIC Corporation or NCUSIF.
2. All monies deposited by the HA with the Depository shall be credited to the HA in a separate interest-bearing deposit or interest-bearing accounts, designated "Accounts" (herein the "Accounts"). Any portion of HA Funds not insured by a Federal insurance organization shall be fully (100%) and continuously collateralized with specific and identifiable U.S. Government or Agency securities prescribed by HUD in a notice. Collateralization is required on a daily basis at the end of the business day. Such securities shall be pledged and set aside in accordance with applicable law or Federal regulations. The HA shall have possession of the securities (or the HA will take possession of the securities) or an independent custodian (or an independent third party) holds the securities on behalf of the HA as a bailee (evidenced by safe keeping receipt and a written bailment for hire contract) and will be maintained for the full term of deposit. The Depository may substitute other securities as collateral to equal or increase the value. If the HA is an agency of an Indian tribe, the collateral shall be in United States bonds and otherwise as may be prescribed for public funds by the United States Secretary of the Treasury.
3. Except as stated in Paragraph 5, the Depository shall honor any (a) check or other order to pay from the Accounts, or (b) directive to purchase investment securities with monies from the Accounts or to sell securities, if such order or directive is in writing and signed on behalf of the HA by an officer or member designated by resolution of the Board of Directors of the HA to have such authority. To assist the Depository in its obligation, the HA shall furnish the Depository with a certified copy of the resolution.
4. Any securities received from the HA or purchased by the Depository with monies from the Accounts shall be considered to be a part of the Accounts and shall be held by the Depository in safe-keeping for the HA until sold. Interest on such securities and the proceeds from the sale thereof shall be deposited in the Account upon receipt
5. If the Depository receives written notice from HUD that no withdrawals by the HA from the Accounts are to be permitted, the Depository shall not honor any check or other order to pay from the Accounts or directive to purchase or sell securities, or permit any withdrawals by the HA from said Accounts until the Depository is authorized to do so by written notice from HUD.
6. The Depository is not obligated to be familiar, and shall not be charged, with knowledge of the provisions of the ACC, and shall be under no duty to investigate or determine whether any action taken by either the HA or HUD in respect of the Accounts are consistent with or are authorized by the ACC or whether either HA or HUD is in default under the provisions of the ACC. The Depository shall be fully justified in accepting and acting on, without investigation, any certificate or notice furnished to it pursuant to the provisions of this Agreement and which the Depository shall in good faith believe to have been duly authorized and executed on behalf of the party in whose name the same purports to have been made or executed
7. The rights and duties of the Depository under this Agreement shall not be transferred or assigned by the Depository without the prior written approval of the HA and HUD. This Agreement may be terminated by either party hereto upon thirty days' written notice to the other party, and HUD. The rights and duties of the Depository hereunder shall not be transferred or assigned nor shall this Agreement be terminated during any period in which the Depository is required to refuse to permit withdrawals from the Accounts as provided in Paragraph 5.

8. HUD is intended to be a third-party beneficiary of this Agreement and may sue to enforce its provisions and to recover damages for failure to carry out its terms.

9. The Depository shall provide the HA with remote, electronic access to the Accounts for the purpose of monitoring the crediting or depositing of any monies in the Accounts.

10. The provisions of this Agreement may not be modified by either Party without the prior written approval of HUD

11. **Strike this paragraph if inapplicable:** Previous General Depository or Savings Depository Agreements, if any, entered into between the Depository and the HA are hereby terminated and all monies and securities of the HA on deposit with or held by the Depositories pursuant to the terms of said Agreement shall continue to be held for account of the HA pursuant to and in accordance with the provisions of this Agreement.

12. **Strike this paragraph if paragraph 2 applies:** For use only in certain States that have statutes that prohibit HAs from implementing paragraph 2.

At no time shall the HA Funds in the Accounts be permitted to exceed the amount insured by Federal deposit insurance (herein the "Insured Amount"). At any such time as the amount of funds in the Accounts reach the Insured Amount, whether by the accrual of interest or otherwise, the Depository shall promptly, as directed by the HA, and in an amount sufficient to limit the funds in the Accounts to the Insured Amount, either: (a) remit payment to the HA or, (b) on behalf of the HA, purchase securities approved for investment by the HA. Such securities shall not be considered to be a part of the Account pursuant to Paragraph 4 hereof but shall be held by the Depository as custodian or trustee for the HA in a separate account established for that purpose by the Depository (herein the "Securities Account"). The Securities Account shall be designated as _____.

Income or other proceeds from securities held in the Securities Account shall, as directed by the HA, upon receipt, be paid to or on behalf of the HA; provided, however, that such proceeds shall, to the extent consistent otherwise with the provisions of this Paragraph, be deposited in the Accounts. If the Depository receives written notice from HUD pursuant to Paragraph 5 hereof that no withdrawals by the HA from the Accounts are to be permitted, the Depository shall not honor any directive from the HA to sell securities, or permit any withdraws by the HA, from the Securities Account until the Depository is authorized to do so by written notice from HUD.

During the pendency of such restrictions on the Accounts and the Securities Account, the Depository, except as directed in writing by HUD, shall not remit any payment to the HA for the purpose of limiting the amount of funds in the Account to the Insured Amount but shall instead purchase securities approved for investment by the HA and hold such securities in the Securities Account.

13. Notice required under the terms and conditions of this agreement shall be deemed to have been given when it made by:

_____, on behalf of _____
Title Organization (HA)

_____, on behalf of _____
Title Organization (Depository)

_____, on behalf of _____
Title Organization (HUD)

Notice shall be made in writing. Notice may be delivered in person, by United States Postal Service mail, by receipted commercial mail delivery, by facsimile machine or other electronic means that clearly identifies the sender as one of the persons so authorized in this paragraph. **Notice under the terms of this agreement shall be implemented by the Depository within 24 hours of actual receipt.**

In Witness Whereof, the HA and the Depository have caused this Agreement to be executed in their respective names and their respective seal to be impressed hereon and attested as of the date and year first above written.

HA
(SEAL)
ATTEST:
By _____
Chairman

Secretary

Depository
(SEAL)
ATTEST
By _____

U. S. Department of Housing and Urban Development

Office of Public and Indian Housing

Special Attention of:	NOTICE PIH 2002-13 (HAs)
Public Housing Agencies; Tribally Designated Housing Entities; State/Area Coordinators; Public Housing Directors; Administrators, Offices of Native American Programs; Resident Management Corporations	Issued: June 4, 2002 Expires: Indefinite
	<hr/> Cross References: Notices PIH 96-33 (HA), 97-41 (HA), 98-46 (HA), 99-48 (HA). 2001-7 (HA)

Subject: Reinstatement – Notice PIH 2001-7 (HA), Required HA Cash Management and Investment Policies and Procedures

This Notice reinstates Notice PIH 2001-7 (HA), same subject, indefinitely. Notice PIH 2001-7 (HA) expired February 28, 2002.

/s/
Michael Liu, Assistant Secretary
for Public and Indian Housing

PH:Distribution: W-3-1, R-3-1(PIH) , R-6, R-7, R-9, 138-2, 138-8, RMC-2



**Account Analysis
Relationship Summary
January 2023**

Account Number	**084
Settlement Period Ends	January 2023
Statement Date	February 8, 2023
	Page 1 of 4

EDINBURG HOUSING AUTHORITY
LOW RENT PROGRAM GENERAL FUND
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Relationship Summary

Account Number	Account Name	Investable Balance	Excess/ (Deficit) Balance
(338) D ***0842	LOW RENT - GENERARL FUND	\$1,982,799.66	\$954,370.38
(338) D ***0877	HAP - HCV	\$446,141.74	\$223,185.50
(338) D ****2952	EHOC	\$250,969.04	\$153,125.44
(338) D ****5396	Low Rent Miscellaneous	\$406,534.00	(\$43,640.76)
(338) D ****8301	Section 8 Admin Fees	\$158,738.34	(\$234,708.32)
(338) D ****9405	EHDC	\$10.24	(\$47,086.56)
(338) D *****4902	EHOC/City of Edinburg Scholarship	\$198.23	(\$46,945.67)
(338) D *****7304	CAPITAL FUNDS 501-20	\$0.00	(\$23,548.40)
(338) D *****3803	CAPITAL FUNDS 501-19	\$734.86	(\$47,916.13)
(338) D *****4400	STEP UP	\$48,847.63	(\$8,963.70)
(338) D *****1002	EHOC / ECISD SCHOLARSHIP	\$393.55	(\$46,773.90)
(338) D *****5203	EHA - La Posada 2020	\$1,861,595.21	\$1,281,032.96
(338) D *****6800	EHOC - CHARITABLE BINGO	\$4,500.00	(\$43,491.64)
(338) D *****1903	Future Acquisitions and Endeavors	\$0.00	(\$23,548.40)
	Total	\$5,161,462.50	\$2,045,090.80

Account Number	**084
Settlement Period Ends	January 2023
Statement Date	February 8, 2023
	Page 2 of 4

EDINBURG HOUSING AUTHORITY

Balance Summary

Average Ledger Balance	\$5,161,462.50
Less Average Float	\$0.00
Average Collected Balance	<u>\$5,161,462.50</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$5,161,462.50
Investable Balance	\$5,161,462.50
Collected Balance	\$5,161,462.50
Less Balance Required for Services	<u>\$3,116,371.70</u>
Excess/(Deficit) Balance	<u>\$2,045,090.80</u>

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$2,191.85
Less Total Analyzed Fees	<u>\$1,323.39</u>
Total Analyzed Results	\$868.46

The Total Excess Analyzed Result of \$868.46 was Waived.

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$3,698,039.65	0.150000%	\$471.11	\$1,109,388.67
Commercial Deposit Rate	\$1,463,412.61	0.100000%	\$124.27	\$292,635.96
Analysis Maintenance	14	\$10.0000	\$140.00	\$329,677.60
Deposit Services				
On Us Checks	3	\$0.0500	\$0.15	\$353.23
Image Clear Checks	253	\$0.0800	\$20.24	\$47,661.96
Image Clear Direct Checks	22	\$0.0600	\$1.32	\$3,108.39
Deposits	17	\$0.3000	\$5.10	\$12,009.69

Account Number	**084
Settlement Period Ends	January 2023
Statement Date	February 8, 2023
	Page 3 of 4

EDINBURG HOUSING AUTHORITY

Service Detail-Continued

Service Description	Volume	Unit Price	Total Fee	Balance Required
Transfer Credits	13	\$0.3000	\$3.90	\$9,183.87
ACH Credits	14	\$0.3000	\$4.20	\$9,890.32
Clearing Services				
Checks Paid	33	\$0.2000	\$6.60	\$15,541.94
Debit Memos	1	\$0.2000	\$0.20	\$470.97
Transfer Debits	13	\$0.2000	\$2.60	\$6,122.59
ACH Debits	65	\$0.2000	\$13.00	\$30,612.92
ACH Services				
ACH Originated Debit / Credits	418	\$0.1500	\$62.70	\$147,648.47
ACH File Upload Service	1	\$25.0000	\$25.00	\$58,871.00
ACH Module	1	\$20.0000	\$20.00	\$47,096.80
ACH Orig - Return Items	5	\$4.0000	\$20.00	\$47,096.80
ACH Same Day Fee - Per Company Id	1	\$20.0000	\$20.00	\$47,096.80
ACH Same Day Authorized Transaction	10	\$0.3000	\$3.00	\$7,064.52
Information Reporting				
BOS - Per Account Fee	12	\$10.0000	\$120.00	\$282,580.80
WEB CD Per Item	330	\$0.0500	\$16.50	Waived
Remote Deposit Capture				
RDC Monthly Maintenance	2	\$50.0000	\$100.00	\$235,484.00
RDC Multi Feed	2	\$80.0000	\$160.00	\$376,774.40
Total Analyzed Fees			\$1,323.39	\$3,116,371.70
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$16.50	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	**084
Settlement Period Ends	January 2023
Statement Date	February 8, 2023
	Page 4 of 4

EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	3,052,429	3,052,424	3,052,424	-3,787,004	585	1,292	0	706
March	3,019,749	3,018,813	3,018,813	-3,177,712	641	1,316	0	675
April	2,904,769	2,904,769	2,904,769	-2,180,804	597	1,045	0	448
May	4,814,601	4,814,601	4,814,601	-1,503,985	1,022	1,331	0	309
June	5,324,855	5,324,855	5,324,855	1,047,932	1,751	1,406	0	0
July	5,297,107	5,297,107	5,297,107	1,351,484	1,800	1,340	0	0
August	5,280,081	5,280,081	5,280,081	1,354,768	1,794	1,334	0	0
September	5,230,044	5,230,044	5,230,044	1,250,110	1,719	1,308	0	0
October	5,172,793	5,172,793	5,172,793	1,310,531	1,757	1,312	0	0
November	5,128,550	5,128,550	5,128,550	1,911,923	2,108	1,299	0	0
December	5,179,221	5,179,221	5,179,221	1,984,183	2,199	1,337	0	0
January	5,161,463	5,161,463	5,161,463	2,045,091	2,192	1,323	0	0
Average	4,630,472	4,630,393	4,630,393	133,877	1,514	1,304	0	

Account Number	***0842
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 1 of 3

EDINBURG HOUSING AUTHORITY
 LOW RENT PROGRAM GENERAL FUND
 PO BOX 295
 EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
 THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$1,982,799.66
Less Average Float	\$0.00
Average Collected Balance	<u>\$1,982,799.66</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$1,982,799.66
Investable Balance	\$1,982,799.66
Collected Balance	\$1,982,799.66
Less Balance Required for Services	<u>\$1,028,429.28</u>
Excess/(Deficit) Balance	\$954,370.38

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$842.01
Less Total Analyzed Fees	<u>\$436.73</u>
Total Analyzed Results	\$405.28

The Total Excess Analyzed Result of \$405.28 was Transferred to Composite Account 10084 .

Account Number	***0842
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 3

EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$1,732,799.66	0.150000%	\$220.75	\$519,830.93
Commercial Deposit Rate	\$250,000.00	0.100000%	\$21.23	\$49,993.25
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Deposit Services				
On Us Checks	3	\$0.0500	\$0.15	\$353.23
Image Clear Checks	246	\$0.0800	\$19.68	\$46,343.25
Image Clear Direct Checks	22	\$0.0600	\$1.32	\$3,108.39
Deposits	13	\$0.3000	\$3.90	\$9,183.88
Transfer Credits	9	\$0.3000	\$2.70	\$6,358.07
ACH Credits	7	\$0.3000	\$2.10	\$4,945.16
Clearing Services				
Checks Paid	14	\$0.2000	\$2.80	\$6,593.55
Debit Memos	1	\$0.2000	\$0.20	\$470.97
Transfer Debits	2	\$0.2000	\$0.40	\$941.94
ACH Debits	54	\$0.2000	\$10.80	\$25,432.27
ACH Services				
ACH Originated Debit / Credits	418	\$0.1500	\$62.70	\$147,648.47
ACH File Upload Service	1	\$25.0000	\$25.00	\$58,871.00
ACH Module	1	\$20.0000	\$20.00	\$47,096.80
ACH Same Day Fee - Per Company Id	1	\$20.0000	\$20.00	\$47,096.80
ACH Same Day Authorized Transaction	10	\$0.3000	\$3.00	\$7,064.52
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
WEB CD Per Item	299	\$0.0500	\$14.95	Waived
Total Analyzed Fees			\$436.73	\$1,028,429.28
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$14.95	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	***0842
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 3 of 3

EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	1,949,667	1,949,667	1,949,667	-710,038	374	510	0	0
March	1,933,400	1,932,465	1,932,465	-576,570	410	533	0	0
April	1,820,900	1,820,900	1,820,900	-320,678	374	440	0	0
May	1,794,335	1,794,335	1,794,335	-457,739	381	478	0	0
June	1,851,580	1,851,580	1,851,580	273,136	609	519	0	0
July	1,799,661	1,799,661	1,799,661	542,236	611	427	0	0
August	1,839,098	1,839,098	1,839,098	560,685	625	434	0	0
September	1,845,932	1,845,932	1,845,932	574,119	607	418	0	0
October	1,862,550	1,862,550	1,862,550	606,861	633	427	0	0
November	1,892,323	1,892,323	1,892,323	868,913	778	421	0	0
December	1,931,538	1,931,538	1,931,538	924,349	820	428	0	0
January	1,982,800	1,982,800	1,982,800	954,370	842	437	0	0
Average	1,875,315	1,875,238	1,875,238	269,970	589	456	0	

Account Number	***0877
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 1 of 3

EDINBURG HOUSING AUTHORITY
 SECTION VOUCHERS
 PO BOX 295
 EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
 THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$446,141.74
Less Average Float	\$0.00
Average Collected Balance	<u>\$446,141.74</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$446,141.74
Investable Balance	\$446,141.74
Collected Balance	\$446,141.74
Less Balance Required for Services	<u>\$222,956.24</u>
Excess/(Deficit) Balance	\$223,185.50

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$189.46
Less Total Analyzed Fees	\$94.68
Total Analyzed Results	<u>\$94.78</u>

The Total Excess Analyzed Result of \$94.78 was Transferred to Composite Account 10084 .

Account Number	***0877
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$196,141.74	0.150000%	\$24.99	\$58,847.45
Commercial Deposit Rate	\$250,000.00	0.100000%	\$21.23	\$49,993.25
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Deposit Services				
Image Clear Checks	7	\$0.0800	\$0.56	\$1,318.71
Deposits	4	\$0.3000	\$1.20	\$2,825.81
ACH Credits	7	\$0.3000	\$2.10	\$4,945.16
Clearing Services				
Checks Paid	15	\$0.2000	\$3.00	\$7,064.52
Transfer Debits	5	\$0.2000	\$1.00	\$2,354.84
ACH Debits	3	\$0.2000	\$0.60	\$1,412.90
ACH Services				
ACH Orig - Return Items	5	\$4.0000	\$20.00	\$47,096.80
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
WEB CD Per Item	26	\$0.0500	\$1.30	Waived
Total Analyzed Fees			\$94.68	\$222,956.24
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$1.30	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	***0877
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	801,981	801,981	801,981	107,229	154	133	0	0
March	771,258	771,258	771,258	72,153	164	148	0	0
April	594,366	594,366	594,366	-33,386	122	129	0	0
May	619,870	619,870	619,870	110,707	132	108	0	0
June	685,720	685,720	685,720	366,497	225	105	0	0
July	600,861	600,861	600,861	260,322	204	116	0	0
August	569,750	569,750	569,750	263,121	194	104	0	0
September	511,333	511,333	511,333	216,139	168	97	0	0
October	443,482	443,482	443,482	188,159	151	87	0	0
November	407,681	407,681	407,681	197,806	168	86	0	0
December	500,421	500,421	500,421	251,208	213	106	0	0
January	446,142	446,142	446,142	223,186	189	95	0	0
Average	579,406	579,406	579,406	185,262	174	110	0	

Account Number	****2952
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
CORP 2
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$250,969.04
Less Average Float	\$0.00
Average Collected Balance	<u>\$250,969.04</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$250,969.04
Investable Balance	\$250,969.04
Collected Balance	\$250,969.04
Less Balance Required for Services	\$97,843.60
Excess/(Deficit) Balance	<u>\$153,125.44</u>

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$106.58
Less Total Analyzed Fees	\$41.55
Total Analyzed Results	<u>\$65.03</u>

The Total Excess Analyzed Result of \$65.03 was Transferred to Composite Account 10084 .

Account Number	****2952
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$250,000.00	0.100000%	\$21.23	\$49,993.25
Commercial Deposit Rate	\$969.04	0.150000%	\$0.12	\$282.58
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Clearing Services				
ACH Debits	1	\$0.2000	\$0.20	\$470.97
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
WEB CD Per Item	1	\$0.0500	\$0.05	Waived
Total Analyzed Fees			\$41.55	\$97,843.60
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.05	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	****2952
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/ Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	52,340	52,334	52,334	-82,768	10	26	0	0
March	52,029	52,029	52,029	-70,799	11	26	0	0
April	52,650	52,650	52,650	-70,233	11	25	0	0
May	266,272	266,272	266,272	50,898	57	46	0	0
June	281,571	281,571	281,571	143,053	93	46	0	0
July	278,158	278,158	278,158	144,521	95	45	0	0
August	276,868	276,868	276,868	143,378	94	45	0	0
September	276,687	276,687	276,687	142,732	91	44	0	0
October	275,774	275,774	275,774	142,519	94	45	0	0
November	265,138	265,138	265,138	159,580	109	43	0	0
December	252,222	252,222	252,222	150,893	107	43	0	0
January	250,969	250,969	250,969	153,125	107	42	0	0
Average	215,056	215,056	215,056	83,908	73	40	0	

Account Number	****5396
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
MISCELLANEOUS CHECKING
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$406,534.00
Less Average Float	\$0.00
Average Collected Balance	<u>\$406,534.00</u>
 Average Negative Collected Balance	 \$0.00
Average Positive Collected Balance	\$406,534.00
 Investable Balance	 \$406,534.00
 Collected Balance	 \$406,534.00
Less Balance Required for Services	<u>\$450,174.76</u>
Excess/(Deficit) Balance	(\$43,640.76)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$172.64
Less Total Analyzed Fees	<u>\$191.17</u>
Total Analyzed Results	(\$18.53)
 Total Analyzed Service Charges This Statement	 \$18.53

The Total Deficit Analyzed Result of \$18.53 was Transferred to Composite Account 10084 .

Account Number	****5396
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$250,000.00	0.100000%	\$21.23	\$49,993.25
Commercial Deposit Rate	\$156,534.00	0.150000%	\$19.94	\$46,955.51
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Remote Deposit Capture				
RDC Monthly Maintenance	1	\$50.0000	\$50.00	\$117,742.00
RDC Multi Feed	1	\$80.0000	\$80.00	\$188,387.20
Total Analyzed Fees			\$191.17	\$450,174.76
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	****5396
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	90,006	90,006	90,006	-728,116	17	157	0	0
March	90,006	90,006	90,006	-652,428	19	158	0	0
April	90,006	90,006	90,006	-676,008	18	157	0	0
May	90,006	90,006	90,006	-652,428	19	158	0	0
June	332,707	332,707	332,707	-220,785	109	182	0	0
July	406,534	406,534	406,534	-156,184	138	191	0	0
August	406,534	406,534	406,534	-156,184	138	191	0	0
September	406,534	406,534	406,534	-170,927	134	190	0	0
October	406,534	406,534	406,534	-156,184	138	191	0	0
November	406,534	406,534	406,534	-55,434	167	190	0	0
December	406,534	406,534	406,534	-43,641	173	191	0	0
January	406,534	406,534	406,534	-43,641	173	191	0	0
Average	294,872	294,872	294,872	-309,330	104	179	0	

Account Number	****8301
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
SECTION 8 ADMINISTRATION
FEES & EXPENSES
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$158,738.34
Less Average Float	\$0.00
Average Collected Balance	<u>\$158,738.34</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$158,738.34
Investable Balance	\$158,738.34
Collected Balance	\$158,738.34
Less Balance Required for Services	<u>\$393,446.66</u>
Excess/(Deficit) Balance	(\$234,708.32)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$67.41
Less Total Analyzed Fees	<u>\$167.08</u>
Total Analyzed Results	(\$99.67)
Total Analyzed Service Charges This Statement	\$99.67

The Total Deficit Analyzed Result of \$99.67 was Transferred to Composite Account 10084 .

Account Number	****8301
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$158,738.34	0.100000%	\$13.48	\$31,743.24
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Deposit Services				
Transfer Credits	2	\$0.3000	\$0.60	\$1,412.90
Clearing Services				
Checks Paid	4	\$0.2000	\$0.80	\$1,883.87
Transfer Debits	6	\$0.2000	\$1.20	\$2,825.81
ACH Debits	5	\$0.2000	\$1.00	\$2,354.84
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
WEB CD Per Item	4	\$0.0500	\$0.20	Waived
Remote Deposit Capture				
RDC Monthly Maintenance	1	\$50.0000	\$50.00	\$117,742.00
RDC Multi Feed	1	\$80.0000	\$80.00	\$188,387.20
Total Analyzed Fees			\$167.08	\$393,446.66
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.20	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	****8301
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/ Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	97,270	97,270	97,270	-839,529	19	180	0	0
March	112,830	112,830	112,830	-756,483	24	185	0	0
April	295,714	295,714	295,714	-574,885	61	179	0	0
May	234,786	234,786	234,786	-578,764	50	173	0	0
June	206,532	206,532	206,532	-312,925	68	171	0	0
July	239,693	239,693	239,693	-271,130	81	174	0	0
August	218,017	218,017	218,017	-287,391	74	172	0	0
September	220,850	220,850	220,850	-299,124	73	171	0	0
October	257,432	257,432	257,432	-259,102	87	175	0	0
November	236,201	236,201	236,201	-184,302	97	173	0	0
December	171,702	171,702	171,702	-222,922	73	168	0	0
January	158,738	158,738	158,738	-234,708	67	167	0	0
Average	204,147	204,147	204,147	-401,772	65	174	0	

Account Number	****9405
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING DEVELOPMENT CORP
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$10.24
Less Average Float	\$0.00
Average Collected Balance	<u>\$10.24</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$10.24
Investable Balance	\$10.24
Collected Balance	\$10.24
Less Balance Required for Services	<u>\$47,096.80</u>
Excess/(Deficit) Balance	(\$47,086.56)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.00
Less Total Analyzed Fees	<u>\$20.00</u>
Total Analyzed Results	(\$20.00)
Total Analyzed Service Charges This Statement	\$20.00

The Total Deficit Analyzed Result of \$20.00 was Transferred to Composite Account 10084 .

Account Number	****9405
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING DEVELOPMENT CORP

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$20.00	\$47,096.80
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	10	10	10	-104,276	0	20	0	0
March	10	10	10	-94,183	0	20	0	0
April	10	10	10	-97,323	0	20	0	0
May	10	10	10	-94,183	0	20	0	0
June	10	10	10	-60,823	0	20	0	0
July	10	10	10	-58,861	0	20	0	0
August	10	10	10	-58,861	0	20	0	0
September	10	10	10	-60,823	0	20	0	0
October	10	10	10	-58,861	0	20	0	0
November	10	10	10	-48,656	0	20	0	0
December	10	10	10	-47,087	0	20	0	0
January	10	10	10	-47,087	0	20	0	0
Average	10	10	10	-69,252	0	20	0	

Account Number	*****4902
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
CITY OF EDINBURG SCHOLARSHIP
PO BOX 295
EDINBURG TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$198.23
Less Average Float	\$0.00
Average Collected Balance	<u>\$198.23</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$198.23
Investable Balance	\$198.23
Collected Balance	\$198.23
Less Balance Required for Services	<u>\$47,143.90</u>
Excess/(Deficit) Balance	<u>(\$46,945.67)</u>

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.08
Less Total Analyzed Fees	<u>\$20.02</u>
Total Analyzed Results	<u>(\$19.94)</u>
Total Analyzed Service Charges This Statement	\$19.94

The Total Deficit Analyzed Result of \$19.94 was Transferred to Composite Account 10084 .

Account Number	*****4902
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$198.23	0.100000%	\$0.02	\$47.10
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$20.02	\$47,143.90
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	-5	-5	-5	-52,304	0	10	0	0
March	-0	-0	-0	-47,097	0	10	0	0
April	0	0	0	-48,667	0	10	0	0
May	0	0	0	-94,194	0	20	0	0
June	26,198	26,198	26,198	-42,270	9	23	0	0
July	26,198	26,198	26,198	-39,237	9	22	0	0
August	26,198	26,198	26,198	-39,237	9	22	0	0
September	21,440	21,440	21,440	-58,130	7	26	0	0
October	2,448	2,448	2,448	-60,573	1	21	0	0
November	348	348	348	-48,878	0	20	0	0
December	198	198	198	-46,946	0	20	0	0
January	198	198	198	-46,946	0	20	0	0
Average	8,602	8,602	8,602	-52,040	3	19	0	

Account Number	*****7304
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
CAP FUND 501-20
PO BOX 295
EDINBURG TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$0.00
Less Average Float	\$0.00
Average Collected Balance	\$0.00
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$0.00
Investable Balance	\$0.00
Collected Balance	\$0.00
Less Balance Required for Services	\$23,548.40
Excess/(Deficit) Balance	(\$23,548.40)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.00
Less Total Analyzed Fees	\$10.00
Total Analyzed Results	(\$10.00)
Total Analyzed Service Charges This Statement	\$10.00

The Total Deficit Analyzed Result of \$10.00 was Transferred to Composite Account 10084 .

Account Number	*****7304
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$10.00	\$23,548.40
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
May	0	0	0	-97,333	0	10	0	0
June	0	0	0	-30,417	0	10	0	0
July	0	0	0	-29,436	0	10	0	0
August	0	0	0	-29,436	0	10	0	0
September	0	0	0	-30,417	0	10	0	0
October	0	0	0	-29,436	0	10	0	0
November	0	0	0	-24,333	0	10	0	0
December	0	0	0	-23,548	0	10	0	0
January	0	0	0	-23,548	0	10	0	0
Average	0	0	0	-35,323	0	10	0	

Account Number	*****3803
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
CAP FUND 501-19
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$734.86
Less Average Float	\$0.00
Average Collected Balance	<u>\$734.86</u>
 Average Negative Collected Balance	 \$0.00
Average Positive Collected Balance	\$734.86
 Investable Balance	 \$734.86
 Collected Balance	 \$734.86
Less Balance Required for Services	\$48,650.99
Excess/(Deficit) Balance	<u>(\$47,916.13)</u>

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.31
Less Total Analyzed Fees	\$20.66
Total Analyzed Results	<u>(\$20.35)</u>
 Total Analyzed Service Charges This Statement	 \$20.35

The Total Deficit Analyzed Result of \$20.35 was Transferred to Composite Account 10084 .

Account Number	*****3803
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$734.86	0.100000%	\$0.06	\$141.29
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Deposit Services				
Transfer Credits	2	\$0.3000	\$0.60	\$1,412.90
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$20.66	\$48,650.99
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	*****3803
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	9,888	9,888	9,888	-104,097	2	22	0	0
March	9,044	9,044	9,044	-91,131	2	21	0	0
April	0	0	0	-97,333	0	20	0	0
May	755	755	755	-97,018	0	21	0	0
June	1,371	1,371	1,371	-74,488	0	25	0	0
July	4,438	4,438	4,438	-58,201	2	21	0	0
August	3,115	3,115	3,115	-57,993	1	21	0	0
September	10,413	10,413	10,413	-57,294	3	22	0	0
October	3,940	3,940	3,940	-58,846	1	21	0	0
November	3,497	3,497	3,497	-47,335	1	21	0	0
December	1,126	1,126	1,126	-47,384	0	21	0	0
January	735	735	735	-47,916	0	21	0	0
Average	4,027	4,027	4,027	-69,920	1	21	0	

Account Number	*****4400
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 1 of 3

STEP UP
PO BOX 295
EDINBURG TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$48,847.63
Less Average Float	<u>\$0.00</u>
Average Collected Balance	\$48,847.63
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$48,847.63
Investable Balance	\$48,847.63
Collected Balance	\$48,847.63
Less Balance Required for Services	<u>\$57,811.33</u>
Excess/(Deficit) Balance	(\$8,963.70)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$20.74
Less Total Analyzed Fees	<u>\$24.55</u>
Total Analyzed Results	(\$3.81)
Total Analyzed Service Charges This Statement	\$3.81

The Total Deficit Analyzed Result of \$3.81 was Transferred to Composite Account 10084 .

Account Number	*****4400
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 3

STEP UP

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$48,847.63	0.100000%	\$4.15	\$9,772.59
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Clearing Services				
ACH Debits	2	\$0.2000	\$0.40	\$941.94
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$24.55	\$57,811.33
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Account Number	*****4400
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 3 of 3

STEP UP

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	51,282	51,282	51,282	-73,496	10	24	0	0
March	51,173	51,173	51,173	-66,334	11	25	0	0
April	51,122	51,122	51,122	-67,624	11	24	0	0
May	51,016	51,016	51,016	-64,513	11	25	0	0
June	50,572	50,572	50,572	-23,523	17	24	0	0
July	50,340	50,340	50,340	-21,718	17	24	0	0
August	50,197	50,197	50,197	-22,980	17	25	0	0
September	50,009	50,009	50,009	-24,542	16	25	0	0
October	49,053	49,053	49,053	-22,092	17	24	0	0
November	49,029	49,029	49,029	-9,931	20	24	0	0
December	48,978	48,978	48,978	-8,857	21	25	0	0
January	48,848	48,848	48,848	-8,964	21	25	0	0
Average	50,135	50,135	50,135	-34,548	16	24	0	

Account Number	*****1002
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 1 of 2

EDINBURG HOUSING AUTHORITY
ECISD SCHOOL SCHOLARSHIP
PO BOX 295
EDINBURG TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$393.55
Less Average Float	\$0.00
Average Collected Balance	<u>\$393.55</u>
 Average Negative Collected Balance	 \$0.00
Average Positive Collected Balance	\$393.55
 Investable Balance	 \$393.55
 Collected Balance	 \$393.55
Less Balance Required for Services	<u>\$47,167.45</u>
Excess/(Deficit) Balance	(\$46,773.90)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.17
Less Total Analyzed Fees	\$20.03
Total Analyzed Results	<u>(\$19.86)</u>
 Total Analyzed Service Charges This Statement	 \$19.86

The Total Deficit Analyzed Result of \$19.86 was Transferred to Composite Account 10084 .

Account Number	*****1002
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 2

EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$393.55	0.100000%	\$0.03	\$70.65
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$20.03	\$47,167.45
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	-5	-5	-5	-52,304	0	10	0	0
March	-0	-0	-0	-47,097	0	10	0	0
April	0	0	0	-48,667	0	10	0	0
May	16,057	16,057	16,057	-86,237	3	22	0	0
June	26,198	26,198	26,198	-41,175	9	22	0	0
July	25,779	25,779	25,779	-40,127	9	22	0	0
August	25,198	25,198	25,198	-39,972	9	22	0	0
September	21,740	21,740	21,740	-57,313	7	26	0	0
October	5,539	5,539	5,539	-61,192	2	23	0	0
November	1,693	1,693	1,693	-48,774	1	21	0	0
December	398	398	398	-46,769	0	20	0	0
January	394	394	394	-46,774	0	20	0	0
Average	10,249	10,249	10,249	-51,367	3	19	0	

Account Number	*****5203
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 1 of 2

EDINBURG HOUSING AUTHORITY
LA POSADA 2020
PO BOX 295
EDINBURG TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$1,861,595.21
Less Average Float	\$0.00
Average Collected Balance	<u>\$1,861,595.21</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$1,861,595.21
Investable Balance	\$1,861,595.21
Collected Balance	\$1,861,595.21
Less Balance Required for Services	<u>\$580,562.25</u>
Excess/(Deficit) Balance	\$1,281,032.96

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$790.54
Less Total Analyzed Fees	<u>\$246.54</u>
Total Analyzed Results	\$544.00

The Total Excess Analyzed Result of \$544.00 was Transferred to Composite Account 10084 .

Account Number	*****5203
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 2

EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$250,000.00	0.100000%	\$21.23	\$49,993.25
Commercial Deposit Rate	\$1,611,595.21	0.150000%	\$205.31	\$483,472.20
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$246.54	\$580,562.25
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	0	0	0	-886,429	0	170	0	0
March	0	0	0	-800,646	0	170	0	0
April	0	0	0	-97,333	0	20	0	0
May	1,741,492	1,741,492	1,741,492	651,013	370	232	0	0
June	1,861,595	1,861,595	1,861,595	1,133,906	612	239	0	0
July	1,861,595	1,861,595	1,861,595	1,135,892	632	247	0	0
August	1,861,595	1,861,595	1,861,595	1,135,892	632	247	0	0
September	1,861,595	1,861,595	1,861,595	1,133,906	612	239	0	0
October	1,861,595	1,861,595	1,861,595	1,135,892	632	247	0	0
November	1,861,595	1,861,595	1,861,595	1,279,445	765	239	0	0
December	1,861,595	1,861,595	1,861,595	1,281,033	791	247	0	0
January	1,861,595	1,861,595	1,861,595	1,281,033	791	247	0	0
Average	1,386,188	1,386,188	1,386,188	698,634	486	212	0	

Account Number	*****6800
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
CHARITABLE BINGO
PO BOX 295
EDINBURG TX 78540-0295

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$4,500.00
Less Average Float	\$0.00
Average Collected Balance	<u>\$4,500.00</u>
Average Negative Collected Balance	\$0.00
Average Positive Collected Balance	\$4,500.00
Investable Balance	\$4,500.00
Collected Balance	\$4,500.00
Less Balance Required for Services	<u>\$47,991.64</u>
Excess/(Deficit) Balance	<u>(\$43,491.64)</u>

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$1.91
Less Total Analyzed Fees	<u>\$20.38</u>
Total Analyzed Results	<u>(\$18.47)</u>
Total Analyzed Service Charges This Statement	\$18.47

The Total Deficit Analyzed Result of \$18.47 was Transferred to Composite Account 10084 .

Account Number	*****6800
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 2

EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Commercial Deposit Rate	\$4,500.00	0.100000%	\$0.38	\$894.84
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Information Reporting				
BOS - Per Account Fee	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$20.38	\$47,991.64
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
February	-5	-5	-5	-52,304	0	10	0	0
March	-0	-0	-0	-47,097	0	10	0	0
April	0	0	0	-48,667	0	10	0	0
May	0	0	0	-94,194	0	20	0	0
June	800	800	800	-62,254	0	21	0	0
July	3,839	3,839	3,839	-56,592	1	21	0	0
August	3,500	3,500	3,500	-56,254	1	20	0	0
September	3,500	3,500	3,500	-58,215	1	20	0	0
October	4,435	4,435	4,435	-56,614	2	21	0	0
November	4,500	4,500	4,500	-45,067	2	20	0	0
December	4,500	4,500	4,500	-43,492	2	20	0	0
January	4,500	4,500	4,500	-43,492	2	20	0	0
Average	2,464	2,464	2,464	-55,353	1	18	0	

Account Number	****1903
Relationship	(338) C 10084
Statement Date	February 8, 2023
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EDINBURG HOUSING AUTHORITY
FUTURE ACQUISITIONS AND ENDEAVORS
PO BOX 295
EDINBURG, TX 78540

FOR QUESTIONS ON YOUR ANALYSIS STATEMENT, PLEASE CALL
THE TREASURY MANAGEMENT OFFICE AT (214) 252-4005.

1 (338) C 10084

Balance Summary

Average Ledger Balance	\$0.00
Less Average Float	\$0.00
Average Collected Balance	\$0.00
 Average Negative Collected Balance	 \$0.00
Average Positive Collected Balance	\$0.00
 Investable Balance	 \$0.00
 Collected Balance	 \$0.00
Less Balance Required for Services	\$23,548.40
Excess/(Deficit) Balance	(\$23,548.40)

Results Summary

Analyzed Results

Earnings Credit at 0.500000% of Investable Balance	\$0.00
Less Total Analyzed Fees	\$10.00
Total Analyzed Results	(\$10.00)
 Total Analyzed Service Charges This Statement	 \$10.00

The Total Deficit Analyzed Result of \$10.00 was Transferred to Composite Account 10084 .

Account Number	*****1903
Relationship	(338) C 10084
Statement Date	February 8, 2023
	Page 2 of 2

EDINBURG HOUSING AUTHORITY

Service Detail

Service Description	Volume	Unit Price	Total Fee	Balance Required
Account Maintenance				
Analysis Maintenance	1	\$10.0000	\$10.00	\$23,548.40
Total Analyzed Fees			\$10.00	\$23,548.40
Total Fee Based Fees			\$0.00	
Total Waived Fees			\$0.00	

\$2,354.84 in Collected Balances Offset \$1.00 of Total Fees for all Analysis Based Services.

Historical Summary

Month	Average Ledger Balance	Average Collected Balance	Investable Balance	Excess/Deficit Balance	Earnings Credit Amount	Analysis Based Fees	Fee Based Fees	Service Charges Due
December	0	0	0	-36,500	0	10	0	0
January	0	0	0	-23,548	0	10	0	0

Average	0	0	0	-30,024	0	10	0	0
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Instructions to Offerors Non-Construction

U.S. Department of Housing
and Urban Development
Office of Public and Indian Housing



- 03291 -

1. Preparation of Offers

(a) Offerors are expected to examine the statement of work, the proposed contract terms and conditions, and all instructions. Failure to do so will be at the offeror's risk.

(b) Each offeror shall furnish the information required by the solicitation. The offeror shall sign the offer and print or type its name on the cover sheet and each continuation sheet on which it makes an entry. Erasures or other changes must be initialed by the person signing the offer. Offers signed by an agent shall be accompanied by evidence of that agent's authority, unless that evidence has been previously furnished to the HA.

(c) Offers for services other than those specified will not be considered.

2. Submission of Offers

(a) Offers and modifications thereof shall be submitted in sealed envelopes or packages (1) addressed to the office specified in the solicitation, and (2) showing the time specified for receipt, the solicitation number, and the name and address of the offeror.

(b) Telegraphic offers will not be considered unless authorized by the solicitation; however, offers may be modified by written or telegraphic notice.

(c) Facsimile offers, modifications or withdrawals will not be considered unless authorized by the solicitation.

3. Amendments to Solicitations

(a) If this solicitation is amended, then all terms and conditions which are not modified remain unchanged.

(b) Offerors shall acknowledge receipt of any amendments to this solicitation by

- (1) signing and returning the amendment;
- (2) identifying the amendment number and date in the space provided for this purpose on the form for submitting an offer,
- (3) letter or telegram, or
- (4) facsimile, if facsimile offers are authorized in the solicitation. The HA/HUD must receive the acknowledgment by the time specified for receipt of offers.

4. Explanation to Prospective Offerors

Any prospective offeror desiring an explanation or interpretation of the solicitation, statement of work, etc., must request it in writing soon enough to allow a reply to reach all prospective offerors before the submission of their offers. Oral explanations or instructions given before the award of the contract will not be binding. Any information given to a prospective offeror concerning a solicitation will be furnished promptly to all other prospective offerors as an amendment of the solicitation, if that information is necessary in submitting offers or if the lack of it would be prejudicial to any other prospective offerors.

5. Responsibility of Prospective Contractor

(a) The HA shall award a contract only to a responsible prospective contractor who is able to perform successfully under the terms and conditions of the proposed contract. To be determined responsible, a prospective contractor must -

- (1) Have adequate financial resources to perform the contract, or the ability to obtain them;

- (2) Have a satisfactory performance record;
- (3) Have a satisfactory record of integrity and business ethics;
- (4) Have a satisfactory record of compliance with public policy (e.g., Equal Employment Opportunity); and
- (5) Not have been suspended, debarred, or otherwise determined to be ineligible for award of contracts by the Department of Housing and Urban Development or any other agency of the U.S. Government. Current lists of ineligible contractors are available for inspection at the HA/HUD.

(b) Before an offer is considered for award, the offeror may be requested by the HA to submit a statement or other documentation regarding any of the foregoing requirements. Failure by the offeror to provide such additional information may render the offeror ineligible for award.

6. Late Submissions, Modifications, and Withdrawal of Offers

(a) Any offer received at the place designated in the solicitation after the exact time specified for receipt will not be considered unless it is received before award is made and it -

- (1) Was sent by registered or certified mail not later than the fifth calendar day before the date specified for receipt of offers (e.g., an offer submitted in response to a solicitation requiring receipt of offers by the 20th of the month must have been mailed by the 15th);
- (2) Was sent by mail, or if authorized by the solicitation, was sent by telegram or via facsimile, and it is determined by the HA/ HUD that the late receipt was due solely to mishandling by the HA/ HUD after receipt at the HA;
- (3) Was sent by U.S. Postal Service Express Mail Next Day Service - Post Office to Addressee, not later than 5:00 p.m. at the place of mailing two working days prior to the date specified for receipt of proposals. The term "working days" excludes weekends and U.S. Federal holidays; or
- (4) Is the only offer received.

(b) Any modification of an offer, except a modification resulting from the HA's request for "best and final" offer (if this solicitation is a request for proposals), is subject to the same conditions as in subparagraphs (a)(1), (2), and (3) of this provision.

(c) A modification resulting from the HA's request for "best and final" offer received after the time and date specified in the request will not be considered unless received before award and the late receipt is due solely to mishandling by the HA after receipt at the HA.

(d) The only acceptable evidence to establish the date of mailing of a late offer, modification, or withdrawal sent either by registered or certified mail is the U.S. or Canadian Postal Service postmark both on the envelope or wrapper and on the original receipt from the U.S. or Canadian Postal Service. Both postmarks must show a legible date or the offer, modification, or withdrawal shall be processed as if mailed late. "Postmark" means a printed, stamped, or otherwise placed impression (exclusive of a postage meter machine impression) that is readily identifiable without further action as having been supplied and affixed by employees of the U.S. or Canadian Postal Service on the date of mailing. Therefore, offerors should request the postal clerk to place a hand cancellation bull's-eye postmark on both the receipt and the envelope or wrapper.

(e) The only acceptable evidence to establish the time of receipt at the HA is the time/date stamp of HA on the offer wrapper or other documentary evidence of receipt maintained by the HA.

(f) The only acceptable evidence to establish the date of mailing of a late offer, modification, or withdrawal sent by Express Mail Next Day Service-Post Office to Addressee is the date entered by the post office receiving clerk on the "Express Mail Next Day Service-Post Office to Addressee" label and the postmark on both the envelope or wrapper and on the original receipt from the U.S. Postal Service. "Postmark" has the same meaning as defined in paragraph (c) of this provision, excluding postmarks of the Canadian Postal Service. Therefore, offerors should request the postal clerk to place a legible hand cancellation bull's eye postmark on both the receipt and the envelope or wrapper.

(g) Notwithstanding paragraph (a) of this provision, a late modification of an otherwise successful offer that makes its terms more favorable to the HA will be considered at any time it is received and may be accepted.

(h) If this solicitation is a request for proposals, proposals may be withdrawn by written notice, or if authorized by this solicitation, by telegram (including mailgram) or facsimile machine transmission received at any time before award. Proposals may be withdrawn in person by a offeror or its authorized representative if the identity of the person requesting withdrawal is established and the person signs a receipt for the offer before award. If this solicitation is an invitation for bids, bids may be withdrawn at any time prior to bid opening.

7. Contract Award

(a) The HA will award a contract resulting from this solicitation to the responsible offeror whose offer conforming to the solicitation will be most advantageous to the HA, cost or price and other factors, specified elsewhere in this solicitation, considered.

(b) The HA may

- (1) reject any or all offers if such action is in the HA's interest,
- (2) accept other than the lowest offer,
- (3) waive informalities and minor irregularities in offers received, and
- (4) award more than one contract for all or part of the requirements stated.

(c) If this solicitation is a request for proposals, the HA may award a contract on the basis of initial offers received, without discussions. Therefore, each initial offer should contain the offeror's best terms from a cost or price and technical standpoint.

(d) A written award or acceptance of offer mailed or otherwise furnished to the successful offeror within the time for acceptance specified in the offer shall result in a binding contract without further action by either party. If this solicitation is a request for proposals, before the offer's specified expiration time, the HA may accept an offer, whether or not there are negotiations after its receipt, unless a written notice of withdrawal is received before award. Negotiations conducted after receipt of an offer do not constitute a rejection or counteroffer by the HA.

(e) Neither financial data submitted with an offer, nor representations concerning facilities or financing, will form a part of the resulting contract.

8. Service of Protest

Any protest against the award of a contract pursuant to this solicitation shall be served on the HA by obtaining written and dated acknowledgment of receipt from the HA at the address shown on the cover of this solicitation. The determination of the HA with regard to such protest or to proceed to award notwithstanding such protest shall be final unless appealed by the protestor.

9. Offer Submission

Offers shall be submitted as follows and shall be enclosed in a sealed envelope and addressed to the office specified in the solicitation. The proposal shall show the hour and date specified in the solicitation for receipt, the solicitation number, and the name and address of the offeror, on the face of the envelope.

It is very important that the offer be properly identified on the face of the envelope as set forth above in order to insure that the date and time of receipt is stamped on the face of the offer envelope. Receiving procedures are: date and time stamp those envelopes identified as proposals and deliver them immediately to the appropriate contracting official, and only date stamp those envelopes which do not contain identification of the contents and deliver them to the appropriate procuring activity only through the routine mail delivery procedure.

[Describe bid or proposal preparation instructions here:]

Certifications and Representations of Offerors

Non-Construction Contract

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

OMB Approval No: 2577-0180 (exp. 7/30/96)

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This form includes clauses required by OMB's common rule on bidding/offering procedures, implemented by HUD in 24 CFR 85.36, and those requirements set forth in Executive Order 11625 for small, minority, women-owned businesses, and certifications for independent price determination, and conflict of interest. The form is required for nonconstruction contracts awarded by Housing Agencies (HAs). The form is used by bidders/offers to certify to the HA's Contracting Officer for contract compliance. If the form were not used, HAs would be unable to enforce their contracts. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

1. Contingent Fee Representation and Agreement

(a) The bidder/offers represents and certifies as part of its bid/offer that, except for full-time bona fide employees working solely for the bidder/offers, the bidder/offers:

- (1) has, has not employed or retained any person or company to solicit or obtain this contract; and
- (2) has, has not paid or agreed to pay to any person or company employed or retained to solicit or obtain this contract any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of this contract.

(b) If the answer to either (a)(1) or (a) (2) above is affirmative, the bidder/offers shall make an immediate and full written disclosure to the PHA Contracting Officer.

(c) Any misrepresentation by the bidder/offers shall give the PHA the right to (1) terminate the resultant contract; (2) at its discretion, to deduct from contract payments the amount of any commission, percentage, brokerage, or other contingent fee; or (3) take other remedy pursuant to the contract.

2. Small, Minority, Women-Owned Business Concern Representation

The bidder/offers represents and certifies as part of its bid/offer that it:

- (a) is, is not a small business concern. "Small business concern," as used in this provision, means a concern, including its affiliates, that is independently owned and operated, not dominant in the field of operation in which it is bidding, and qualified as a small business under the criteria and size standards in 13 CFR 121.
- (b) is, is not a women-owned small business concern. "Women-owned," as used in this provision, means a small business that is at least 51 percent owned by a woman or women who are U.S. citizens and who also control and operate the business.
- (c) is, is not a minority enterprise which, pursuant to Executive Order 11625, is defined as a business which is at least 51 percent owned by one or more minority group members or, in the case of a publicly owned business, at least 51 percent of its voting stock is owned by one or more minority group members, and whose management and daily operations are controlled by one or more such individuals.

For the purpose of this definition, minority group members are:

(Check the block applicable to you)

- | | |
|---|---|
| <input type="checkbox"/> Black Americans | <input type="checkbox"/> Asian Pacific Americans |
| <input type="checkbox"/> Hispanic Americans | <input type="checkbox"/> Asian Indian Americans |
| <input type="checkbox"/> Native Americans | <input type="checkbox"/> Hasidic Jewish Americans |

3. Certificate of Independent Price Determination

(a) The bidder/offers certifies that—

- (1) The prices in this bid/offer have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other bidder/offers or competitor relating to (i) those prices, (ii) the intention to submit a bid/offer, or (iii) the methods or factors used to calculate the prices offered;
- (2) The prices in this bid/offer have not been and will not be knowingly disclosed by the bidder/offers, directly or indirectly, to any other bidder/offers or competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a negotiated solicitation) unless otherwise required by law; and
- (3) No attempt has been made or will be made by the bidder/offers to induce any other concern to submit or not to submit a bid/offer for the purpose of restricting competition.

(b) Each signature on the bid/offer is considered to be a certification by the signatory that the signatory:

- (1) Is the person in the bidder/offers' organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or
- (2) (i) Has been authorized, in writing, to act as agent for the following principals in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above (insert full name of person(s) in the bidder/offers' organization responsible for determining the prices offered in this bid or proposal, and the title of his or her position in the bidder/offers' organization);
(ii) As an authorized agent, does certify that the principals named in subdivision (b)(2)(i) above have not participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above; and

(iii) As an agent, has not personally participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.

(c) If the bidder/offeror deletes or modifies subparagraph (a)2 above, the bidder/offeror must furnish with its bid/offer a signed statement setting forth in detail the circumstances of the disclosure.

4. Organizational Conflicts of Interest Certification

(a) The Contractor warrants that to the best of its knowledge and belief and except as otherwise disclosed, it does not have any organizational conflict of interest which is defined as a situation in which the nature of work under a proposed contract and a prospective contractor's organizational, financial, contractual or other interest are such that:

(i) Award of the contract may result in an unfair competitive advantage;

(ii) The Contractor's objectivity in performing the contract work may be impaired; or

(iii) That the Contractor has disclosed all relevant information and requested the HA to make a determination with respect to this Contract.

(b) The Contractor agrees that if after award he or she discovers an organizational conflict of interest with respect to this contract, he or she shall make an immediate and full disclosure in writing to the HA which shall include a description of the action which the Contractor has taken or intends to eliminate or neutralize the conflict. The HA may, however, terminate the Contract for the convenience of HA if it would be in the best interest of HA.

(c) In the event the Contractor was aware of an organizational conflict of interest before the award of this Contract and intentionally did not disclose the conflict to the HA, the HA may terminate the Contract for default.

(d) The Contractor shall require a disclosure or representation from subcontractors and consultants who may be in a position to influence the advice or assistance rendered to the HA and shall include any necessary provisions to eliminate or neutralize conflicts of interest in consultant agreements or subcontracts involving performance or work under this Contract.

5. Authorized Negotiators (RFPs only)

The offeror represents that the following persons are authorized to negotiate on its behalf with the PHA in connection with this request for proposals: (list names, titles, and telephone numbers of the authorized negotiators):

6. Conflict of Interest

In the absence of any actual or apparent conflict, the offeror, by submission of a proposal, hereby warrants that to the best of its knowledge and belief, no actual or apparent conflict of interest exists with regard to my possible performance of this procurement, as described in the clause in this solicitation titled "Organizational Conflict of Interest."

7. Offeror's Signature

The offeror hereby certifies that the information contained in these certifications and representations is accurate, complete, and current.

Signature & Date:

Typed or Printed Name:

Title:

BIDS



Edinburg Housing Authority

Serving Families since 1949



Project Name: EHA Banking services RFP 02-2023.1

Date: March 10, 2023

Time: 10:15 A.M.

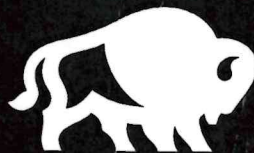
BANK NAME	REPRESENTATIVE	E-MAIL
1. Plans Capital Bank	Dacia Salmas	dacia.salmas@planscapital.com
2. Texas National Bank	Thelma Garcia	tgarcia@texanational.com
3. Lone Star National Bank	Vanessa Grajeda	grajedav@lonestarnationalbank.com
4.		
5.		
6.		
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15.		
16.		

ORIGINAL



RFP#02-2023.1 BANKING SERVICES

Martin Castillo, Jr/Executive Director
Housing Authority of the City of Edinburg, Texas
910 South Sugar Rd.
Edinburg, TX 78539



PlainsCapital Bank

100 W. Cano St.

Edinburg, TX. 78539



March 9, 2023

Dr. Martin Castillo Jr., Executive Director
Housing Authority of the City of Edinburg
910 South Sugar Road
Edinburg, TX 78539

RE: Request for Proposals for Banking Services RFP#02-2023.1

Dear Dr. Castillo,

On behalf of the employees, officers and directors of PlainsCapital Bank, I would like to thank you for giving PlainsCapital Bank (PCB) the opportunity to bid for the Housing Authority of the City of Edinburg (Housing Authority), Edinburg Housing Opportunity Corporation (EHOC) Edinburg Housing Development Corporation (Non-Profits), and Step Up (Non-Profits) proposal for banking services and hopefully continue to serve as your depository bank. PCB's goal is to supersede your expectations in a depository bank and we hope to continue our partnership for many years to come.

PlainsCapital Bank has been a Texas banking tradition since 1988. Founded in Lubbock with one branch, \$160 million in deposits, and a lot of entrepreneurial spirit, we've grown to become the fourth-largest Texas based banks in Texas with over \$14.3 billion in deposits and 60 locations throughout the state. Our leadership teams are Texas natives with over 30 years of tenure with our Bank who have lived their entire lives in the communities we serve. We have a long history of partnering with 100+ public entities, large and small, in all of the markets we serve to help move our communities forward. We have specialized expertise in public banking, treasury management, and liquidity and investing services to meet all your financial needs.

Per the Bid Notice and directives contained in the Bid Form itself, we confirm all objectives and requirements have been met as specified in this proposal. Below, please find some of the excerpts of the complete bid packet attached.

Rates

PlainsCapital Bank is proposing an account structure of non-interest bearing, analyzed accounts in conjunction with the use of an Insured Cash Sweep (ICS). Analyzed accounts will receive an earnings credit of 4.50% on the average daily collected balance and used to help offset the cost of services. The Earnings Credit Rate (ECR) is based on the Lower End of the Fed Fund Target Rate. Bank offers the Housing Authority/Non-Profits non-interest-bearing transaction accounts up to an aggregate maximum collateral of \$10,000,000 with no minimum balance requirements. Funds in

PlainsCapitalBank

excess of \$10,000,000 will sweep into a master Insured Cash Sweep (ICS) transaction account where funds will earn interest while maintaining complete liquidity. The ICS interest rate is 4.40% and will be based on the Lower End of the Fed Fund Target Rate less 10 basis points.

The local team you've come to know and rely on for your service will continue to be your primary contacts. We are committed to providing the same high level of service you've become accustomed to and will continue to have a separate Public Funds and Treasury Department that only caters to customers like the Housing Authority/Non-Profits.

PlainsCapital Bank appreciates the opportunity to bid and stands behind the pricing and people that are committed to building a partnership with you. If you have any questions please feel free to contact me at (956) 262-5909: amy.cantu@plainscapital.com or Dacia Salinas at (956) 385-3513: dacia.salinas@plainscapital.com.

Sincerely,



Amy Cantu
SVP, Commercial Loan Officer

EXHIBIT A

CONFIDENTIAL AND PROPRIETARY

Banking Service Fee and Interest Schedule

	<u>Bank Fee</u>	<u>Minimum Balance Required</u> <i>(if applicable)</i>	<u>Interest Rate to be Paid by Bank</u> <i>(if applicable)</i>	<u>Minimum Interest Rate Paid (Floor)</u> <i>(if applicable)</i>
Checking Account (Demand Deposit Accounts)	\$10.00 per account	No minimum balance requirement.	N/A	N/A
Overdraft	\$35.00 per NSF item presented. Additionally, 3.50% + Prime for negative overnight collected balance positions. OD fee not balance compensable.	No minimum balance requirement.	N/A	N/A
Direct Deposit (ACH income or outgoing)	\$0.15 per ACH originated dr/cr item. Requires ACH Module, \$20 per month. \$0.30 per Same Day ACH originated dr/cr item. Requires ACH Same Day Module, \$25.00.	No minimum balance requirement.	N/A	N/A
Stop Payments	\$25 per stop payment	No minimum balance requirement.	N/A	N/A
Wire-Transfer (incoming or outgoing)	\$12.00 per incoming transfer \$15.00 per outgoing wire transfer. Wire Module for outgoing wire transfer processing, \$20.00 per month.	No minimum balance requirement.	N/A	N/A
Safety Deposit Box	Annual Rent: 3X5X21 \$25 Annual Rent: 4X5X21 \$30 Annual Rent: 3X10X21 \$45 Annual Rent: 5X10X21 \$60 Annual Rent: 10X10X21 \$110 Fees charged at the account level.	N/A	N/A	N/A
Certificates of Deposit (1 to 90 days)	Bank will bid on CDs competitively at the time of request.	N/A	N/A	N/A
Certificates of Deposit (91 to 180 days)	Bank will bid on CDs competitively at the time of request.	N/A	N/A	N/A
Certificates of Deposit (181 days to one year)	Bank will bid on CDs competitively at the time of request.	N/A	N/A	N/A
Certificates of Deposit (over one year)	Bank will bid on CDs competitively at the time of request.	N/A	N/A	N/A
Borrowing	Negotiated at the time of loan request. Interest rate subject to the purpose of the loan and financial condition of entity at time of request.	N/A		

Banking Service Fee and Interest Schedule

<u>Bank Fee</u>	<u>Minimum Balance Required</u> <i>(if applicable)</i>	<u>Interest Rate to be Paid by Bank</u> <i>(if applicable)</i>	<u>Minimum Interest Rate Paid (Floor)</u> <i>(if applicable)</i>
Foreign and Domestic Exchange	Rates are negotiated at the time of the request. Rates provided will be competitive and based on real time.	N/A	N/A
Research	\$25.00/hour + \$2/page (\$25 minimum)	No minimum balance requirement.	N/A
RDC System	\$50.00 monthly maintenance fee per account. \$80.00 per multi-feed scanner per month.	No minimum balance requirement.	N/A
Other Fees not mentioned above	See following pages 3-4 for a Sample Pro-Forma consistent with volumes for services as of February 2023. Any additional services not listed and Housing Authority/Non-Profits chose to enroll in will be charged at the Bank's then published rate.	N/A	N/A

* Any additional services not listed and Housing Authority/Non-Profit choses to enroll in will be charged at the Bank's then published rate.

For the purpose of this proposal, pricing information is Confidential and Proprietary due to the discounted prices offered specifically to the Housing Authority/Non-Profits.



PRO FORMA

Model Analysis 3/09/2023
Activity Date February, 2023

EDINBURG HOUSING AUTHORITY

Average Balances on Deposit

Collected Balance Disclosure	
Ledger	5,260,285.69
- Float	0.00
= Collected	5,260,285.69
Positive Collected	5,260,285.69
Negative Collected	0.00
Investable Balance Disclosure	
Average Collected Balance	5,260,285.69
- Reserve Requirement	0.00
= Investable Balance	5,260,285.69

Services Performed

Services Performed	Volume	Price	Total Fee
ACCOUNT MAINTENANCE			
COMMERCIAL DEPOSIT RATE	5,010,286	.001500	638.30 A
COMMERCIAL DEPOSIT RATE	250,000	.001000	21.23 A
COMMERCIAL DEPOSIT RATE	5,260,286		659.53
ANALYSIS MAINTENANCE	14	10.0000	140.00 A
Subtotal - Account maintenance			799.53
DEPOSIT SERVICES			
ON US CHECKS	3	.0500	0.15 A
IMAGE CLEAR CHECKS	261	.0800	20.88 A
IMAGE CLEAR DIRECT CHECKS	24	.0600	1.44 A
DEPOSITS	19	.3000	5.70 A
TRANSFER CREDITS	5	.3000	1.50 A
ACH CREDITS	14	.3000	4.20 A
Subtotal - Deposit services			33.87
CLEARING SERVICES			
CHECKS PAID	56	.2000	11.20 A
TRANSFER DEBITS	5	.2000	1.00 A
ACH DEBITS	65	.2000	13.00 A
Subtotal - Clearing services			25.20
ACH SERVICES			
ACH ORIGINATED DEBIT / CREDITS	383	.1500	57.45 A
ACH FILE UPLOAD SERVICE	1	25.0000	25.00 A
ACH MODULE	1	20.0000	20.00 A
ACH ORIG - RETURN ITEMS	6	4.0000	24.00 A
ACH SAME DAY FEE - PER COMPANY ID	1	20.0000	20.00 A
ACH SAME DAY AUTHORIZED TRANSACTION	8	.3000	2.40 A
Subtotal - Ach services			148.85
INFORMATION REPORTING			
BOS - PER ACCOUNT FEE	14	10.0000	140.00 A
WEB CD PER ITEM	362	.0500	18.10 A
WEB CD PER ITEM			
WEB CD PER ITEM	362		18.10
WEB CD EXTRACT	0	50.0000	0.00 A

Subtotal - Information reporting			<u>158.10</u>	
REMOTE DEPOSIT CAPTURE				
RDC MULTI FEED	2	80.0000	160.00	A
RDC MONTHLY MAINTENANCE	2	50.0000	<u>100.00</u>	A
Subtotal - Remote deposit capture			<u>260.00</u>	
 Total Analyzed				
			1,425.55	

Analysis Results

Required Balance Disclosure			
Balance Required For Services			372,995.16
= Total Required Balance			<u>372,995.16</u>
Balance Position Disclosure			
Balance Position Basis			5,260,285.69
- Total Required Balance			<u>372,995.16</u>
= Balance Available for Other Service			4,887,290.53
 Earnings Credit Amount			20,104.38
- Analyzed Fees			<u>1,425.55</u>
= Net Analyzed Result			18,678.83
Fee-Based Result			0.00

Net analyzed credit of \$18,678.83 will be waived.
 1.00 of fees is equal to \$261.65 of Investable Balance.
 Investable Balance receives an earnings credit of 4.5000%.

Texas National Bank

WE ARE... *Friendly!*



**HOUSING
AUTHORITY
OF THE CITY
OF EDINBURG**

REQUEST FOR PROPOSAL BANKING SERVICES

MARCH 10, 2023

**ATTN:
MR. MARTIN CASTILLO, JR.
EXECUTIVE DIRECTOR**

910 South Sugar Rd.
Edinburg, TX 78539

RFP No. 02-2023.1



TABLE OF CONTENTS

The Housing Authority of the City Edinburg

Section One

- a. Texas National Bank Profile
- b. Indictments
- c. Organization and Resources
- d. Personnel Experience
- e. Community Reinvestment Act Report
- f. Equitable Lending
- g. Texas National Bank Services
- h. Financial Data
- i. Non-Collusive Affidavit
- j. Public Depository Certification
- k. HUD Form 5369C

Section Two

- a. Bank Service Fees and Interest Schedule
- b. Borrowing

\$ A. BANK SERVICE FEES AND INTEREST

<i>Service</i>	<i>Bank Fee</i>	<i>Minimum Balance Required (if applicable)</i>	<i>Interest Rate to be Paid by Bank (if applicable)</i>	<i>Minimum Interest Rate Paid (Floor) (if applicable)</i>
<i>Check Account (Demand Deposit Accounts)</i>	No Charge	Money Market Only \$2,500.00	Money Market Only 2.25%	N/A
<i>Overdraft</i>	\$35.00 per item (first 5 will be free of charge monthly)	\$0.00	N/A	N/A
<i>Direct Deposit (ACH incoming or outgoing)</i>	No Charge	\$0.00	N/A	N/A
<i>Stop payment</i>	No Charge	\$0.00	N/A	N/A
<i>Wire Transfer (incoming or outgoing)</i>	No Charge	\$0.00	N/A	N/A
<i>Safety Deposit Box</i>	Only available at Mercedes Branch. One 5 x 10 deposit box will be free of charge.	\$0.00	N/A	N/A
<i>Certificate of Deposit (1 to 90 days)</i>	To be Determine on date of request	\$0.00	N/A	N/A
<i>Certificate of Deposit (91 to 180 days)</i>	To be Determine on date of request	\$0.00	N/A	N/A
<i>Certificate of Deposit (181 to one year)</i>	To be Determine on date of request	\$0.00	N/A	N/A
<i>Borrowing</i>	Please refer to page 2 of Bank Service Fees	\$0.00	N/A	N/A
<i>Foreign and Domestic Exchange</i>	At bank cost	\$0.00	N/A	N/A

<i>Research</i>	No Charge	\$0.00	N/A	N/A
<i>RDC System</i>	No Charge	\$0.00	N/A	N/A
<i>Other Fees Not Mentioned Above</i>	Any Remote Deposit Equipment will be at bank cost. Cost of checks will be at bank cost. Merchant Service Machines will be at bank cost.	\$0.00	N/A	N/A



B. BORROWING

Secured Loans:

If the AUTHORITY requests a construction/long term loan TNB will lend (***)The loan would be subject to Board Approval) money at a rate of Wall Street Journal Prime + 1%.

Below is a detailed procedure that the AUTHORITY will have to follow to accomplish such borrowings:

- Public Fund develops financing needs and loan request.
- Public Fund reaches out to Thelma Garcia.
- Initial meeting between Thelma Garcia and public fund is scheduled to discuss loan request and documentation requirements (audited/compiled financial statements, next year's budget, etc.).
- Loan is submitted to underwriting, typically takes 1-2 weeks depending if documentation provided is complete. Questions will be developed by the underwriting department which will need to be answered by the public fund.
- Loan package is presented to the TNB Board (L&D Committee) for approval.
- Approval timeline is 2-3 weeks, but it can be as fast as 1 week depending on loan request type.

Unsecured Loans:

Procedure to accomplish this borrowing will be the same as procedure for a secured loan. Interest rate on unsecured loan will be Wall Street Journal Prime + 2%.

A. TEXAS NATIONAL BANK PROFILE

Texas National Bank ("TNB"), a locally owned community bank, has provided a comprehensive suite of financial products and services to support economic and community development in the Rio Grande Valley since 1920. As a locally owned community bank TNB can focus attention on the needs of local families, businesses, governmental entities and farmers; Bank Officers/Employees are accessible to our customers on site and available to reach after hours via their cell phones; Employees/Officers are deeply involved in local community events; and nimble decision making because decisions are made locally.

Texas National Bank is recognized as a minority owned bank and one of only 33 Hispanic owned financial institutions in the U.S. Its products and services include small business, commercial real estate, consumer and mortgage loans as well as depository accounts (consumer, commercial & public funds) and development services.

Texas National Bank is certified as a Community Development Financial Institution (CDFI) which designates our bank as providing important financial service to our local disadvantage community. CDFI's goals are to expand economic opportunity in low-income communities by providing access to financial products and service for local residents and business. TNB is proud to support its community in its effort to improve lives of our neighbors.

Texas National Bank has several years of experience providing depository services to governmental entities. Today, Texas National Bank's Public Fund portfolio consists of 24 Public Fund entities with a total combined deposits of approximately \$165,000,000.

Experience and Performance History:

Bank Name History:

Known originally as First National Bank of Mercedes in 1920, the bank changed its name in 1985 to become Mercedes National Bank. The bank name was changed to Texas National Bank in May 2005, when MNB Ventures, Inc. purchased the bank.

Principal Partners:

	<u>% of Ownership</u>
• MNB VENTURES, INC. (Bank Holding Company)	100.00%

Locations:

As a locally owned community bank Texas National Bank can understand the need of the community and the Housing Authority of the City of Edinburg. Our focus is on the needs of the local families, businesses, farmers and governmental entities. We are sure that by teaming up with Texas National Bank the Housing Authority would be pleased by all the services we have to offer.

Lobby hours for all of our locations are:

Monday – Thursday

9:00 a.m. to 4:30 p.m.

Motor Bank:

8:00 a.m. to 6:00 p.m.

Friday

9:00 a.m. to 6:00 p.m.

Motor Bank:

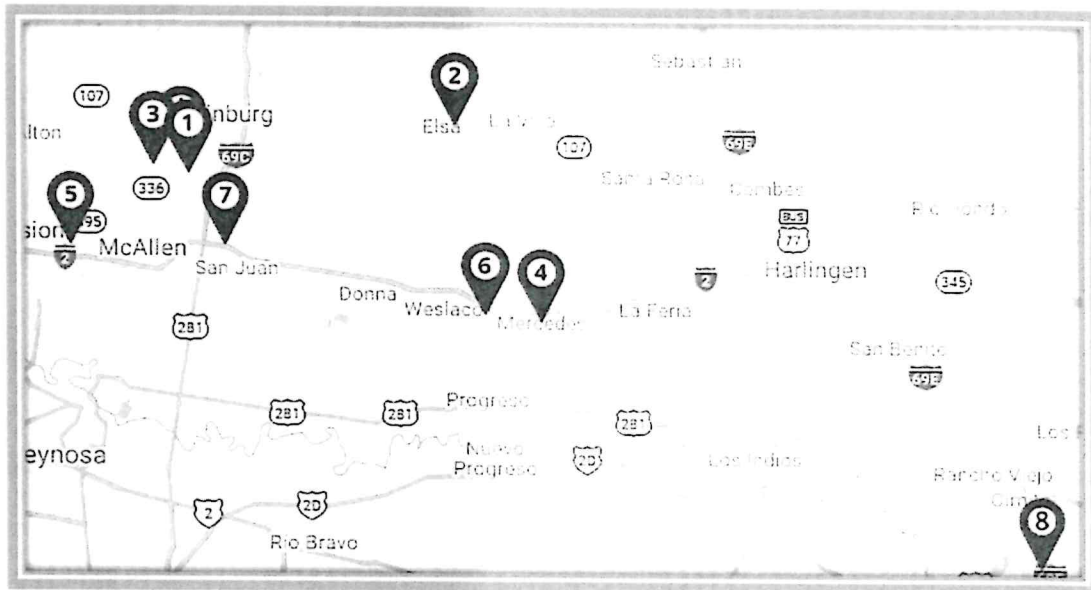
8:00 a.m. to 6:00 p.m.

Saturday

by Appointment

Motor Bank:

9:00 a.m. to 1:00 p.m.



1
Edinburg Branch

4908 S. Jackson
 Ph: (355) 862-1920

2
Elsa Branch

720 E. Edinburg Hwy. Ste 1007
 Ph: (355) 862-1920

3
McAllen Branch

890 N. 10th St.
 Ph: (355) 862-1920

4
Mercedes Branch

201 S. Texas
 Ph: (355) 862-1920

5
Mission Branch

8011. 2nd Rd
 Ph: (355) 862-1920

6
Weslaco Branch

607 S. Internacional Blvd
 Ph: (355) 862-1920

7
San Juan Branch

920 W. Interstate Hwy 2 Suite A
 Ph: (355) 862-1920

8
Brownsville Branch

4948 N. Expressway, TD 88 Ste D800
 Brownsville TX 78520

9
TNB Mortgage Office

4155 Crosspoint Blvd
 Brownsville TX 78520

10
Corporate Office

4155 Crosspoint Blvd
 Brownsville TX 78520

In addition to having ATMs at all our branches, TNB has 8 off-site ATMs. TNB is also a member of the Allpoint network. As a result, TNB customers have access to over 55,000 ATMs free of any surcharge.

Texas National Bank is always looking to provide our customers with the latest technology (i.e., Apple Pay, mobile deposit capture, etc.). Our core processor continuously upgrades our online banking system to ensure our customers have access to the latest technology.

Key Personnel:

TNB's Senior Management team has many years of banking experience and experience providing depository services to governmental entities. Combined, TNB has over 166 years of combined Banking experience.

Saul Ortega – Chief Executive Officer/Chairman

Joe Quiroga - President

David Garza, CPA - Chief Financial Officer

Eddie Leal – Chief Operations Officer

Thelma Garcia – SVP/Commercial Lending Officer, Edinburg Branch

If the Housing Authority of the City of Edinburg needs any support or has any questions their main contacts will always be available:

Thelma Garcia – SVP/Commercial Lender ☎ (956) 217-7107 / 📠 (956) 369-5701

David Garza – Chief Financial Officer ☎ (956) 731-6820 / 📠 (956) 207-1314

Joe Quiroga – President ☎ (956) 217-7110 / 📠 (956) 212-1600

 **B. INDICTMENTS**

Texas National Bank is not currently under or anticipates any indictments or court order investigations by any government regulatory agency.



BANK DEPOSITORY

A Proposal Submitted in Response to

Edinburg Housing Authority

Request for Proposals

For Bank Depository Services

RFP # 02-2023.1

Submitted By:

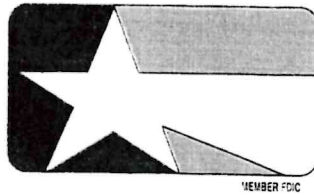
Lone Star National Bank

On:

March 10, 2023

COPY

All information contained in this proposal is confidential and proprietary.



Lone Star National BankSM

March 10, 2023

Edinburg Housing Authority
Martin Castillo Jr., Executive Director
910 South Sugar Rd.
Edinburg, TX 78539

Mr. Castillo,

On behalf of Lone Star National Bank (LSNB), I would like to thank the Housing Authority of the City of Edinburg ("Authority"), Edinburg Housing Opportunity Corporation (EHOC), Edinburg Housing Development Corporation (EHDC), and Step Up (Collectively "Non-Profits") for giving us the opportunity to bid on the RFP for Banking Services.

Lone Star National Bank is a locally owned financial institution with approximately \$3,100,000,000 in assets. Our bank was chartered on January 23, 1983 in Pharr, Hidalgo, County Texas at 100 West Ferguson. The bank's founding directors chartered the bank with the goal of making the future more progressive for its delineated community and to provide a higher quality of customer service for its customers. It is the mission of Lone Star National Bank to become the premier, independent, community bank in South Texas by providing "value added" customer service to our customers, rewarding opportunities for our employees, *helping our community to grow* and providing a high rate of return for our shareholders.

The complete bid proposal, which is valid for 90 days from the date of this letter, is attached for your consideration. If this bid is accepted by the Authority/Non-Profits, the bid form and this letter will be included as exhibits to a contract which will be signed by the Authority/Non-Profits and LSNB. Please find listed below some of the excerpts of the complete bid packet attached.

Rates

LSNB is submitting this bid based upon deposit projections as provided by the Authority/Non-Profits. This bid is based upon the Authority/Non-Profits operating balances being maintained at approximately \$6MM. The Authority/Non-Profits will earn interest on all accepted operating deposit balances held at LSNB. The Authority/Non-Profits will earn on its average collected balances kept at the bank an interest rate tied to an average of 60% of the U.S. Treasury 13 week bill rate which will be determined by taking the average of the high rate from the weekly auctions from the previous month. The bank uses www.treasurydirect.gov to obtain the values. The bank will provide the Authority/Non-Profits a floor interest rate of 0.10% and a cap interest rate of 3.25%. LSNB reserves the right to accept or reject any deposits in excess of the \$10MM. If LSNB accepts deposits in excess of \$10MM, the Authority/Non-Profits will earn a bank managed rate on the excess deposits.

"Proprietary Information"

The bank will provide the Authority/Non-Profits the ability to earn rates above 4.40% based on current market conditions (variable rate) if it chooses to sweep a portion of its investable balances into a fully FDIC insured cash sweep product.

All accounts held by the Authority/Non-Profits at LSNB will be put on account analysis with fees waived.

Pledging/ Collateral

LSNB is submitting this bid based upon deposit projections as provided by the Authority/Non-Profits. This bid is based upon the Authority/Non-Profits operating balances being maintained at approximately \$6MM. All deposits will be collateralized by either US Treasuries, GSE debentures, GSE MBS/CMBS whose Average Life will not exceed 10 years, investment grade municipal securities, or FHLB Letters of Credit. Securities will conform to the Local Government Code, Chapter 2257. Any excess balance over the \$10MM in operating accounts will be subject to acceptance by LSNB, and will be collateralized by either US Treasuries, GSE debentures, GSE MBS/CMBS whose Average Life will not exceed 10 years, investment grade municipal securities, if available within LSNB for pledging collateral, if not available LSNB will purchase additional collateral or a Letter of Credit issued by the FHLB to secure the excess with the cost equivalent to the Letter of Credit passed on to the Authority/Non-Profits. LSNB requires 48-hour notification of any incoming/outgoing transactions in excess of \$5MM. LSNB reserves the right to accept or reject any deposits in excess of the \$10MM.

Investments

The Authority/Non-Profits has the right to invest all proceeds as required by State Law. Lone Star National Bank through this bid proposes that before any investment is made by the Authority/Non-Profits that the Authority/Non-Profits first contact the investment division of LSNB (a contact person will be named once this bid is accepted and a contract is signed). The bank will consider the amount of the maturity of and yield on the investment that can be obtained by the Authority/Non-Profits and if LSNB then chooses it will match the same terms with a certificate of deposit properly collateralized in the Authority/Non-Profits name. If the Bank elects not to match the investment, the Authority/Non-Profits could invest its funds subject to this bid and subsequent contract outside of the Bank. All certificate of deposit rates will be determined at the time of investment and all certificates of deposits will be subject to a minimum of 7-day interest early withdrawal penalty.

We hope to become your depository bank. Please contact Vanessa Ochoa at 956-984-2913 or via e-mail at ochoav@lonestarnationalbank.com should you have any questions.

Yours Very Truly,


Vipul Patel
EVP & Chief Investment Officer

"Proprietary Information"

EXHIBIT A
Bank Service Fees and Interest Schedule

Type	Bank Fee	Minimum Balance Required (if applicable)	Interest Rate Paid by Bank (if applicable)	Minimum Interest Rate Paid (Floor) (if applicable)
Checking Account (Demand Deposit Accounts)	\$ 10.00	N/A	The Authority/Non-Profits will earn interest on all deposit balances held at LSNB. The Authority/Non-Profits will earn on its average collected balances kept at the bank an interest rate tied to an average of 60% of the U.S. Treasury 13 week bill rate which will be determined by taking the average of the high rate from the weekly auctions from the previous month. The bank uses www.treasurysdirect.gov to obtain the values.	The bank will provide the Authority/Non-Profits a floor interest rate of 0.10% and a cap interest rate of 3.25%.
Overdraft	\$ 20.00	N/A		
Direct Deposit (ACH incoming or outgoing)	\$ 0.10	N/A		
Stop Payments -online	\$ 17.00	N/A		
Stop Payments- at branch, by phone or fax	\$ 32.00	N/A		
Stop Payments- range of checks	\$ 35.00	N/A		
Wire-Transfer -incoming	\$ 12.50	N/A		
Wire-Transfer -outgoing online	\$ 8.00	N/A		
Wire-Transfer -outgoing at branch, by phone or fax	\$ 15.00	N/A		
Safety Deposit Box 3x5	\$ 35.00	N/A		
Safety Deposit Box 3x10	\$ 55.00	N/A		
Safety Deposit Box 5x10	\$ 70.00	N/A		
Safety Deposit Box 10x10	\$ 100.00	N/A		
Certificates of Deposits		\$1,000	The Authority/Non-Profits has the right to invest all proceeds as required by State Law. Lone Star National Bank through this bid proposes that before any investment is made by the Authority/Non-Profits that the Authority/Non-Profits first contact the investment division of LSNB (a contact person will be named once this bid is accepted and a contract is signed). The bank will consider the amount of, the maturity of and yield on the investment that can be obtained by the Authority/Non-Profits, and if LSNB then chooses it will match the same terms with a certificate of deposit properly collateralized in the Authority/Non-Profits' name. If the Bank elects not to match the investment, the Authority/Non-Profits could invest its funds subject to this bid and subsequent contract outside of the Bank. All certificate of deposit rates will be determined at the time of investment and all certificates of deposits will be subject to a minimum of 7 day interest early withdrawal penalty.	
Borrowing			The Bank has the capacity to provide underwriting for properly constructed and Authority/Non-Profits approved certificates of obligation or bonds of the Authority/Non-Profits or other "private placement" loan facility up to the Bank's legal lending limit, subject to legal and credit review and subject to the then current rates and fees charged by LSNB. The Bank would also be willing to discuss other collateral-based loans (including receivables). Approval would be dependent on full credit and collateral review and would be subject to our legal lending limit. The loans will be priced at then current rate.	
Foreign and Domestic Exchange	at market price	N/A		
Research	\$50 per hour	N/A		
Remote Deposit Capture (RDC) System -monthly fee	\$ 35.00	N/A		
Remote Deposit Capture (RDC) System -per item fee	\$ 0.10	N/A		
Other Fees	Please refer to the attached schedule of fees.			



1. Supplies:	(checks, deposit slips, straps, night bags) (any supplies purchased by the entity outside of bank vendors must meet quality standards as determined by the bank).	Supplies can be ordered by the bank with the cost passed on to the customer.
2. Depository Bag Handling:		\$8.00 per bag/per day.
3. Cash Verification		\$0.50 per thousand of cash received strapped. \$0.80 per thousand of cash received loose. \$0.10 rolled coins per roll incoming/outgoing. \$5.00 loose coins per bag. \$7.00 Deposit correction. \$15.00 Special Order/Same Day. \$10.00 Late Change Order, per order. \$25.00 Special Research Fee. \$3.00 Per Pkg, Registered Receipt. \$5.25 Courier receipt per delivery. \$6.00 A standard Outgoing order.
4. Lockbox service mailed payments:		\$200 one time set up fee \$100 monthly fee \$0.35 per item processing \$0.30 copy per item \$0.25 scan
5. Over the counter payments		\$0.35 cents per item. Annual pricing change.
6. Statement Services:	special cutoff Imaged Imaged/original checks electronic web site CD rom account printout	\$25.00 per statement. \$20.00 per statement per month. \$30.00 per statement per month. free \$50.00 per cd rom, per account, per month. \$2.99
7. debit items:	transit on us.	\$0.15 per item per account \$0.15 per item per account.
8. credit items.		\$0.25 per item per account.
9. NSF items.		\$20.00 per item. Paid only if collected balances maintained in other accounts.
10. Stop payments:	Range of Checks	\$17.00 web based. \$32.00 per stop payment phone or in person. \$35.00
11.wire transfers:	Excess of 5 million Cut Off Time: 10:00 AM Domestic Cut Off Time: 1:00 PM (same day requests between 1:00 PM – 2:30 PM) incoming. outgoing electronic web	\$12.50 per wire. must have authorizations in place. \$15.00 per wire \$8.00 per wire.
12. ACH : ACH Positive Pay		\$20.00 Monthly fee \$25.00 Cash Management set-up (one time) \$5.00 ACH Transmission (per file) \$3.99 Returns. \$3.00 Notice of Change. \$0.10 Per item (credit/debit). \$0.05 Prenote (optional). \$100.00 File deletion \$30.00 Security token \$25.00 per account \$1.00 per exception item
13. Electronic reconciliation service:		\$25.00 per recon.
14. Positive Pay	Monthly Maintenance Fee Positive Pay Item Positive Pay File	\$25.00 \$0.07 \$5.00
15. Office Banker	Monthly Maintenance Fee Items deposited via Office Banker	\$35.00 Monthly fee \$0.10 per item per account
16. ATM & Debit Card	ATM or VISA Card Replacement ATM or VISA Card Re- Pinning ATM or VISA Card Monthly Handling VISA Debit Card International transaction fee	\$5.00 \$5.00 \$1.00 (max of \$2.00 fee per acct, per month will charged) 2% of purchase
17. Return Item Fee	Returned Item Fee- Returned Unpaid Overdraft Item Fee- Paid Overdraft Balance Annual Percentage Rate (APR)	\$20.00 \$20.00 17.50%
18. Internet Banking & Bill Pay	Internet Banking Unlimited Bill Pay Internet Banking Re- Activation Fee Internet Banking Re-Set Password/PIN	No Charge. No Charge. \$3.00 \$3.00



19. Safe Deposit Boxes	Set-Up, Application and access cards	\$15.00
	Box Drilling (Only if required)	\$125.00
	Box Rental Late Fee	\$25.00
20. Sizes and Annual Fees	3 X 5	\$35.00
	3 X 10	\$55.00
	5 X 10	\$70.00
	10 X 10	\$110.00
21. International Wires	US Dollars	\$65.00
	Foreign Currency	\$25.00
	Foreign Wires (Mexican Pesos Only)	\$20.00
	Standard Items	\$25.00
22. Collection Items	Dealer Drafts	\$25.00
	Canadian Checks	\$60.00
	International Documentary Collections	\$150.00 plus cost
	Standard Items	\$60.00
23. Confirmations	Confirmation (email, call back or fax)	\$3.99
	Declaration of Loss Cashier's Check	\$10.00
24. Document Services	Notary Fees Per Signature	\$6.00
	Medallion Guarantee	\$40.00
25. Night Deposit Bag	Set-Up	\$25.00
	Key Replacement	\$10.00
26. Zipper Deposit Bag	Small	\$5.00
	Medium	\$8.00
	Large	\$14.00
27. Misc. Services	Check Orders	At bank cost.
	24-Hour Phone Banking	No Charge
	Account Balancing & Reconciliation	\$50.00 per hour
	Account Closed by Mail	\$15.00
	Account Closing Fee (Within 90 Days of Opening)	\$25.00
	Account Inactivity Fee (Considered inactive at 180 days)	\$10.00
	Automatic Funds Transfer	\$7.00/per Transfer
	Account Restriction Setup Fee	\$25.00
	Cashier's Checks (Customers Only)	\$10.00/Per Item
	Cashier's Checks in Lieu of On Us Items (Non-Customers)	\$10.00/Per Item
	Charge-Backs	\$6.99
	Coin Counting & Rolling	\$0.10/per roll
	Commercial Counter Deposit Slips	\$1.00/each
	Court Ordered Records	\$75.00
	Credit Card Cash Advances	\$5.00
	Credit Verification	\$25.00
	Currency Straps	\$0.30/ per \$1000
	Customer Service Inquiries	\$2.99
	Endorsement Stamp	At bank cost.
	Fax Requests	\$2.99
	Foreign Currency Exchange	Market Price
	Loose Coin	3% of total
	Loose Coin (Non Customer)	8% of total
	Manual Transfer of Funds	\$5.99/per Transfer
	Money Order (Customers Only)	\$5.00/Per Item
	On Us Check Cashing (Non-Customers)	2% of Check Amount; \$5.00 Minimum
	Photocopy (Customer)	\$2.00/each page
	Photocopy (Non Customer)	\$3.00/each page
	Reclamation of Deposit Items	\$50.00
	Redeposit Fee	\$6.99
	Rejected/Non- MICR Readable Item	\$1.99
	Research of Account	\$50.00 (minimum)/per hour
	Returned Mail	\$10.00 per statement cycle
	Signature Card Update	\$10.00
Temporary Checks	\$1.00/each	
Traveler's Checks (Customers Only)	1% per \$100	
	A monthly fee may be assessed on any account for failure to	\$10.00
29. Regulatory Fee	Regulatory Fee *	.05% of Ave. Monthly Account Balance
	* Ave. Account balance will be subject to .10% Federal Reserve requirement	

Sample
March 2023

Group Summary Analysis

Housing Authority of the City of Edinburg
910 South Sugar Rd.
Edinburg, TX 78539

Officer: Vipul Patel
Phone No: (956) 984-2825
Branch 35

Date Prepared
Days In Statement Cycle
Account Analysis Public Funds

3/8/2023
30

Average Daily Ledger Balance	4,630,472.00
Less Average Daily Float	-
Average Daily Collected Balance	4,630,472.00
Average Collected Negative Balance	-
Average Collected Positive Balance	4,630,472.00
Less Required Reserves 10.000%	463,047.20
Balances Available for Other Services	4,167,424.80

Earnings On	At	4,167,424.80	0.000000%	0.00
Negative Balance Service Charge On	At	0.00		
Net Earnings Credit	At	3.250000%		0.00

Service	Activity	Unit Price	Activity Charge	Required Balances
Maintenance Fee	14	10.0000	140.00	-
Regulatory Fee			190.30	-
Debits	34	0.1500	5.10	-
ACH Debits Received	65	0.1500	9.75	-
Credits	17	0.2500	4.25	-
ACH Credits Received	14	0.2500	3.50	-
Vault Armored Car Deposit		0.2500	-	-
On Us Items Deposited	3	0.1500	0.45	-
Transit Items	275	0.1500	41.25	-
Loose Currency		0.0008	-	-
Strapped Currency		0.0005	-	-
Loose Coin	1,000	0.0010	1.00	-
Rolled Coin		0.0005	-	-
Change Order		6.0000	-	-
Depository Bag Handling		8.0000	-	-
Deposit Corrections		7.0000	-	-
Stop Payment Web Based		17.0000	-	-
NSF Charge		20.0000	-	-
Charge Back Fee		6.9900	-	-
Recon Download		-	-	-
CD-Rom	1	50.0000	50.00	-
Office Banker Service	2	35.0000	70.00	-
RDC Items Deposited		0.1000	-	-
ACH Monthly Maintenance	1	20.0000	20.00	-
ACH File	1	5.0000	5.00	-
ACH Per Item Credit/Debit	428	0.1000	42.80	-
ACH Notice of Change		3.0000	-	-
ACH Same Day File Fee	1	100.0000	100.00	-
ACH Return Item	5	3.9900	19.95	-
ACH Prenote		0.0500	-	-
ACH Positive Pay		25.0000	-	-
ACH Positive Pay Exception		1.0000	-	-
Positive Pay Maintenance		25.0000	-	-
Positive Pay File		5.0000	-	-
Positive Pay Item		0.0700	-	-
Wire Transfer Outgoing Fax/Call		15.0000	-	-
Wire Transfer Outgoing Web Based		8.0000	-	-
Wire Transfer Incoming		12.5000	-	-
Wire Confirmation		2.9900	-	-
Total Services and Required Balances			703.35	-
Current Month Net Loss			(703.35)	-
Account Charges Waived			\$0.00	-

Committee Recommendation



EDINBURG HOUSING AUTHORITY

Serving Families Since 1949




March 21, 2023

Committee Recommendations for RFP#02-2023.1

The committee recommends that the board allow the agency to proceed with banking services with Texas National Bank as the most qualified bidder. Upon checking references, bid submitted, and speaking with bank representatives, we conclude that Texas National Bank will be the most fit for the Housing Authority.

Further, we recommend that along with the authorization to proceed banking services with TNB, the agency is given authorization to take necessary steps to continue to conduct its day-to-day business during the transition. We suggest that the Edinburg Housing Authority is allowed to maintain accounts open with Plains Capital Bank during a transitional period of up to 6 months. The transitional period will ensure that any outstanding checks released before the new contract date starts that have not been cashed become obsolete as per bank policies.



Karla Trevino



Felipe Gama



Robert Hernandez

Evaluation Process Competitive Proposal
Banking Services
2023

	Avail Points	Plains Capital Bank	Texas National Bank	Lone Star National Bank
Specific experience with similar projects and # of years in business	10	10	10	10
Qualifications/Experience with Housing Authorities	30	30	30	25
Demonstrated Ability	20	20	20	20
Cost for Services	30	25	30	25
Ability to perform services, staff assigned; and response time/availability	10	10	10	8
Totals	100	95	100	88

Committee:

Date: 3-21-2023

Signature: Rod Harmon

Evaluation Process Competitive Proposal
 Banking Services
 2023

	Avail Points	Plains Capital Bank	Texas National Bank	Lone Star National Bank
Specific experience with similar projects and # of years in business	10	8	10	7
Qualifications/Experience with Housing Authorities	30	25	25	20
Demonstrated Ability	20	20	20	18
Cost for Services	30	25	30	25
Ability to perform services, staff assigned; and response time/availability	10	8	8	7
Totals	100	86	93	77

Committee:

Date: 3/21/2023

Signature: 

Evaluation Process Competitive Proposal
 Banking Services
 2023

	Avail Points	Plains Capital Bank	Texas National Bank	Lone Star National Bank
Specific experience with similar projects and # of years in business	10	10	10	10
Qualifications/Experience with Housing Authorities	30	30	30	30
Demonstrated Ability	20	20	20	20
Cost for Services	30	30	30	25
Ability to perform services, staff assigned; and response time/availability	10	10	10	10
Totals	100	97	100	95

Committee:

Date: 3/21/2023
 Signature: Kayla Trevino