



# **SPECIAL BOARD MEETING** **NOTICE AND AGENDA**

**August 26, 2020**

**A SPECIAL MEETING OF THE MINNEAPOLIS PUBLIC HOUSING AUTHORITY IN AND FOR THE CITY OF MINNEAPOLIS WILL BE HELD REMOTELY AT 1:30 P.M. VIA ZOOM.**

The board meeting and public hearing will take place using Zoom. To learn more or install Zoom, visit <https://Zoom.us>

Join on Your Computer or Smartphone:

Zoom Meeting ID: 99846552063 or <https://zoom.us/j/99846552063>

Join via Zoom Call-in:

(312) 626-6799 | Meeting Code: 99846552063#

Listen-Only Line Somali:

(435) 777-2200 | Meeting Code: 496-8315#

*This is a listen-only line. To make public comment, you must join the meeting using the methods above, where Somali-to-English interpretation will be provided.*

The Resident Advisory Board will meet at 12:00 Noon via conference call

**Commissioners:**

- Sharmarke Issa, Chair**
- Andrea Brennan, Vice-Chair**
- Mikkel Beckmen, Secretary**
- Abdullahi Isse, Commissioner**
- Cara Letofsky, Commissioner**
- Tamir Mohamud, Commissioner**
- Hon. James Rosenbaum, Commissioner**
- Tessa Wetjen, Commissioner**
- Faith Xiong, Commissioner**

**GENERAL:**

- Roll Call
- Approval of Agenda
- Minutes of Regular Meeting of July 22, 2020



**Personal Success Story: MPHA Mobility Voucher Program** (Jinaa Lane, HCV Mobility Coordinator)

**RESIDENT ADVISORY BOARD – RAB Chairperson Comments**

**EXECUTIVE DIRECTOR’S UPDATE**

**DISCUSSION:**

1. Agency-wide Property Insurance Policy (Darryl Adams, Assistant Director - Finance)

**RESOLUTION:**

2. Telecommuting Policy/Procedures (Jennifer Keogh, Deputy Executive Director)

**RECEIVE AND FILE:**

- Monthly Performance Report for July 2020 (Abdi Warsame, Executive Director / CEO)
- Newsletters and News Clippings (Jeff Horwich, Director of Policy & Communications)

**PUBLIC HEARING – MPHA “DRAFT” 2021 MOVING TO WORK ANNUAL PLAN:**

- Public Comments

**Next Regular Meeting:**

**Wednesday, September 23, 2020 - 1:30p.m.  
1001 Washington Avenue North  
Minneapolis, MN 55401**

***Notice:*** A portion of this meeting may be closed to the public pursuant to Minnesota Statutes Section 13D.03 or 13D.05.



**MINUTES OF A SPECIAL MEETING OF THE  
MINNEAPOLIS PUBLIC HOUSING AUTHORITY  
IN AND FOR THE CITY OF MINNEAPOLIS  
July 22, 2020**

The Minneapolis Public Housing Authority in and for the City of Minneapolis met in a special meeting at 1:30 P.M. on July 22, 2020, via teleconference in Minneapolis, Minnesota, the date, time, and place established for the holding of such meeting.

**Roll Call:**

The Chair called the meeting to order, the following members of the Board being present:

Sharmarke Issa	Chair
Andrea Brennan	Vice Chair
Mikkel Beckmen	Secretary
Abdullahi Isse	Commissioner
Cara Letofsky	Commissioner
Tamir Mohamud	Commissioner
Hon. James Rosenbaum	Commissioner
Tessa Wetjen	Commissioner

The following members of the Board were absent:

Faith Xiong	Commissioner
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The following others were also present:

Abdi Warsame	Executive Director / CEO
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The Chair declared the presence of a quorum.

**Approval of Agenda:**

Commissioner Mohamud moved approval of the proposed agenda. The motion was seconded by Commissioner Letofsky. Upon a roll call vote, eight Commissioners voted “aye” (Commissioners Brennan, Beckmen, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen and Chair Issa) and no Commissioner voted “nay”. One Commissioner was absent (Commissioner Xiong). The Chair declared the motion carried.

**Approval of Minutes:**

The Minutes of the Regular Meeting of June 24, 2020, were presented for approval. Commissioner Isse moved the minutes be accepted as presented. The motion was seconded by



Commissioner Rosenbaum. Upon a roll call vote, eight Commissioners voted “aye” (Commissioners Brennan, Beckmen, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen and Chair Issa) and no Commissioner voted “nay”. One Commissioner was absent (Commissioner Xiong). The Chair declared the motion carried.

## **RAB**

RAB Chair Lisa Anderson reported a quorum and all agenda items were approved.

## **Executive Director’s Update:**

In an effort to keep MPHA Commissioners, staff and the public informed regarding significant activities being addressed by the Agency, Executive Director Warsame spoke briefly on the topics shown below, upon which the Board took no official action:

### **Covid-19**

- MPHA has tracked 106 likely or confirmed resident cases since the start of the pandemic, compared to 95 at this time last month. The Minneapolis Health Department reported around 130; however, the health department does not disclose specific cases, so MPHA is unable to reconcile its records. MPHA has no reported staff cases since last month.

### **PPE and Testing**

- MPHA remains confident in its PPE supplies. MPHA has continued to facilitate testing by partners in 13 buildings representing 43 percent of its high-rise portfolio. MPHA continues to raise awareness of the availability and value of testing.

### **MPHA Office and Staff Status**

- MPHA’s offices remain closed to the public. Roughly half of MPHA employees work on-site, primarily property staff. All employees with the capacity to telework are doing so consistent with state public health recommendation.

### **MPHA Task Force on “Expanding Operations”**

- The task force meets regularly to develop a long-term plan for expanding its operations from the present emergency footing. The task force guiding principles are the safety and well-being of staff and household, business continuity, and employee engagement. The task force will be guided by the findings from a recent employee survey. MPHA has retained a specialist consultant to assist in this work.

### **COVID-Related Public Housing Policy Update**

- MPHA is implementing targeted updates to its public housing resident policies. These include a two-visitor restriction, mask-wearing requirements, increasing the number of units offered to new residents and processes for resuming grievance hearings. Residents are



receiving notice of these changes by mail.

### **Eviction Moratorium Extended (Governor's State of Peace Time Emergency)**

- The moratorium on evictions in Minnesota, including MPHA's programs has been effectively extended through August 12. MPHA is engaged in outreach to public housing residents who are behind on payments, to forge repayment agreements and maximize housing stability when the moratorium ends.

### **Elliot Twins**

- MPHA has begun the renovation of the Elliot Twins. This includes preparing the site for the new community link between the towers. MPHA has a new multi-level review of communications that notify residents about upcoming work.

### **Highrise Health Alliance**

- MPHA, Minneapolis Health Department, MHRC, and other partners from local government and the health care sector have launched the Highrise Health Alliance. Many MPHA high-rise residents experience unmanaged health and mental health conditions with much higher rates of emergency rooms and hospitalizations. The Highrise Health Alliance will bring together leaders from all sectors to interpret data, identify priorities, and align services.

### **State Funding Updates**

- Lawmakers meeting in special session adjourned without passing a bonding bill, including much needed state bonds for building and preserving affordable housing. This outcome was a great disappointment to the housing advocacy community. In the final special session, a proposal emerged for \$16M in bonds for public housing preservation. However, this fell by the wayside along with the bonding bill as a whole.

### **Federal Funding Update**

- Congress is considering funding for HUD programs in 2021. The House Appropriations Committee has approved a Transportation/HUD funding bill that increases funding modestly above 2020 levels, which is considered a win for public housing advocates in the face of the administration's proposals that featured deep cuts. The bill proposes an increase of 10% in the public housing capital fund, 2% in public housing operating funds, and 6% in voucher renewing funding. MPHA is currently assessing the 2020 expenses eligible for the \$3.9M in previous US CARES ACT funding to support expenses that MPHA incurred as a result of the pandemic.

### **Item No. 1: Housing Authority Property Insurance (HAPI) Membership**

After a brief presentation by staff and discussion, Commissioner Brennan moved approval of the



recommendation set forth in the Report. Commissioner Rosenbaum seconded the motion. Upon a roll call vote, eight Commissioners voted “aye” (Commissioners Brennan, Beckmen, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen and Chair Issa) and no Commissioner voted “nay”. One Commissioner was absent (Commissioner Xiong). The Chair declared the motion carried. [See Document No. 2020-25]

**Item No. 2: Approval of Terms to Facilitate Formation of Regional MTW Agency**

After a presentation by staff and discussion, Commissioner Mohamud moved approval of the recommendation set forth in the Report along with the corresponding Resolution attached thereto. Commissioner Letofsky seconded the motion. Upon a roll call vote, eight Commissioners voted “aye” (Commissioners Beckmen, Brennan, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen, and Chair Issa) and no Commissioner voted “nay”. One Commissioner was absent (Commissioner Xiong). The Chair declared the motion carried. [See Document No. 2020-26] [See Resolution No. 20-200]

**Receive and File Items:**

After a presentation by staff and discussion, Commissioner Mohamud moved approval of the Received and File items. Commissioner Wetjen seconded the motion. Upon a roll call vote, seven Commissioners voted “aye” (Commissioners Beckmen, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen, and Chair Issa) and no Commissioner voted “nay”. Two Commissioners were absent (Commissioners Brennan and Xiong). The Chair declared the motion carried.

- The Monthly Performance Report for June 2020. [See Document No. 2020-27]
- Preview of MPHA 2021 MTW Annual Plan [See Document No. 2020-28]
- Newsletters and News Clippings [See Document No. 2020-29]

**Adjournment:**

There being no further business to come before the meeting, Commissioner Mohamud moved approval to adjourn the meeting. Commissioner Letofsky seconded the motion. Upon a roll call vote, seven Commissioners voted “aye” (Commissioners Beckmen, Isse, Letofsky, Mohamud, Rosenbaum, Wetjen, and Chair Issa) and no Commissioner voted “nay”. Two Commissioners were absent (Commissioners Brennan and Xiong). The Chair declared the motion carried. The meeting was adjourned at 2:24 p.m.

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Secretary of the Board of Commissioners

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Date These Minutes Approved



August 26, 2020

Agenda Item 1

## REPORT TO THE COMMISSIONERS

**FROM:** Abdi Warsame, Executive Director/ CEO

**SUBJECT:** Agency-wide Property Insurance Policy

**Previous Directives:** None.

**Resident Association Notification:** This Report is scheduled to be discussed with the Resident Advisory Board (RAB) on the same date as and immediately prior to the Board of Commissioners August 26, 2020 meeting.

**Budget Impact:** The expenditures for this insurance will be covered under the Public Housing Operating and Central Office Budgets

**Affirmative Action Compliance:** Not applicable.

**Procurement Review:** This Report has been reviewed and approved by the Agency's Contracting Officer.

**RECOMMENDATION:** It is recommended that the Board of Commissioners authorize the Executive Director or his designee to enter into an insurance policy in the amount of \$637,827 with Housing Authority Property Insurance for real property, personal property, terrorism, and business interruption damage or loss.

The Minneapolis Public Housing Authority sought insurance coverage for all risks of physical damage or loss of over \$843 million in real and personal property and business interruption income. The coverage includes all real property owned and operated in MPHA's public housing program and central office buildings with the exception of the Elliot Twins Apartments which is covered under a separate policy. MPHA sought coverage at the same level and deductibles (\$25,000 high-rise, \$10,000 scattered sites) as the current policy.

The Minneapolis Public Housing Authority worked through our current insurance provider Housing Authority Property Insurance (HAPI). HAPI is an entity under the HAI Group. HAI Group is a member-owned organization founded by, and dedicated to serving, the public and affordable housing communities. For 30+ years, HAI Group has delivered tailor-made solutions designed to protect assets, improve efficiency, empower employees, and move housing strategies forward.



Although HUD has issued public housing authorities who are members of HAPI a waiver from competitive bidding, HAPI approached other insurance markets to insure our quote was competitive. In seeking premium indications, HAPI learned that the rate quoted to MPHA could not be matched by other markets. The rate afforded MPHA was \$.07 versus the markets quoting \$.14 per \$100 of total insured values.

Despite a competitive rate, the 2020-2021 premium increased by 30.8% from the current premium amount. The main causes that impacted that increase:

- Total property replacement cost values increased by 6.5%. HAPI uses the insurance industry recognized, Marshall Swift Property Valuation, to determine replacement cost values.
- The loss ratio in 2019-2020 was 512% compared to a loss ratio of 46% in 2018-2019. This is primarily the result of the fire damage at the Cedars.
- The insurance markets are in what is called a “hard market.” In the insurance industry a hard market is the upswing in a market cycle when premiums increase and capacity for insurance decrease.

Staff recommends that MPHA renew coverage with Housing Authority Property Insurance for the policy year beginning September 1, 2020.

This Report was prepared by Darryl Adams, Assistant Director – Finance. If you have any questions or need additional information, please contact Mr. Adams at 612 342-1494 or [dadams@mplspha.org](mailto:dadams@mplspha.org).





August 26, 2020

Agenda Item 2

## REPORT TO THE COMMISSIONERS

**FROM:** Abdi Warsame, Executive Director/CEO

**SUBJECT:** MPHA Telecommuting Policy

**Previous Directives:** None

**Resident Notification:** Not applicable

**Impact on Budget:** MPHA's annual technology budget will include reasonable expenses to support the telecommuting needs of the agency.

**RECOMMENDATION:** MPHA Staff recommends the Board of Commissioners adopt the attached resolution creating the MPHA Telecommuting Policy.

The COVID-19 pandemic has revealed the potential for telecommuting to help MPHA fulfill its mission, even as employees work from home offices for the protection of all. On an emergency footing, MPHA made rapid and essential decisions to expand its telecommuting capacity to continue activities that were otherwise conducted in an office environment. The agency also amended certain processes that previously required in-person interactions with the public, which can now be conducted remotely.

To-date, MPHA has lacked a telecommuting policy or written procedures. While our interim, emergency decisions have served us well in recent months, the agency should replace them with a permanent policy that defines the purpose, scope, and core responsibilities associated with telecommuting. This will enable MPHA to approach our post-COVID-19 "business new-normal" with a documented set of norms and understanding. It will also position us to face the next crisis well-prepared. The attached resolution institutionalizes the core elements of a balanced telecommuting policy. This succinct policy, in turn, empowers Executive and Human Resources staff to craft procedures that support these values.

Currently, per the determination of MPHA's Executive Director and COVID-19 Task Force, all employees with the capacity to telecommute are asked to do so. This is about half of MPHA employees on a typical day (most of those working on-site are property management staff, performing tasks that cannot be performed remotely). Given the public health outlook, we anticipate this guidance may continue through the end of 2020. Even as we explore the slow transition back to more in-office work—including facility and behavioral changes to protect staff health—we anticipate a higher ongoing proportion of remote

work than before the COVID-19 crisis. In addition to protecting health, we are gaining understanding of the continued productivity, flexibility, and other benefits (to employees and the agency) of telecommuting under appropriate circumstances. The attached resolution (which includes the full policy text) reflects the fundamental balance that constitutes these “appropriate circumstances.”

Following the adoption of this policy, MPHA will work to implement procedures that provide detailed guidance on processes and expectations. As with other aspects of our operations, MPHA staff leadership will keep the board apprised of status, budgetary impacts, and any notable developments with regard to our telecommuting workforce.

One additional technical distinction may be helpful. This policy refers to “telecommuting,” which is commonly understood to mean the occasional, part-time, or (under limited circumstances) full-time performance of tasks by otherwise-office-based employees in a secure (usually home-based) environment. As the name suggests, these employees are within commuting distance, and can report to the office as needed. Telecommuting is distinct from the concept of “telework,” which typically refers to the employment of staff who are permanently remote. As such, this is not a “telework” policy, and MPHA does not have plans to hire employees under telework arrangements at this time.

Copies of any recommended Board Resolutions are attached to this report. This report was prepared by Deputy Executive Director Jennifer Keogh ([jkeogh@mplspha.org](mailto:jkeogh@mplspha.org)), and Director of Policy & Communications Jeff Horwich ([jhorwich@mplspha.org](mailto:jhorwich@mplspha.org)).



Agenda Item 2

August 26, 2020

### **RESOLUTION No. 20-201**

**WHEREAS**, “telecommuting” is an established concept of the modern workplace, in which office-based employees perform their roles from a secure remote setting; and

**WHEREAS**, telecommuting, implemented prudently, can help to protect overall workforce health, sustain productivity under conditions when office work is inadvisable, and provide other benefits to the agency and its employees that advance MPHA’s mission; and

**WHEREAS**, a succinct Telecommuting Policy enables MPHA to facilitate and fairly administer telecommuting requests, as well as to require telecommuting in some circumstances;

**NOW THEREFORE, BE IT RESOLVED** by the Board of Commissioners of MPHA that MPHA shall adopt an “MPHA Telecommuting Policy” as follows, and authorizes staff to develop supporting procedures:

#### **1.1 Purpose**

Telecommuting can be an effective tool where it meets the business needs of the agency and promotes agency priorities (such as health/safety, employee scheduling flexibility, or workforce retention/recruitment). This policy enables MPHA staff leadership to develop, implement, and amend procedures to govern telecommuting by MPHA employees.

#### **1.2 Eligibility**

Telecommuting is not appropriate for all positions at MPHA. Employees must have satisfactory work performance; must hold a position where tasks can reasonably be accomplished in a remote setting; and must meet any other criteria as defined by MPHA’s telecommuting procedures. MPHA may modify or terminate telecommuting arrangements, in its sole discretion. In certain circumstances, MPHA may require employees to telecommute.

#### **1.3 Responsibilities**

The following core responsibilities shall be fully defined and expanded upon in the telecommuting procedures.

A. MPHA Human Resources shall develop, train, regularly reassess, and monitor the equal enforcement of telecommuting procedures to balance agency productivity and workforce needs.

B. MPHA Department of Information Technology shall provide advice, support, and appropriate technology to facilitate approved telecommuting arrangements.

C. Employees may propose and clearly communicate to their supervisor an acceptable arrangement for telecommuting; and, if approved, shall be available and accessible by means of communication as determined by the supervisor; shall maintain satisfactory work performance; shall adhere to all data and security requirements; and shall adhere in all other respects to any telecommuting procedures.

D. Supervisors shall review/modify and formally act upon proposals for telecommuting; shall coordinate technology needs required by the agreed-upon telecommuting arrangement; shall support and regularly engage with telecommuting employees, including required reviews and periodic reassessment of the telecommuting arrangement; and shall adhere in all other respects to published telecommuting procedures.

#### 1.4 Revision History

Adopted by the MPHA Board of Commissioners: \_\_\_\_\_

This is the first known MPHA policy on this topic.



# Monthly Performance Report

Minneapolis Public Housing Authority  
Board of Commissioners  
For the month ending July 31, 2020

## Contents

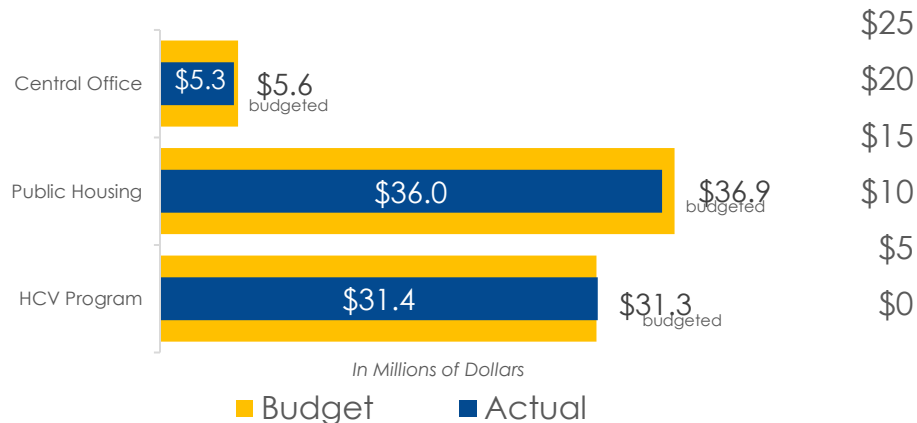
1. Financials
2. Performance of Operations
  - Public Housing Programs
  - Housing Choice Voucher Programs
3. Human Services
4. Building Improvement and Development Projects
  - Update on Elliot Twins RAD Conversion and Scattered Sites Section 18 Process
5. Inquiry Response and Social Media
6. Attachments

## Operating Sources and Uses MTW Public Housing and Housing Choice Voucher (HCV) Program

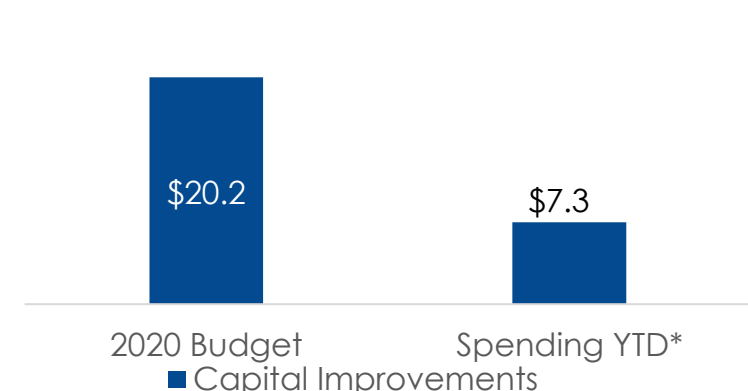
Sources	YTD Budget	YTD Actual	Favorable (Unfavorable) Variance	Variance %
Tenant Revenue -Rents & Other	\$ 12,919,315	\$ 12,898,644	\$ (20,671)	0%
Public Housing Operating Subsidy	\$ 12,050,206	\$ 11,897,072	\$ (153,134)	-1%
HCV HAP Subsidy & Admin Fees	\$ 30,436,603	\$ 30,211,546	\$ (225,057)	-1%
Other Revenues, Fees, & Grants	\$ 1,920,082	\$ 1,733,878	\$ (186,204)	-10%
Transfers-In	\$ 1,022,300	\$ 1,049,582	\$ 27,282	3%
Total Sources	\$ 58,348,506	\$ 57,790,722	\$ (557,784)	-1%
Uses				
Public Housing Operations	\$ 36,919,636	\$ 36,010,140	\$ 909,496	2%
Housing Choice Vouchers	\$ 27,589,820	\$ 27,705,581	\$ (115,761)	0%
MTW Initiatives	\$ 51,319	\$ 20,288	\$ 31,031	60%
Human Services	\$ 297,000	\$ 183,092	\$ 113,908	38%
Total Uses	\$ 64,857,775	\$ 63,919,101	\$ 938,674	1%
Net Sources/(Uses)	\$ (6,509,269)	\$ (6,128,379)	\$ 380,890	6%

\*The budget presented has been modified from the original version, but within the limits approved by the board. This revision was made to account for significant variances related to the Energy Loan Pay-off, the delay in converting the Scattered Site public housing units to project-based vouchers, unspent HUD appropriations remaining from 2019, and updated 2020 funding estimates including the additional CARES Act resources that must be spent in 2020.

### Year to Date (YTD) Expenses



### MTW Capital Fund Program

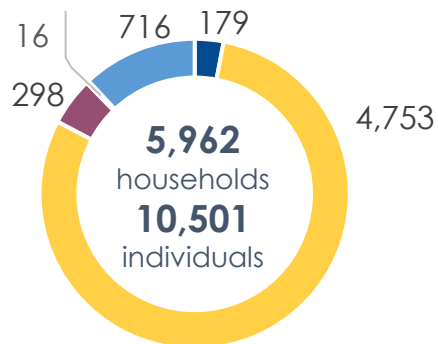


\*An additional \$6.6 million is under obligation for capital projects YTD

# Public Housing Programs



## Occupied Units\*

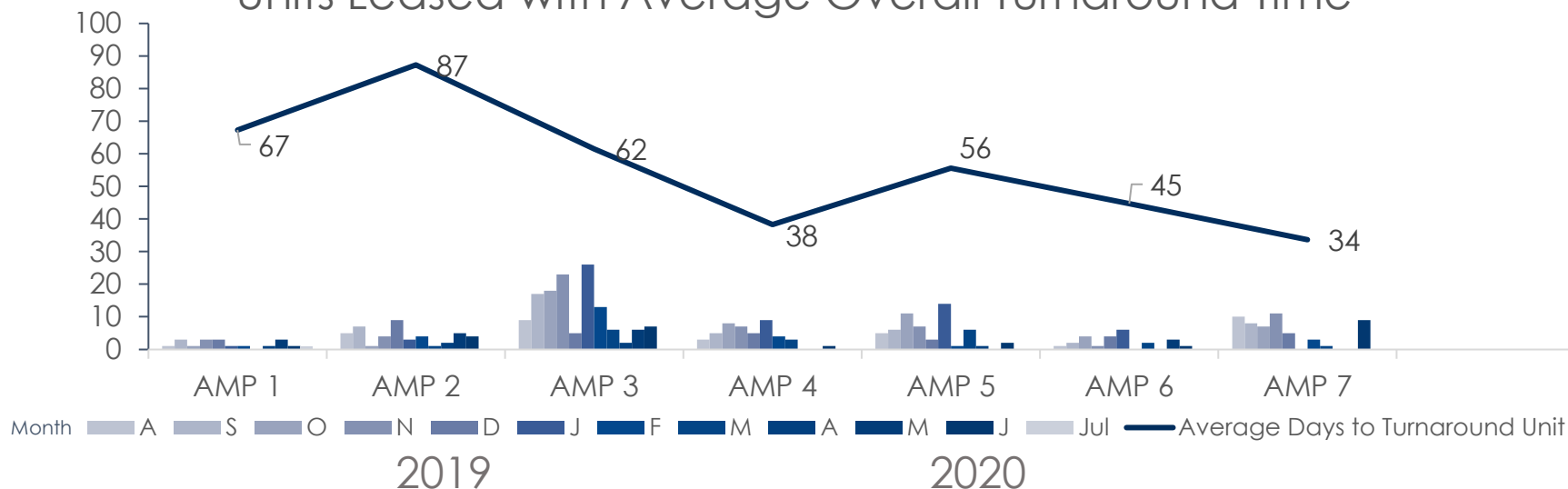


- Glendale
- MHOP
- Scattered Sites
- Highrise
- Minnehaha Towhhomes

**44**  
new units leased  
during month

**97.6%**  
occupancy

## Units Leased with Average Overall Turnaround Time\*\*\*



\*At any given time, units may be vacant due to normal unit turnaround or because they are undergoing renovations.

\*\*Metropolitan Housing Opportunities Program (Hollman consent decree units owned and operated by third-parties)

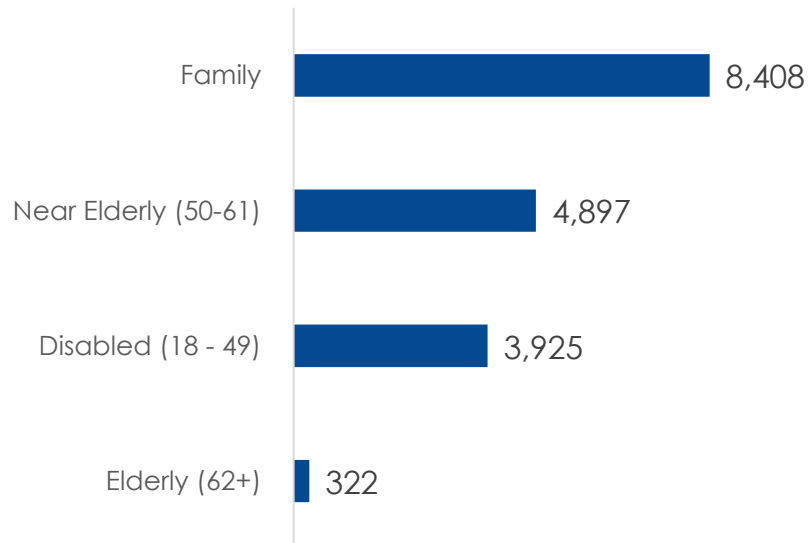
\*\*\*Excluding unit transfers

## Public Housing Programs

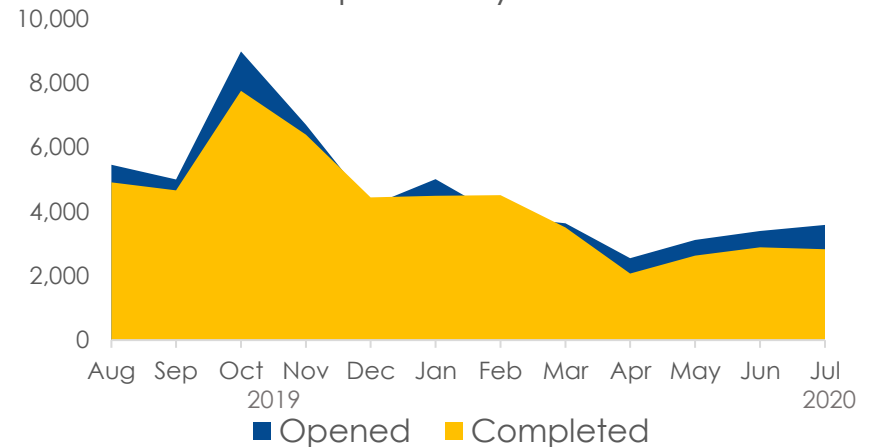


Reason for Vacating Unit	Count
Death	12
Moving Out of Town	6
Moving in with or closer to Family	5
Other	3
Illness	2
Dislike Unit	2
MHOP Move-Out	1
Purchased Home	1
Received S8 Voucher	1
To Nursing Home	1

### Applicants on Waiting List



### Work Orders Opened and Completed by Month



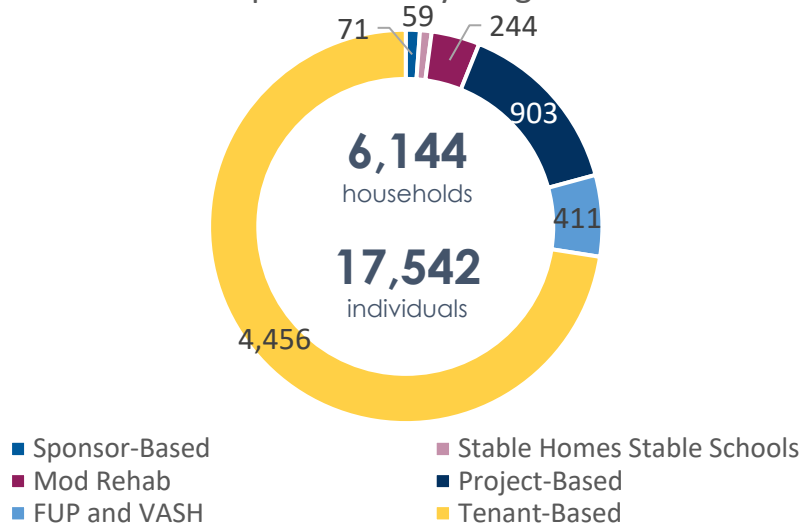
Goal	Total Completed	% Completed within Goal	Average Days Open
Emergency: 24 Hours	63	100%	0
Urgent: 1 Day	661	91%	2
After Hours Non-Emergency: 2 Days	11	100%	0
Important: 3 Days	707	81%	7
Routine: 10 Days	827	71%	19
Non-Routine: 20 Days	16	69%	18
Pest Control	578	100%	25



# Housing Choice Voucher Programs



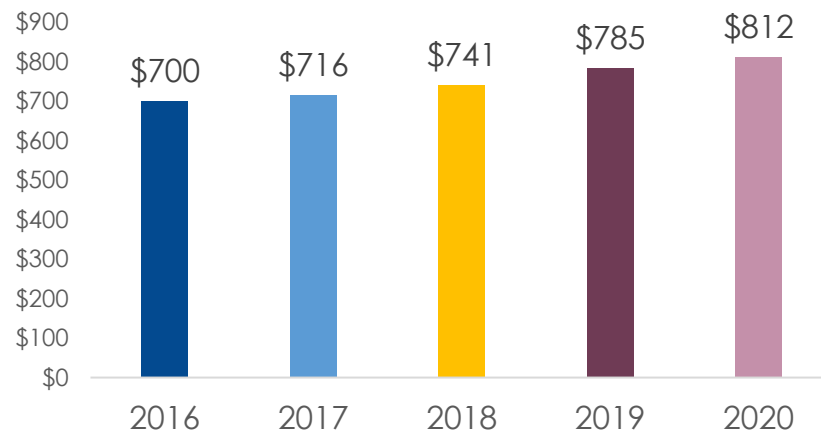
People Served by Program\*



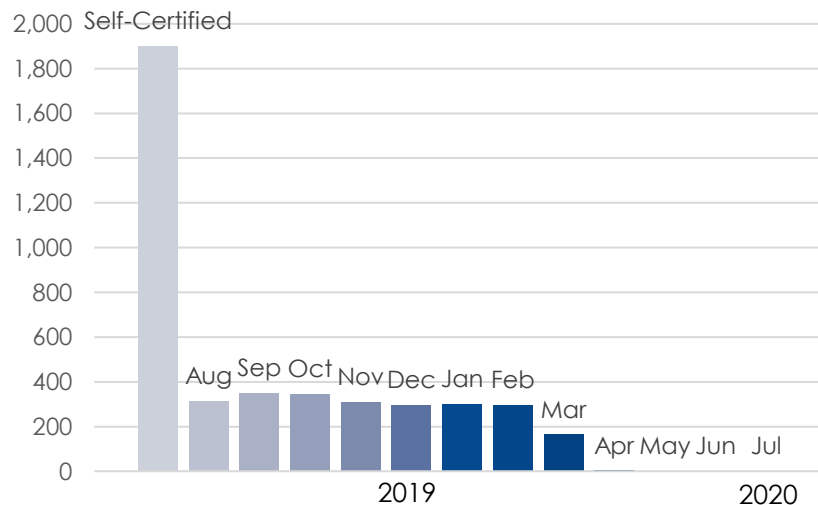
Family Unification Program and Veterans Affairs Supportive Housing

\*Including port-ins and port-outs

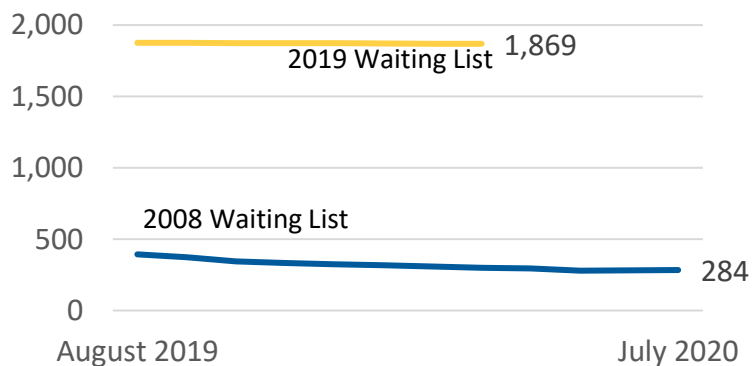
Average Housing Assistance Payment per Unit, Year to Date



Annual Inspections Conducted

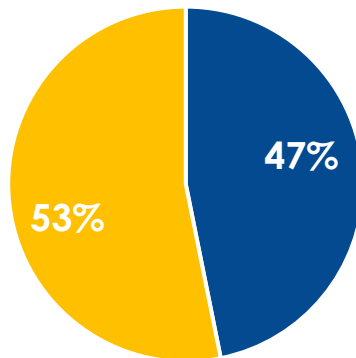


Applicants on Waiting List



## Human Services Department

Human Services Sponsored COVID19  
Testing  
May 25 to July 31, 2020



- Percentage of high rise units offered testing
- Percentage of units remaining

**14**  
high rises  
**505**  
residents tested



### Spotlight on Department's July Growth

- Initiated planning for ongoing, long-term testing and vaccination events and coverage for all high rises.
- Launched Highrise Health Alliance in partnership with Minneapolis Highrise Representative Council (MHRC), and partners from local government and the healthcare sector. The HHA will bring together leaders from all sectors (health, mental health, social services, housing) to interpret data, identify priorities, and align services for MPHA residents
- Held first staff planning retreat and identified goals, activities, and outcomes for the department for the coming year.
- Hired Hassan Yarow, Temp Community Resources Specialist, to assist with COVID-related food and supply distributions through December 2020. This position will distribute \$50,000 worth of essential goods to residents via a grant from the Pohlads Foundation.
- Sent two biweekly Employment & Education newsletters to unemployed MPHA residents and participants. Created catalog of employment and education information for upcoming department website.

## Building Improvement Projects - Planning



ADDRESS	DESCRIPTION OF WORK	STATUS
1314 44 <sup>th</sup> Avenue North	Roof replacement	Planning
350 Van White Memorial Blvd	Corridor flooring replacement	Under contract; fall start
Hiawatha Towers	HCPD accessible unit upgrades, common area improvements	Planning
High-rises – Various sites	HVAC systems replacement	Obtaining pricing
1707 3 <sup>rd</sup> Ave S	Generator & main electrical switch gear replacement	Awarding contract
2415 N 3rd St	Security pilot	Cancelling
Scattered Sites – Various sites	2020 improvements: roof replacement, comprehensive modernization, structural repairs	Planning/Bidding - ongoing
Cora McCorvey Center	HVAC system upgrades	Planning
1707 3 <sup>rd</sup> Ave S/1611 S 6 <sup>th</sup> St/2728 Franklin/Snellings	Elevator modernization	Bidding

## Development Projects - Planning

ADDRESS	DESCRIPTION OF WORK	STATUS
Scattered Site	Energy pilot project: single-family new construction	Under contract; fall start
Scattered Site	Energy pilot project: duplex new construction	Cancelled
Scattered Site	Energy pilot project: rowhome new construction	Cancelled

## Building Improvement Projects - Active

ADDRESS	DESCRIPTION OF WORK	STATUS
Glendale	Site lighting upgrades	In progress
Minnehaha Townhomes	Surveillance system installation	In progress
315 Lowry Avenue North	Site security upgrades	In progress
600 18 <sup>th</sup> Avenue North	Window replacement, masonry repairs & HVAC systems replacement	In progress
Hiawatha Towers	Site security upgrades	In progress
Scattered Sites – Various sites	2020 improvements: roof replacement, comprehensive modernization, structural repairs	In progress - ongoing
1611 S 6th St	Plumbing & fire alarm system replacement, sprinkler system retrofit, apartment improvements including creation of 6 ADA units; HVAC upgrades	In progress

## Development Projects - Active

ADDRESS	DESCRIPTION OF WORK	STATUS
Elliot Twins	Comprehensive building modernization	In progress

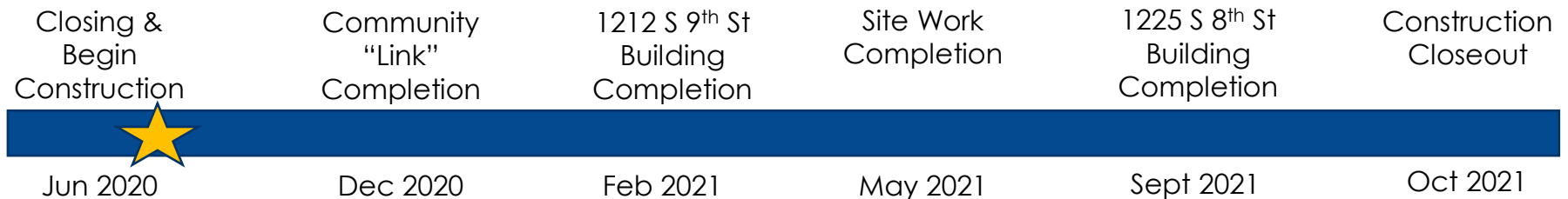
# Elliot Twins RAD Conversion & Building Renovation



- **Construction began June 22**
- **Community link & phase I apartment work underway**
- **Holding bi-weekly resident modernization committee meetings**
- Address deferred maintenance, **plus** unit improvements, community link addition, envelope enhancement, new HVAC system, addition of 10 fully accessible units
- Projected 30% reduction in utilities
- Hard costs: ~\$25M
- All tenants will be offered on-site relocation

## Construction Timeline

(subject to change)



# Scattered Site Section 18 Process

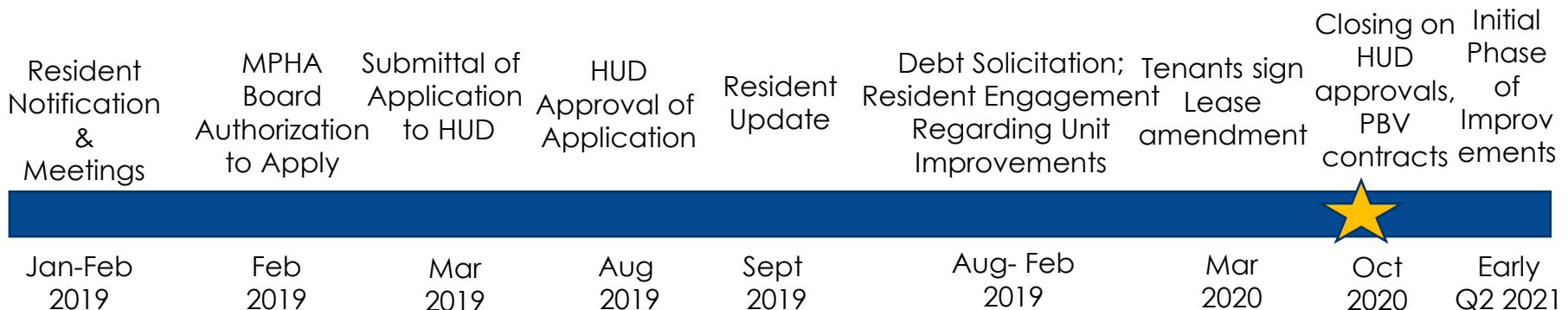


## Section 18 with debt financing



- **Conversion to project-based vouchers in October 2020**
- Exploring lending options to best support investments in portfolio
- Debt will support investments in deferred maintenance and ongoing unit needs as well as potential replacement/addition of units

## Timeline (subject to change based on timing of HUD approvals)





# Inquiry Response and Social Media



## MPHA on Facebook

Top Performing Post (3,578 views)

July 2020

68

Formal inquiries  
received and  
addressed  
(Channels include  
media, social  
media, and website  
contact forms)



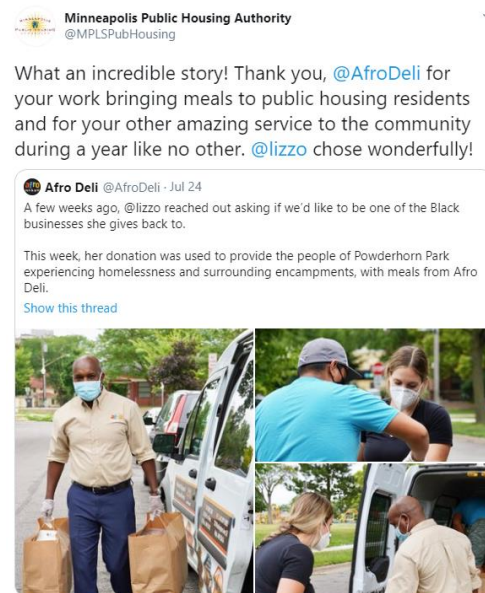
9

Posts for the Month  
5,387 Followers



## MPHA on Twitter

Top Performing Post (1,664 views)



19

Tweets for the Month  
685 Followers

## Before and After: MPHA Begins Improvements on Family Homes

MPHA is in the early stages of a far-reaching project to bring necessary improvements and renovations to preserve hundreds of single-family, duplex, and fourplex homes across the city. The process will unfold over many years as we unlock new federal funding. Here's a look at these renovations MPHA finished earlier this month: new kitchen cabinetry, fresh paint, updated light fixtures, and new flooring.



## MPHA's MTW Annual Plan: Learn and Comment

Each fall, MPHA files our Moving to Work (MTW) Annual Plan with HUD. 2021 will be another big year. With COVID-19, our annual plan process has gone virtual: head to our web site for a presentation on our priorities & intentions for 2021. On August 26, we have a public hearing to hear public comment on the Draft 2021 MTW Annual Plan. Find the details and read the draft at [MPHAOnline.org/MTW](https://MPHAOnline.org/MTW).

## A path to homeownership...through MPHA's Mobility Voucher Program

Monique once believed that she'd never be able to rent a house, much less own one. As a participant in MPHA's Mobility Voucher Program, that dream is coming true this month.

Since 2008, Monique had been on MPHA's waiting list for a Section 8 voucher. She was a single mother, continuing her education, working a part-time job, all while struggling to find affordable housing. Three years ago, she received an invitation from MPHA: Monique was a good candidate to obtain a voucher through our Mobility Voucher Program.



"I didn't think this was an option or that I would even qualify," Monique said. "That's when I found out that I could rent a house. An actual house!" Along with a Section 8 voucher, the Mobility Voucher Program provides a higher rent subsidy and lots of extra support for families who are employed (or training) and willing to move to areas of opportunity in the Twin Cities.

Rent was now affordable, giving Monique the chance to stabilize and plan. She was able to save, pay down her debt, and improve her credit—with a new goal in mind. **MPHA congratulates Monique, who is moving at the end of the August to the new house she just bought!**





# MPHA Family Housing Update

## August 2020

### Moving Forward: Necessary Next Steps for Families in MPHA's Family Homes

Thank you ALL for the important paperwork you signed in the spring! With your help, we are nearing an important moment in our journey to preserve, improve, and expand our family homes.

**Every household should now visit this webpage to continue next steps:**  
<https://MPHAOnline.org/FH-Briefing>

You will watch a required 10-minute video welcoming you to the project-based voucher program. You will also download important written briefing materials. The video and materials are available in Somali.



**Visit this site by August 31, if you can.** If you do not have access to a computer or smartphone, are unable to watch the video briefing, or need language assistance, reasonable accommodation, or alternative format for any aspect of this process, call **612-342-1581** or email [FamilyHomes@mplspha.org](mailto:FamilyHomes@mplspha.org). We are here to help.

#### **Next Up: Get ready to sign your new lease documents!**

MPHA will soon send you information about how to sign your new, final lease documents with us. You will also be able to do this conveniently on your computer or smartphone.

**Renovations have already started this summer! Take a look at these upgrades MPHA finished earlier this month: new kitchen cabinetry, fresh paint, updated light fixtures, and new flooring.**



Before



After



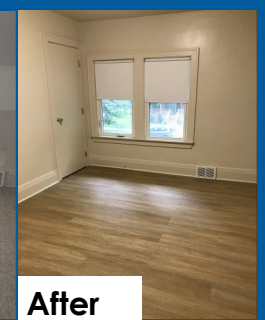
Before



After



Before



After

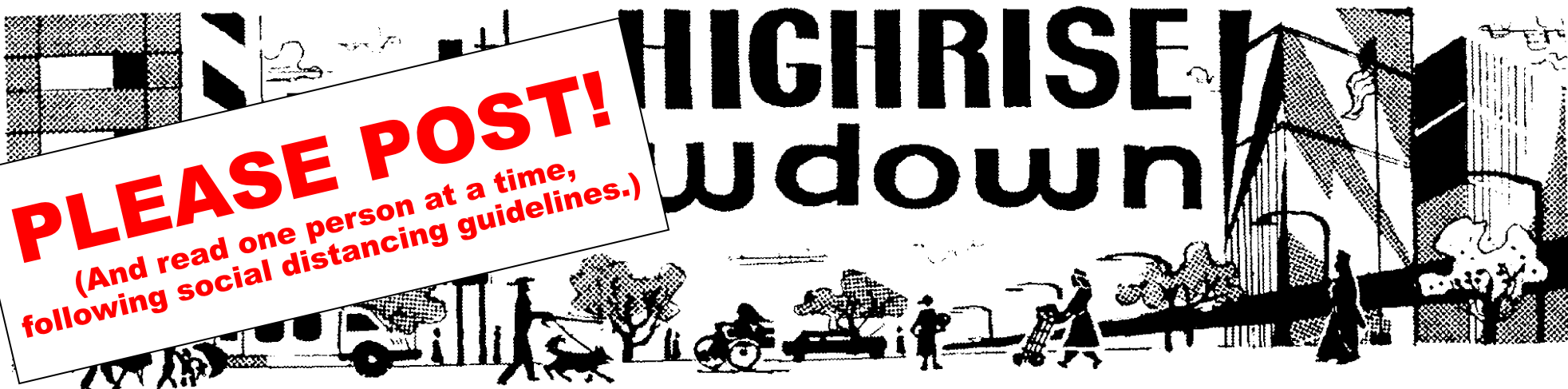
### Important Tenant Update: Resuming Non-Emergency Work Orders

As we resume non-emergency work orders in our units, MPHA has a new process to protect the health of residents and staff. Here is what you need to know about our non-emergency work order protocols:

1. When you call in a work order, MPHA staff will ask you a few questions about how you're feeling and possible exposure to COVID-19. If we are unable to reach you before your appointment, our staff will ask outside your door before entering. For the health of our staff and your neighbors, please answer truthfully.
2. Wear a mask when and keep a minimum of six (6) feet from MPHA staff who enter. MPHA staff will come prepared and wear Personal Protective Equipment (PPE).
3. All tools and equipment will be disinfected before and after repairs.



You can report non-emergency work orders by calling **(612) 342-1515**. The work order department is open Monday through Friday from 8:00 a.m. until 4:30 p.m. or by an answering service if you are calling during a non-workday, weekends, or holiday. Read the letter with full details at [mplhaonline.org/ltr-10](https://mplhaonline.org/ltr-10)



Published Monthly by the Minneapolis Highrise Representative Council

August 2020

Voice of the Five Thousand

Vol. 30, No. 8

## MPHA revises guest policy to combat the spread of COVID-19, also plans to resume routine work orders

MPHA recently sent out a notice to residents announcing changes to its guest policy to “ensure compliance with state and local emergency orders and to ensure that you and your family continue to stay safe and healthy.”

The new policy restricts the number of visitors to two per resident and requires the wearing of face-masks by all guests, stating that non-compliance will be a lease violation. The MPHA is also restricting the use of community rooms (during periods of excessive heat) to residents only and expects that residents also wear masks in all common areas, including highrise grounds.

The MPHA has also announced that it will resume responding to routine work orders (including a backlog of routine work orders). They will first call the resident to ask a series of COVID-19 health-related questions. They will also require staff and residents to wear a mask while the work is being done. The resident will be asked to either leave the apartment or move to another room while the work is being completed.

**Hayadda guryaha dhaadheer maamusha ee (MPHA) a yaa waxay dibhabayn ku samaysay siyaasada ama sh arcigii hore ee dadka guryaha dhaadheer martida ku ah oo aan deganayn balse daka degan soo booqda ka dib markuu xanuunkaan caabuqa ah (COVID-19) dalka maraykanka uu soo galay.**

Iyo waliba qaab joogtayn ah oo la rabo inay shaqada ku socoto.

Hayadda guryaha dhaadheer maamusha ee (MPHA) waxay horay idinkugu soo dirtay dhamaan deganayaasha guryaha dowladda ee (public housing authority) oo la idinkugu wargalinayo in isbedel lagu sameenayo qaab sharciyeedka deganayaasha guriga martida idiinkugu timaada si loo hubsho in hayaadu u hogaansato amarada ay stateka iyo hayadha gudaha ee degdega amaradooda iyo waliba si loo hubsho idinka oo deganayaashii ah inaad guriga ku deganaataan si amni iyo waliba caafimaad ah.)

Hada- ba sharciyadaan cusub waxay aad u xadidaya tirada martidaada ee kuu imaanayso waxaana lagu soo koobay daganiihiiba in ay u imaan karto 2 qof iyo waliba waa inay raacaan shaciga

## Vote in August 11 primary election!



Primary Election Day is Tuesday, August 11. A primary election determines which candidates will be on the ballot in the November 3 general election. You will be helping to choose your political party's choice for U.S. Senator and U.S. Representative, as well as state Senators and Representatives. Non-partisan Minneapolis School Board positions are also on the ballot. If you have not early-voted and



MHRC Office Coordinator Laura Murphy prepares polling location fliers to send out to all highrises.

choose to vote in person, please remember to wear your mask and practice social distancing. MHRC is organizing rides to the polls, with priority given to residents of highrises that have historically served as polling places but are no longer, due to COVID-19. To request a ride call (612) 342-1331 and leave a message stating your name, address, and phone number. Call no later than Friday, August 7. If you are not registered you will need to bring your ID or a registered voter from your

building to vouch for you.

Waxaa kaloo la idinku wargalinayaa in bishaan August 11keeda ay tahay doorashadii kowaad (primary election) waa maalin talaado ah waana muhiim inaad codayso adigoo ka fiirsanaya ruuxa aad u codeenayso inuu kuu fulinayo waxaad aad uga baahantahay dowladda hady tahay xagga caafimaadka xagga Amniga xagga daryeelka guryaha aad degantahay iwm doorashadaana waxay kuu bidhaaminaysaa inaad ruuxa aad doorato uu u soo baxo doorashada way ee dhacaysa bisha November ee inagu soo fool markay taariikhdu tahay 3

oo maalin talaado ah waana inaad doorataa ruuxii xagga siyaasadda kuu gali lahaa si uu kuugu dooda waxyaabaha muhiimka kuu ah ee aan kor ku soo xusay.)

Haddi aad horey u codaysay waxaba lagaama rabo dadka aan codayn ha ogaadaan in maalintaa ay codeenayaa ay xidhtaan (Mask) iyagoo ilaalinaya kala fogaanta (Social distance) Hayadda layiraahdo (MHRC) waa hayaad u dooda xuquuqda dhamaan deganayaasha degan guryaha dowladda sidaa darteed waxay idiin ballan qaadaysaa inay malmaha doorashada ay idinku caawiso baabuur idiin sii qaada idina soo ceshaa inta aad doorashada dhiibanayso marka haddii aad danaynayso fadlan nakla soo xidhiidh tale: 612342 1331waxaana wici kartaa ugu danbayn Jimce oo ay bishan tahay 7,2020 adoo mesaage u reebaya haddii aan la joogin.)



ah afka iyo sankaba inay u duubanyihiin iyo sharcigii kal afogaanshaha ilaa 6ft. Waxaa kaloo uu sharcigu leeyhay qofkii martida u imana yso ay fulin waydo ogaada deganoww waxay wax u dhimaysaan sharcigii aad hayadda guryaha la saxiixat aytaasoo macnaheedu tahay waxaa laga yaaba in saba btaa owgeed guriga lagaaga saaro . Hayaddaba hayadd an guryaha dhaadheer maamusha (MPHA) waxay kaloo adkaysay isticmaalka qolka ay dadku isugu imaanjiree (Community room) iyadoo ay xaddiday in degane walba uu afka soo duubto uusan u dhawaan deganaha kale iyagoo isu jiray a ila 6ft. Waxayna hayyda guryaha ku adkaynaysaa dha man deganayaasha inay afka soo xidhtaan mar walba o o ay gurigooda ka soo baxayaan.

(Hayadda guryaha maamusha ee (MPHA) waxay kaloo shaacisay in ay ka shaqaynayso sida ay u ka-la horeeyaan codsiyada u adeegida dadka guriga degan ahdba wixii ka halaaba kuwaasoo mudaba aan la sama yn sababo xagga hayaadda ah. Mar-ka ugu horaysana anagoo suaalo ku saabsan xanuunka an Caabuqa (COVID19) oo xag caafimaadkaaga ah. Wa liba hayaddu waxay faraysaa shaqaalaheeda iyo degan uhuba inay raacaan sharcigaa ah afka inuu u duubanya hay inata howsha gurigaaga laga hayo hadaad doontan a waad ka bixi kartaa intuusan ruuxa shaqada qabanyo uusan imaan waayo waa uu fu-ran karaa guriga wuxuuna kuu cadeenayaa isagoo warq ad gurigaaga dhexdiisa ku dhaafaya isagoo kuu sheega ya sababta uu u soo galay iyo shaqada uu qabtay hadb a nooca ay tahay.)



Community University Health Care Center and Peoples Center provide free COVID-19 testing to residents from Horn Terrace/Tower. MPHA plans to expand testing for all highrise residents. Currently, the opportunity for testing has been offered to 56% of residents.



Respond now to the 2020 Census at 2020census.gov or call toll free, 1-844-330-2020. It's easy, safe and important. The census is about representation, funding and informed decisions.



### How's your neighbor?

During this time of self-quarantining, it is difficult, and more important than ever, to try to be aware of how your neighbors are doing. If you have not seen your neighbor in a long time or see papers piling up in front of their apartment, knock on their door (wearing your mask) and ask if they are ok. If you have reason to believe they are not ok, call the work order number (612-342-1585) and request a welfare check.

## Life goes on...

During this time of COVID-19, it is important to show and share the ways in which residents continue to safely support their highrise communities. Please send your pictures with a brief description and we'll share them here each month! Email them to [jstumme@mplshighrise.org](mailto:jstumme@mplshighrise.org).



Resident Council presidents from some southside buildings safely gather at 2121 16th Ave. S to participate in an MHRC teleconference with resident council presidents. The MHRC is hosting these monthly meetings to facilitate ongoing communication between resident councils, the MHRC, and MPHA.



Highrise gardeners continue to stay busy tending community vegetable gardens (2419/33 5th Avenue South, photo left) which provide healthy produce to be shared by residents. Residents are also tending flower gardens (350 Van White Mem. Blvd, photo above) to beautify their surroundings.




### This Month's Events

- Thursday, August 6, 10:00 a.m.:** MHRC Executive Committee meets via conference call
- Tuesday, August 11, 1:00 p.m.:** Laundry Project Committee meets via conference call
- Monday, August 17, 10:00 a.m.:** Active Living Committee meets via conference call
- Tuesday, August 18, 1:30p.m.:** Maintenance, Management & Modernization Committee meets via conference call
- Wednesday, August 19, 11:00 a.m.:** Resident council presidents meet via conference call.
- Wednesday, August 26, 12:00 p.m.:** Resident Advisory Board meets via conference call; **1:30 p.m.:** MPHA Board of Commissioners meets via conference call
- Friday, August 28, 10:00 a.m.:** Security Advisory Committee meets via conference call



# Hunt Real Estate Capital Provides Freddie Mac Financing for Minneapolis's Largest Public Housing Rehabilitation

 [virtual-strategy.com/2020/07/16/hunt-real-estate-capital-provides-freddie-mac-financing-for-minneapolis-largest-public-housing-rehabilitation](https://www.virtual-strategy.com/2020/07/16/hunt-real-estate-capital-provides-freddie-mac-financing-for-minneapolis-largest-public-housing-rehabilitation)

July 16, 2020

NEW YORK, July 16, 2020 /PRNewswire/ — Hunt Real Estate Capital, a division of ORIX Real Estate Capital, has provided an \$11.8 million Freddie Mac Tax Exempt Loan (TEL) to help facilitate the Rental Assistance Demonstration (RAD) conversion and \$25 million renovation of Elliot Twins, two adjacent 12-story high-rise buildings within the Minneapolis Public Housing Authority (MPHA) portfolio.

The renovation of the two towers is the largest rehabilitation transaction that MPHA has undergone and the first within MPHA's portfolio to utilize the RAD program.

"We are thrilled to partner with the Minneapolis Public Housing Authority and the other parties involved to finance this important renovation project and RAD conversion," said Joshua Reiss, director with Hunt Real Estate Capital. "The Elliot Twins are one of the oldest high-rise properties in the MPHA portfolio, and this modernization will help ensure that current and future residents have access to quality, safe, and sustainable housing."

Construction has recently begun on the project, which will result in the preservation of 174 units, the addition of 10 disability-accessible units and a new community building, as well as significant sustainability upgrades that will reduce energy usage by as much as 35 percent.

"With the Elliot Twins, we set off to fulfill our essential vision to preserve public housing across Minneapolis," said MPHA Executive Director/CEO Abdi Warsame. "This extensive and attractive renovation will transform the lives of the people who live there. It will also embody our joint commitment with the city to invest in high-quality, long-lasting, appealing homes for our lowest-income citizens."

The Elliot Twins were built in 1961, and nearly 80 percent of residents are seniors or have a disability. The average annual household income of residents is \$10,200. Once the RAD conversion is complete, all residential units will be subsidized under 20-year Section 8 contracts, which will be in place at the closing of the equity partnership and construction loan.

Upon stabilization, tax credit equity and the Hunt arranged Freddie Mac permanent TEL loan will pay off the construction period bonds.

“Our experience with both the RAD program and with Freddie Mac allowed us to structure the loan in a manner most beneficial to the MPHA,” added Reiss. “The Freddie Mac loan is a 24-month unfunded forward commitment with a low, fixed interest rate, 18-year term, and a 40-year amortization schedule. With permanent financing in place, the MPHA can focus on continuing to provide high-quality affordable housing for low-income households.”

Residents are able to remain on-site throughout construction. The scope of the renovation project includes the replacement and upgrades of building systems, such as plumbing and electrical, the installation of a central chiller unit to provide air conditioning to residential units and common areas, the installation of a fire suppression sprinkler system, and exterior upgrades, such as new roofing. In-unit enhancements include new appliances, fixtures, doors, flooring, kitchen cabinets and counter-tops, among other improvements.

In addition to the Freddie Mac loan, funding sources included construction financing by Bremer Bank, tax credit equity provided by RBC, and development and financial consulting by Eliza Datta of E3 Development and Tanya Dempsey of CSG Advisors. Other funding sources included an energy efficiency funds loan from the City of Minneapolis’s Community Development Block Grant (CDBG) program and an MPHA Capital Fund loan.

Construction is expected to last through late 2021.

### **About Hunt Real Estate Capital**

Hunt Real Estate Capital (HREC), a division of ORIX Real Estate Capital, is a leader in financing multifamily housing and commercial real estate. HREC is a source of debt for multifamily, affordable housing, manufactured housing, healthcare/senior living, retail, office, industrial, self-storage, and mixed-use assets through Fannie Mae, Freddie Mac, FHA, its own balance sheet and managed public and private investment vehicles. To learn more, visit [www.huntrealestatecapital.com](http://www.huntrealestatecapital.com).

### **Leave a Reply**

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# Their mail was not delivered for days. Now these Minneapolis residents are worried about their votes counting.

[top washingtonpost.com/politics/minneapolis-mail-ballot-delays/2020/08/08/6ecf9978-d8ea-11ea-930e-d88518c57dcc\\_story.html](https://www.washingtonpost.com/politics/minneapolis-mail-ballot-delays/2020/08/08/6ecf9978-d8ea-11ea-930e-d88518c57dcc_story.html)

By Michelle Ye Hee Lee and Jared Goyette



Minneapolis resident Stephanie Wilford, who is considered high risk for contracting covid-19 because of a heart condition, planned to vote by mail in her state primary Tuesday.

But with just days left until Election Day, the 60-year-old had not received her absentee ballot. In fact, her public housing complex of 567 residents had mysteriously stopped receiving any mail for more than a week.

“I’m pissed off. We’re not getting mail for some reason,” said Wilford, who now plans to go to the polls in person Tuesday. “I’ve had one heart attack already and I’m not trying to have another.”

Confusion and frustration rippled through the Charles Horn Towers housing complex, three gray concrete high rises in a neighborhood still scarred by the protests that followed the death of George Floyd, as a sudden mail stoppage prevented residents from getting absentee ballots in advance of Tuesday's primary.

The reason was unclear: Some blamed a rumor of an outbreak in the high rises that scared off postal carriers, even though the Minneapolis Public Housing Authority said just three residents have tested positive for the novel coronavirus. The U.S. Postal Service said in a statement to The Washington Post that it halted service there until it could be sure that proper social distancing measures were in place.

Although delivery finally resumed Friday — nine days after residents first reported the stoppage — voters said it was too close to Election Day to feel confident that if they put their absentee ballots in the mail they would arrive in time to be counted.

The episode provides an early look at the kind of problems that could enmesh voters across the country in November, when an influx of absentee ballots and high turnout are expected to collide with a potential surge of coronavirus cases. Mail delays have been reported in various states in recent weeks as the Postal Service has rolled back overtime and extra delivery trips under the direction of a new postmaster general, a top donor to President Trump.

The sudden halt to mail service in Horn Towers is an acute reminder that, all too often, those who face barriers to voting are the poor and people of color.

Residents of Horn Towers are predominantly Black and Somali speakers, with a median gross annual income of less than \$10,000, according to housing officials. Fliers posted at the property by the Housing Authority said officials were working to resolve the mail problems, and urged residents to call local postal supervisor for more information. Some who called said they were placed on hold for so long that they gave up.

Markus Ellis, a 49-year-old resident, said his mother tried to get her mail by going to the post office, but could not get any answers. Ellis said he was still waiting Friday for his absentee ballot to arrive. Now he plans to show up at the polls in person.

"I can't wait any longer, because I want my vote to count," he said. "It's stalling our votes and that's not right at all. We feel like every person's vote should matter."

As with many cities and states throughout this year's primaries, Minneapolis has had a record number of absentee ballot requests for Tuesday's election — nearly seven times the number cast in the 2018 primaries, according to city election officials.

The city has seen a surge of voter interest around the competitive race of Rep. Ilhan Omar (D), who rose to national prominence as a member of the “Squad” of four liberal women of color elected in the 2018 wave of Democrats who regained control of the House. She is running against Antone Melton-Meaux, a mediator and first-time candidate.

Residents of Horn Towers first reported that they were not receiving mail on July 29, said Jeff Horwich, a spokesman for the Minneapolis Public Housing Authority.

Housing officials were told that postal workers had “concerns about covid-19,” Horwich said. However, the agency said just three residents have tested positive.

“Looking at the actual numbers, it appears to have been more of a matter of perception than reality of covid cases in that building,” Horwich said.

The Housing Authority has required masks and social distancing of the residents at all of its properties, and is providing coronavirus testing on-site.

However, the Postal Service said in a statement that it had concerns about social distancing on the property and worked with the building’s management to make sure that letter carriers would be safe delivering mail.

“There are rare situations when social distancing cannot be guaranteed because of the placement of mailboxes or mailrooms,” the statement said. “In this situation, USPS worked with building managers to create safeguards in the distribution area. . . . We regret the temporary inconvenience to our customers.”

According to the Postal Service, the stoppage delayed the arrival of two or three ballots at the complex. All deliveries were back to normal by the end of Friday, the agency said.

But during a visit to the property Friday, a reporter for The Post interviewed three people in just one small group of residents who were still waiting for ballots, indicating the number of delayed ballots was likely larger.

According to city records, at least 95 ballots had been mailed to the complex since late June and just 55 had been completed and returned as of Thursday night. It is unknown why the outstanding ballots have not yet been returned.

Ballots must be postmarked by Tuesday and arrive at the city elections office by end of business on Thursday to be counted.

After inquiries from The Post, elections officials printed fliers for Horn Towers on Friday, alerting residents to how they can vote if they have not yet received a ballot or if they do not feel confident putting their ballot in the mail.



Voters can visit the city elections department on or before Election Day to request and cast a new absentee ballot in person. The city tracks when a voter's ballot has been returned in the mail, so it can cancel an extra ballot and that only one vote per person is counted.

Voters can also drop off absentee ballots at the city's drop boxes.

"We're trying to provide as many options as possible so that every voter's ballot counts," said Grace Wachlarowicz, Minneapolis's director of elections.

State officials on Friday suggested that voters who had not yet mailed their ballots should consider other options. When asked by Minnesota Public Radio if it would be safe for voters to mail their ballot Friday, Minnesota Secretary of State Steve Simon said: "It depends how much risk you are willing to tolerate."

But for many residents in Horn Towers, voting in person or visiting the city elections office may be difficult.

About two-thirds of the residents there report a disability, and nearly 70 percent are over 62 and at greater risk of falling severely ill with the coronavirus, according to data from the Housing Authority.

The towers are one block from Lake Street, a commercial corridor where many shops and businesses were destroyed by fire in the unrest following the police killing of Floyd. Across the street, the boarded-up remains of a burned-out Wells Fargo Bank are visible.

Sitting Friday in the outdoor courtyard, which had only recently reopened after being closed because of the pandemic, residents of Horn Towers wore masks as they spoke about their anxiety and frustration over the mail. Checks they needed to pay bills and medications were stalled for days.

Gary Madsen, 67, a Vietnam War veteran who has lived in the complex for 14 years, said he had not received his diabetes medication for eight days. His wife received her ballot Friday, when delivery finally resumed. She filled it out and mailed it back, but was worried it wouldn't arrive in time to be counted, he said.

"This was the worst mistake they could have made, at a time when we are facing an election and need our meds," he said, sitting in a wheelchair bearing an American eagle sticker with the word "Veteran." "This is a situation that should not have ever happened."