

**SUTTER COMMUNITY
AFFORDABLE HOUSING
(A California Non Profit Corporation)**

**FINANCIAL STATEMENTS
TOGETHER WITH
INDEPENDENT AUDITOR'S REPORT
FOR THE YEAR ENDED
MARCH 31, 2013**

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SUTTER COMMUNITY AFFORDABLE HOUSING
Annual Financial Report
For the Year Ended March 31, 2013

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INTRODUCTORY SECTION

- **Members of the Board**

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SUTTER COMMUNITY AFFORDABLE HOUSING
Board of Directors
For the Year Ended March 31, 2013

Richard Grant President
Stan Cleveland..... Vice President
Linda Nichols. Secretary/Treasurer
Barbara Swift..... Member
Martha Griese. Member
Diane Hodges. Member
Steven Plaxco. Member
Angel Diaz..... Member
Bonnie Reed. Member
Sarah Becker. Member
Kimberly Butcher. Member

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FINANCIAL SECTION

- **Independent Auditor's Report**
- **Basic Financial Statements**

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INDEPENDENT AUDITOR'S REPORT

The Board of Directors
Sutter Community Affordable Housing
Yuba City, California

We have audited the accompanying statement of financial position of Sutter Community Affordable Housing, Yuba City, California (a nonprofit Corporation) as of March 31, 2013, and the related statements of activities and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with auditing standards generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility


Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes assessing the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Sutter Community Affordable Housing as of March 31, 2013, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.


Smith & Newell, CPAs
Yuba City, California
August 22, 2013

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Basic Financial Statements

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SUTTER COMMUNITY AFFORDABLE HOUSING
Statement of Financial Position
March 31, 2013

	<u>Town Center</u>	<u>Yolo Street/ Heiken Way</u>	<u>Maple Park</u>	<u>Total</u>
ASSETS				
Current Assets				
Cash and deposits	\$ 155,028	\$ 4,024	\$ -	\$ 159,052
Imprest cash	25	-	-	25
Accounts receivable	848	2,653	-	3,501
Due from other funds	17,485	12,598	-	30,083
Total Current Assets	<u>173,386</u>	<u>19,275</u>	<u>-</u>	<u>192,661</u>
Capital Assets				
Buildings	2,279,088	180,244	-	2,459,332
Leasehold improvements	54,080	-	-	54,080
Furniture and equipment	6,320	-	-	6,320
Accumulated depreciation	(1,061,032)	(66,089)	-	(1,127,121)
Net Capital Assets	<u>1,278,456</u>	<u>114,155</u>	<u>-</u>	<u>1,392,611</u>
Total Assets	<u>\$ 1,451,842</u>	<u>\$ 133,430</u>	<u>\$ -</u>	<u>\$ 1,585,272</u>
LIABILITIES AND NET ASSETS				
Current Liabilities				
Accounts payable	\$ 3,797	\$ 375	\$ -	\$ 4,172
Due to RHASNC	10,000	10,000	-	20,000
Security deposits	10,751	1,297	-	12,048
Prepaid tenant rent	232	2	-	234
Due to other funds	12,598	17,485	-	30,083
Total Current Liabilities	<u>37,378</u>	<u>29,159</u>	<u>-</u>	<u>66,537</u>
Long-Term Liabilities				
Accrued interest payable	857,642	-	-	857,642
Loans payable				
RDA loan	1,323,589	-	-	1,323,589
HOME loan	673,367	-	-	673,367
AHP loan	100,000	-	-	100,000
Yuba City loan	-	160,000	-	160,000
Total Long-Term Liabilities	<u>2,954,598</u>	<u>160,000</u>	<u>-</u>	<u>3,114,598</u>
Total Liabilities	<u>2,991,976</u>	<u>189,159</u>	<u>-</u>	<u>3,181,135</u>
Net Assets				
Unrestricted	<u>(1,540,134)</u>	<u>(55,729)</u>	<u>-</u>	<u>(1,595,863)</u>
Total Net Assets	<u>(1,540,134)</u>	<u>(55,729)</u>	<u>-</u>	<u>(1,595,863)</u>
Total Liabilities and Net Assets	<u>\$ 1,451,842</u>	<u>\$ 133,430</u>	<u>\$ -</u>	<u>\$ 1,585,272</u>

The notes to the basic financial statements are an integral part of this statement.

SUTTER COMMUNITY AFFORDABLE HOUSING
Statement of Activities
For the Year Ended March 31, 2013

	<u>Town Center</u>	<u>Yolo Street/ Heiken Way</u>	<u>Maple Park</u>	<u>Total</u>
OPERATING REVENUES AND OTHER SUPPORT				
Dwelling rents	\$ 184,824	\$ 27,440	\$ -	\$ 212,264
Other income	3,367	120	-	3,487
Total Operating Revenues	<u>188,191</u>	<u>27,560</u>	<u>-</u>	<u>215,751</u>
OPERATING EXPENSES				
Management fees	13,390	1,721	-	15,111
Supplies	7,605	505	-	8,110
Water	2,763	775	-	3,538
Electricity	8,125	274	-	8,399
Gas	218	304	-	522
Garbage	4,505	908	-	5,413
Sewer	8,697	1,708	-	10,405
Office expense	2,657	362	-	3,019
Outside services	90,702	6,414	-	97,116
Insurance	3,307	458	-	3,765
Taxes	1,771	829	-	2,600
Miscellaneous	1,642	235	-	1,877
Depreciation	78,153	6,008	-	84,161
Total Operating Expenses	<u>223,535</u>	<u>20,501</u>	<u>-</u>	<u>244,036</u>
Operating Income (Loss)	<u>(35,344)</u>	<u>7,059</u>	<u>-</u>	<u>(28,285)</u>
NON-OPERATING REVENUES (EXPENSES)				
Interest revenue	219	3	-	222
Interest expense	(59,909)	-	-	(59,909)
Total Non-Operating Revenues (Expenses)	<u>(59,690)</u>	<u>3</u>	<u>-</u>	<u>(59,687)</u>
Income (Loss) Before Capital Contributions	<u>(95,034)</u>	<u>7,062</u>	<u>-</u>	<u>(87,972)</u>
Capital contributions to related party	<u>-</u>	<u>-</u>	<u>(394,097)</u>	<u>(394,097)</u>
Change in Net Assets	<u>(95,034)</u>	<u>7,062</u>	<u>(394,097)</u>	<u>(482,069)</u>
Net Assets - Beginning of Year	<u>(1,445,100)</u>	<u>(62,791)</u>	<u>394,097</u>	<u>(1,113,794)</u>
Net Assets - End of Year	<u><u>\$(1,540,134)</u></u>	<u><u>\$ (55,729)</u></u>	<u><u>\$ -</u></u>	<u><u>\$(1,595,863)</u></u>

The notes to the basic financial statements are an integral part of this statement.

SUTTER COMMUNITY AFFORDABLE HOUSING

Statement of Cash Flows

For the Year Ended March 31, 2013

	<u>Town Center</u>	<u>Yolo Street/ Heiken Way</u>	<u>Maple Park</u>	<u>Totals</u>
CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from customers	\$ 190,138	\$ 28,759	\$ -	\$ 218,897
Payments to suppliers for goods and services	(150,978)	(30,405)	-	(181,383)
Net Cash Provided (Used) by Operating Activities	<u>39,160</u>	<u>(1,646)</u>	<u>-</u>	<u>37,514</u>
CASH FLOWS FROM NONCAPITAL FINANCING ACTIVITIES				
Interfund loans made	(17,485)	(12,598)	-	(30,083)
Interfund loans received	12,598	17,485	-	30,083
Interfund loans repayments received	1,818	2,598	-	4,416
Interfund loans repaid	(2,598)	(1,818)	-	(4,416)
Net Cash Provided (Used) by Noncapital Financing Activities	<u>(5,667)</u>	<u>5,667</u>	<u>-</u>	<u>-</u>
CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES				
Interest	(54,080)	-	-	(54,080)
Net Cash Provided (Used) by Capital and Related Financing Activities	<u>(54,080)</u>	<u>-</u>	<u>-</u>	<u>(54,080)</u>
CASH FLOWS FROM INVESTING ACTIVITIES				
Interest	219	3	-	222
Net Cash Provided (Used) by Investing Activities	<u>219</u>	<u>3</u>	<u>-</u>	<u>222</u>
Net Increase (Decrease) in Cash and Cash Equivalents	(20,368)	4,024	-	(16,344)
Balances - Beginning of the Year	<u>175,421</u>	<u>-</u>	<u>-</u>	<u>175,421</u>
Balances - End of the Year	<u>\$ 155,053</u>	<u>\$ 4,024</u>	<u>\$ -</u>	<u>\$ 159,077</u>
RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH PROVIDED (USED) BY OPERATING ACTIVITIES				
Operating income (loss)	\$ (35,344)	\$ 7,059	\$ -	\$ (28,285)
Adjustments to reconcile operating income to net cash provided by operating activities:				
Depreciation	78,153	6,008	-	84,161
Decrease (increase) in:				
Accounts receivable	267	(100)	-	167
Increase (decrease) in:				
Accounts payable	(15,596)	(25,912)	-	(41,508)
Due to RHASNC	10,000	10,000	-	20,000
Security deposits	2,030	1,297	-	3,327
Prepaid tenant rent	(350)	2	-	(348)
Net Cash Provided (Used) by Operating Activities	<u>\$ 39,160</u>	<u>\$ (1,646)</u>	<u>\$ -</u>	<u>\$ 37,514</u>
NONCASH CAPITAL AND RELATED FINANCING ACTIVITIES				
Contribution of capital assets to related party	\$ -	\$ -	\$ (394,097)	\$ (394,097)

The notes to the basic financial statements are an integral part of this statement.

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Basic Financial Statements

- **Notes to Basic Financial Statements**

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SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The basic financial statements of Sutter Community Affordable Housing (Corporation) have been prepared in conformity with generally accepted accounting principles (GAAP) as applied to nonprofit entities. The more significant of the Corporation's accounting policies are described below.

A. Description of Reporting Entity

Sutter Community Affordable Housing is located in Yuba City, California and provides housing for low-income families and elderly and handicapped persons who cannot afford decent, safe, and sanitary housing.

B. Income Taxes

The Corporation is a not-for-profit organization that is exempt from income taxes under Section 501(c)(3) of the Internal Revenue Code. The Corporation has also been classified as an entity that is not a private foundation within the meaning of Section 509(a) and qualifies for deductible contributions as provided in Section 170(1)(A)(vi).

The Corporation believes that it has appropriate support for any tax position taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Corporation's federal and state information returns are subject to examination by regulatory agencies, generally for three and four years after they were filed for federal and state, respectively.

C. Basis of Accounting

The operations of the Corporation are organized into funds, each of which is considered to be a separate accounting entity. The three funds of the Corporation record the activity of separate projects.

Basis of accounting refers to when revenues and expenses are recognized in the accounts and reported in the financial statements.

The financial statements of the Corporation have been prepared on the accrual basis of accounting. Under this method of accounting, revenues are recognized when they are earned and expenses are recognized when the liability is incurred. Contributions are recognized as revenue when they are unconditionally committed.

D. In Kind Donations

Donated property is reflected in the financial statements at the estimated fair value at the date of receipt. Contributed services are stated at their estimated fair value, if they are ordinarily purchased and are of a specialized nature such as skilled and professional level volunteers. If donated property or services create or enhance a capital asset, they are capitalized and depreciated according to the capital asset policy.

E. Basis of Presentation

The financial statement presentation follows the recommendations of the Financial Accounting Standards Board (FASB) in ASC 958 (formerly SFAS No. 117). Under FASB ASC 958, the Corporation is required to report information regarding its financial position and activities according to three classes of net assets: unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets.

SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

E. Basis of Presentation (Continued)

Unrestricted net assets - Net assets that are not subject to donor imposed stipulations. The deficit in unrestricted net assets represent the excess of liabilities over assets.

Temporarily restricted net assets - Net assets subject to donor-imposed stipulations that will be met by actions of the Corporation and/or the passage of time. The Corporation does not have any temporarily restricted net assets.

Permanently restricted net assets - Net assets subject to donor-imposed stipulations that the principal be maintained permanently by the Corporation. The Corporation does not have any permanently restricted net assets.

F. Cash and Deposits

Cash and deposits held by the Corporation at March 31, 2013, consists of cash held in checking and saving accounts at banks which are secured by the Federal Deposit Insurance Corporation (FDIC). The balance in these banks did not exceed amounts covered by the FDIC. The Corporation has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk on cash deposits. Concentration of credit risk associated with investments is considered low due to the credit quality of the financial institutions holding these cash deposits and the Federal Deposit Insurance Corporation coverage.

G. Cash and Cash Equivalents

For purposes of the statement of cash flows, the Corporation considers all highly liquid investments available for current use with an initial maturity of three months or less to be cash equivalents.

H. Accounts Receivable

Accounts receivable at March 31, 2013, consisted primarily of tenant dwelling rents. Management considers all amounts to be collectible and therefore has established no allowance for uncollectibles.

I. Inventories

Purchases of supplies are recorded as an expense at the time of purchase. Records are not maintained of inventory and supplies on hand, although these amounts are not considered material.

J. Capital Assets

Capital assets are defined by the Corporation as assets with a cost of greater than \$1,000 and an estimated useful life of more than two years. Capital assets are recorded at historical cost or estimated historical cost if actual historical cost is not available. Contributed capital assets are recorded at their estimated fair market value at the date of donation.

SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

J. Capital Assets (Continued)

Depreciation is computed on a straight-line basis over the estimated useful lives of the related assets. The estimated useful lives of depreciable assets are as follows:

<u>Depreciable Asset</u>	<u>Estimated Lives</u>
Furniture and equipment	5- 10 years
Buildings	30 years

Expenses for maintenance and repairs are charged against operations. Renewals and betterments that materially extend the life of the assets are capitalized.

K. Interfund Transactions

Following is a description of the four basic types of interfund transactions made during the year and the related accounting policies:

- Due to/from other funds - loans between funds reported as receivables and payables and referred to as due to/from other funds.
- Quasi-external (charges for current services) - transactions for services rendered or facilities provided. These transactions are recorded as revenues in the receiving fund and expenses in the disbursing fund.
- Reimbursements (expenditure transfers) - transactions to reimburse a fund for specific expenditures incurred for the benefit of another fund. These transactions are recorded as expenses in the disbursing fund and a reduction of expenses in the receiving fund.
- Transfers - all other interfund transactions which allocate resources from one fund to another fund. These transactions are recorded as operating transfers in and out.

L. Revenue Recognition

Dwelling rents are recognized when earned. When rents are received in advance of the due date, they are recorded as prepaid tenant rent.

M. Use of Estimates

The preparation of basic financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that effect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 2: DEFICIT NET ASSETS

Sutter Community Affordable Housing had deficit net assets in the following individual funds as of March 31, 2013:

Town Center	\$ 1,540,134
Yolo Street Heiken Way	55,729

These deficits are caused primarily by debt and accrued interest on debt. Repayment of this debt and accrued interest has either been deferred by the lenders until the Corporation has adequate revenue to begin repayment or is scheduled to be forgiven if compliance requirements are met.

NOTE 3: CASH AND INVESTMENTS

A. Financial Statement Presentation

As of March 31, 2013, cash and investments consisted of the following:

Deposits in banks	\$ 159,052
Imprest cash	<u>25</u>
Total Cash	<u>\$ 159,077</u>

B. Cash

At year end, the carrying amount of the Corporation's cash deposits in banks was \$159,052 and the bank balance was \$162,662. The difference between the bank balance and the carrying amount represents outstanding checks and deposits in transit.

NOTE 4: ACCOUNTS RECEIVABLE

Accounts receivable consist of March dwelling rents and rent subsidies. The balance at March 31, 2013 was \$3,501 and all material amounts are considered ultimately collectible therefore no allowance for doubtful accounts was considered necessary. Of the \$3,501 balance, \$2,760 was over 90 days old.

NOTE 5: CAPITAL ASSETS

A summary of capital assets at March 31, 2013 follows:

	<u>Balance</u> <u>March 31, 2013</u>
Buildings	\$ 2,459,332
Leasehold improvements	54,080
Furniture and equipment	<u>6,320</u>
Total	2,519,732
Accumulated Depreciation	<u>(1,127,121)</u>
Total Capital Assets, Net	<u>\$ 1,392,611</u>

SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 6: INTERFUND TRANSACTIONS

Due To/From Other Funds

During the course of operations, transactions occur between funds to account for goods received or services rendered. These receivables and payables are classified as due from or due to other funds. The following are due from and due to balances at March 31, 2013:

	<u>Due From Other Funds</u>	<u>Due To Other Funds</u>
Town Center	\$ 17,485	\$ 12,598
Yolo Street/Heiken Way	<u>12,598</u>	<u>17,485</u>
Total	<u>\$ 30,083</u>	<u>\$ 30,083</u>

NOTE 7: LOANS PAYABLE

A summary of loans payable at March 31, 2013 follows:

<p>RDA Loan - Interest is at 3 percent of the unpaid balance. No principal payments are due until 2053. Total accrued interest payable at March 31, 2013 was \$574,184.</p>	\$ 1,323,589
<p>HOME Loan - Interest is at 3 percent of the unpaid balance. No principal payments are due until 2053. Total accrued interest payable at March 31, 2013 was \$283,458.</p>	673,367
<p>AHP Loan - Interest is at zero percent of the unpaid balance. Upon expiration of the fifteen year term on November 19, 1998, the entire principal amount of this AHP note is intended to be forgiven, provided that Sutter Community Affordable Housing has been in compliance with the AHP requirements throughout the term.</p>	100,000
<p>City of Yuba City Loan - Interest is at zero percent of the unpaid balance. No principal payments are due until 2056.</p>	<u>160,000</u>
Total Loans Payable	<u>2,256,956</u>
Less Amount Due Within One Year	<u>-</u>
Total Long-Term Portion Loans Payable	<u>\$ 2,256,956</u>

SUTTER COMMUNITY AFFORDABLE HOUSING
Notes to Basic Financial Statements
For the Year Ended March 31, 2013

NOTE 7: LOANS PAYABLE (CONTINUED)

The required principal payments and interest accruals on the loans payable are as follows:

Fiscal Year Ended March 31	Principal	Interest	Total
2014	\$ 100,000*	\$ 59,909	\$ 159,909
2015	-	59,909	59,909
2016	-	59,909	59,909
2017	-	59,909	59,909
2018	-	59,909	59,909
2019-2023	-	299,543	299,543
2024-2028	-	299,543	299,543
2029-2033	-	299,543	299,543
2034-2038	-	299,543	299,543
2039-2043	-	299,543	299,543
2044-2048	-	299,543	299,543
2049-2053	-	299,543	299,543
2054-2058	<u>2,156,956</u>	<u>59,909</u>	<u>2,216,865</u>
Total	<u>\$2,256,956</u>	<u>\$ 2,456,255</u>	<u>\$ 4,713,211</u>

* The principal payment of \$100,000 is intended to be forgiven, provided that Sutter Community affordable Housing has been in compliance with the AHP requirements throughout the term. Therefore, the \$100,000 has not been shown as a current liability on the face of the financial statements.

NOTE 8: RELATED PARTY TRANSACTIONS

The financial accounting of the Corporation is maintained by the Regional Housing Authority of Sutter and Nevada Counties. In addition, the land on which the Town Center apartments are located is leased for a period of 55 years from the Authority for one dollar a year. The total amount paid to the Regional Housing Authority of Sutter and Nevada Counties for the year ended March 31, 2013 was \$70,001.

For the year ended March 31, 2013, the Corporation made a capital contribution to Maple Park LLP, a related party, in the amount of \$394,097. The capital contribution consisted of land related to the Maple Park project. The Corporation is a co-general partner in the LLP which was formed to develop, construct, own, maintain and operate a 56 unit multifamily apartment complex for rental to individuals and families of low income, to be known as Maple Park Apartments and to be located in the City of Live Oak, California.

NOTE 9: RISK MANAGEMENT

The Corporation is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The Corporation is covered by the Regional Housing Authority of Sutter and Nevada Counties risk management for errors and omissions. The Corporation carries commercial insurance for all other risks of loss. Settled claims resulting from these risks have not exceeded commercial insurance coverage in any of the past three fiscal years.

NOTE 10: SUBSEQUENT EVENTS

Management has evaluated events subsequent to March 31, 2013 through August 22, 2013, the date on which the financial statements were available for issuance. Management has determined no subsequent events requiring disclosure have occurred.

Supplementary Information

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SUTTER COMMUNITY AFFORDABLE HOUSING
Note to Schedule of Functional Expenses
For the Year Ended March 31, 2013

SCHEDULE OF FUNCTIONAL EXPENSES

In the Schedule of Functional Expenses of the Sutter Community Affordable Housing, expenses are reported on a functional basis. Costs are divided between program services, management and general and fundraising. The Corporation uses estimates to allocate the expenses.

SUTTER COMMUNITY AFFORDABLE HOUSING
Schedule of Functional Expenses
For the Year Ended March 31, 2013

	Town Center		
	Program Services	Management and General	Total
OPERATING EXPENSES			
Management fees	\$ 12,721	\$ 669	\$ 13,390
Supplies	7,225	380	7,605
Water	2,625	138	2,763
Electricity	7,719	406	8,125
Gas	207	11	218
Garbage	4,280	225	4,505
Sewer	8,262	435	8,697
Office expense	2,524	133	2,657
Outside services	86,167	4,535	90,702
Insurance	3,142	165	3,307
Taxes	1,682	89	1,771
Miscellaneous	1,560	82	1,642
Depreciation	74,245	3,908	78,153
Total Operating Expenses	\$ 212,359	\$ 11,176	\$ 223,535

Yolo Street/Heiken Way			Total		
Program Services	Management and General	Total	Program Services	Management and General	Total
\$ 1,635	\$ 86	\$ 1,721	\$ 14,356	\$ 755	\$ 15,111
480	25	505	7,705	405	8,110
736	39	775	3,361	177	3,538
260	14	274	7,979	420	8,399
289	15	304	496	26	522
863	45	908	5,143	270	5,413
1,623	85	1,708	9,885	520	10,405
344	18	362	2,868	151	3,019
6,093	321	6,414	92,260	4,856	97,116
435	23	458	3,577	188	3,765
788	41	829	2,470	130	2,600
223	12	235	1,783	94	1,877
5,708	300	6,008	79,953	4,208	84,161
<u>\$ 19,477</u>	<u>\$ 1,024</u>	<u>\$ 20,501</u>	<u>\$ 231,836</u>	<u>\$ 12,200</u>	<u>\$ 244,036</u>

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