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March 31, 2023

To the Board of Commissioners  
Mobile Housing Authority

We have audited the financial statements of Mobile Housing Authority (the "Authority") for the year ended December 31, 2020, and have issued our report thereon dated March 31, 2023. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated June 8, 2022. Professional standards also require that we communicate to you the following information related to our audit.

#### Significant Audit Matters

##### *Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by Mobile Housing Authority are described in Note 1 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during 2020. We noted no transactions entered into by the Authority during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimates affecting the financial statements were:

Management's estimate of the net pension liability is based on actuarial assumptions. We evaluated the key factors and assumptions used to develop the net pension liability in determining that it is reasonable in relation to the financial statements taken as a whole.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were:

As discussed in Note 11 to the financial statements, the uncertainty of the financial impact of the shut-down of certain financial institutions and the raised economic concerns over disruption in the U.S. banking system has been disclosed. In addition, an emphasis-of-matter paragraph has been included within the independent auditor's report for this uncertainty.

The financial statement disclosures are neutral, consistent, and clear.

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Significant Audit Matters (Continued)

*Difficulties Encountered in Performing the Audit*

We encountered no significant difficulties in dealing with management in performing and completing our audit.

*Corrected and Uncorrected Misstatements*

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. The attached schedule summarizes uncorrected misstatements of the financial statements. Management has determined that their effects are immaterial, both individually and in the aggregate, to the financial statements taken as a whole. The uncorrected misstatement or the matters underlying them could potentially cause future period financial statements to be materially misstated, even though, in our judgment, such uncorrected misstatements are immaterial to the financial statements under audit.

The attached schedule of material misstatements detected as a result of audit procedures were corrected by management.

*Disagreements with Management*

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

*Management Representations*

We have requested certain representations from management that are included in the management representation letter dated March 31, 2023.

*Management Consultations with Other Independent Accountants*

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Authority's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.



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Significant Audit Matters (Continued)

*Other Audit Findings or Issues*

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Authority's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

We identified a material weakness in internal control over financial reporting in accordance with *Government Auditing Standards* for the year ended December 31, 2020, which is documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-001.

We identified a significant deficiency in internal control over financial reporting in accordance with *Government Auditing Standards* for the year ended December 31, 2020, which is documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-003.

We identified instances of noncompliance with the requirements of the Authority's internal control over financial reporting and on compliance and other matters in accordance with *Government Auditing Standards* for the year ended December 31, 2020, which are documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-001 and Finding No. 2020-003.

We identified a material weakness in internal control over compliance with respect to the Authority's major federal program and on internal control over compliance under the Uniform Guidance for the year ended December 31, 2020, which is documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-004.

We identified significant deficiencies in internal control over compliance with respect to the Authority's major federal program and on internal control over compliance under the Uniform Guidance for the year ended December 31, 2020, which are documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-002 and Finding No. 2020-003.

We disclosed other instances of noncompliance with the requirements of the Authority's major federal program required to be disclosed in accordance with the Uniform Guidance for the year ended June 30, 2021, which are documented in the financial statements' schedule of findings and questioned costs as Finding No. 2020-002, Finding No. 2020-003 and Finding No. 2020-004.



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Other Matters

We applied certain limited procedures to management's discussion and analysis, schedule of changes in net pension liability and related ratios, and schedule of the authority's pension contributions, which are required supplementary information (RSI) that supplements the basic financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

We were engaged to report on the financial data schedule and the schedule of expenditures of federal awards, which accompany the financial statements but are not RSI. With respect to the supplementary information accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Restrictions on Use

This information is intended solely for the use of Board of Commissioners of Mobile Housing Board of Mobile Housing Authority and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

  
CITRIN COOPERMAN & COMPANY, LLP

**Mobile Housing Authority**  
**Year End: December 31, 2020**  
**Unrecorded journal entries**  
**Date: 1/1/2020 To 12/31/2020**

Number	Date	Name	Account No	Reference	Debit	Credit	Proposed Net Income (Loss)	Proposed Amount Chg	Recurrence	Misstatement
Net Income (Loss)							(5,330,466.00)			
PAJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS10	20. 2	214,872.00					
PAJE-001	12/31/2020	Capital Grants	70610 AMPS10	20. 2		214,872.00				
To adjust public housing operating grant balances					214,872.00	214,872.00	(5,330,466.00)	0.00		
PAJE-004	12/31/2020	Deferred Outflow of Resources	200 COCC	MM2	427,000.00					
PAJE-004	12/31/2020	Employee Benefit contributions - Adm	91500 COCC	MM2		427,000.00				
To record contributions subsequent to the measurement date					427,000.00	427,000.00	(4,903,466.00)	427,000.00		
PAJE-005	12/31/2020	Notes, Loans and Mortgages Receiv:	171 COCC	E.001, E.002		69,706.00				
PAJE-005	12/31/2020	Notes, Loans and Mortgages Receiv:	171 COCC	E.001, E.002		156,178.00				
PAJE-005	12/31/2020	Other General Expenses	96200 COCC	E.001, E.002	69,706.00					
PAJE-005	12/31/2020	Other General Expenses	96200 COCC	E.001, E.002	156,178.00					
To pass on recording loans forgiven during 2020 and prior year still recorded as receivable.					225,884.00	225,884.00	(5,129,350.00)	(225,884.00)		
					<b>867,756.00</b>	<b>867,756.00</b>	<b>(5,129,350.00)</b>	<b>201,116.00</b>		

**Mobile Housing Authority**

Year End: December 31, 2020

Projected unrecorded journal entries - attach to re

Date: 1/1/2020 To 12/31/2020

Number	Date	Name	Account No	Reference	Annotation	Debit	Credit	Recurrence	Misstatement
PAJE-002	12/31/2020	Accounts Receivable - Tenants	126 AMPS2	20.03,	20.03A		296,113.00		
PAJE-002	12/31/2020	Net Tenant Rental Revenue	70300 AMPS2	20.03,	20.03A	296,113.00			
		To record passed adjustment for tenant rent.							
						296,113.00	296,113.00		
<b>Net Income (Loss)</b>			<b>(5,626,579.00)</b>						

**Mobile Housing Authority**

Year End: December 31, 2020

Projected unrecorded journal entries - attach to re

Date: 1/1/2020 To 12/31/2020

Number	Date	Name	Account No	Reference	Annotation	Debit	Credit	Recurrence	Misstatement
PAJE-003	12/31/2020	Allowance for Doubtful Accounts -Tenants	126.1 AMPS	C. 2			545,060.00		
PAJE-003	12/31/2020	Bad debt - Tenant Rents	96400 AMPS	C. 2		545,060.00			
		To record passed adjustment for tenant allowance.							
						545,060.00	545,060.00		
<b>Net Income (Loss)</b>			<b>(5,875,526.00)</b>						

Number	Date	Name	Account No	Reference	Annotation	Debit	Credit	Recurrence	Misstatement
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS1	20. 2			94,028.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS1	20. 2		94,028.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS2	20. 2			180,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS2	20. 2		180,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS5	20. 2			267,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS5	20. 2		267,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS6	20. 2			153,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS6	20. 2		153,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS10	20. 2			256,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS10	20. 2		256,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS12	20. 2			543,400.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS12	20. 2		543,400.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS13	20. 2			90,175.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS13	20. 2		90,175.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS16	20. 2			71,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS16	20. 2		71,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS19	20. 2			41,000.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS19	20. 2		41,000.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS20	20. 2			35,670.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS20	20. 2		35,670.00			
AJE-001	12/31/2020	Accounts Receivable - HUD Other Projects	122 AMPS21	20. 2			52,223.00		
AJE-001	12/31/2020	HUD PHA Operating Grants	70600 AMPS21	20. 2		52,223.00			
		To reverse the 1406 accrual - see assessment at WP 910.							
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS1	A.01		52,357.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 AMPS1	A.01			52,357.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS3	A.01		227,356.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 AMPS3	A.01			227,356.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS5	A.01		379,392.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 AMPS5	A.01			379,392.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS10	A.01		156,180.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 AMPS10	A.01			156,180.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS12	A.01		203,733.00			
AJE-002	12/31/2020	Inter Program - Due To	347 AMPS12	A.01			203,733.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS13	A.01		90,701.00			
AJE-002	12/31/2020	Inter Program - Due To	347 AMPS13	A.01			90,701.00		
AJE-002	12/31/2020	Investments-Unrestricted	131 AMPS16	A.01		13,973.00			
AJE-002	12/31/2020	Inter Program - Due To	347 AMPS16	A.01			13,973.00		
AJE-002	12/31/2020	Inter Program - Due From	144 COCC	A.01		156,887.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 COCC	A.01			156,887.00		
AJE-002	12/31/2020	Inter Program - Due From	144 BA	A.01		151,520.00			
AJE-002	12/31/2020	Cash - Unrestricted	111 BA	A.01			151,520.00		
		To properly classify CDs with maturity dates exceeding three months as an investment							
						<b>3,215,595.00</b>	<b>3,215,595.00</b>		