



2015

ANNUAL REPORT



SUSTAINABILITY



RESIDENT
SELF-SUFFICIENCY



TRANSPARENCY
AND COMPLIANCE



TRANSITION



PARTNERSHIPS



BUILDING
IMPROVEMENTS



Executive Director's Message

EHA Board of Commissioners

As of February 23, 2016

David G. Hatfield
Chairman

Daphne Robinson
Vice Chairman

Vanessa Brown
Resident Commissioner

Richard Engbers
Commissioner

Glenda Hampton
Commissioner

Michael Szakaly
Commissioner

Mildred Thacker
Commissioner

This is a very exciting and busy time for everyone at EHA. We recently received from HUD Issuance and Execution of the RAD Conversion Commitments (RCC) for RAD Phase 1. At this writing, our expected closing date is March 31, 2016. Once the documents are signed and executed, Phase 1 improvements will begin immediately. We could not be more pleased. EHA's conversion to the RAD Program means we will operate on a more stable platform through a public/private partnership. EHA will cease to depend exclusively on federal funding to sustain our properties, so we look to the future with much optimism.

While working steadily on the vast paperwork, applications and follow-ups needed to bring the RAD Project to fruition, the EHA staff and board accomplished other goals during 2015, including the relocation of our central office operations from 500 Court Street to 402 Court Street. The move will reduce building expenses \$24,000 per year with an immediate annual savings of \$36,000. We also had the pleasure of seeing Mr. George Flowers, a retired EHA employee and selfless volunteer, receive a Lifetime Achievement Award from the state of Indiana for his tremendous contributions as a volunteer in our community. Nobody deserves it more. And, we received the best HUD audit report since I joined EHA regarding our agency's services and operations. I am proud of the entire EHA team, and very thankful for this dedicated, hard-working group of people. One other goal – the re-syndication of the Lincoln Estates property – is still in progress, but we expect to complete this process in 2016 and renovate it simultaneously with RAD Phase 2 improvements.

In July, HUD granted EHA additional funding to subsidize the leasing of more housing units in Evansville. It took some fast work, but between August and December (our deadline for using these funds), 100 individuals

or families were taken from the top of our waiting list and certified while their prospective apartments were inspected and approved for move-in. The timeline was tight and staff worked tirelessly, but we were happy to increase our voucher leases from 1,605 in August to 1,705 by the end of December. Thanks to the staff of the Leased Housing Program for all their hard work.



Rick Moore
Executive Director

Other 2015 EHA happenings that deserve mention: The City of Evansville awarded EHA a Community Development Block Grant (CDBG) to be used towards completing a housing restoration project, and our Family Self-Sufficiency (FSS) program received another grant to assist even more families as they strive to reach their goal of self-sufficiency (see our FSS success stories in this report). An Organization Transformation Business Plan, developed by C. Ray Baker & Associates with input from commissioners and executive staff, was approved and adopted. A HUD-required Salary Comparability Study, conducted by Gans and Gans, was completed and approved by the EHA Board. And even as EHA's activity level accelerated in 2015 due to RAD preparations, our 2016 Budget was approved by the board in November-- a month ahead of deadline.

It was a good year. But 2016 is going to be even better. We thank our supporters and look forward to a successful, productive year ahead at the Evansville Housing Authority.

— **Rick Moore**, Executive Director

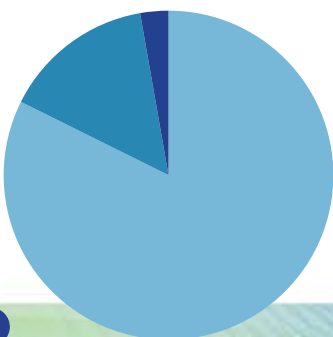


INDIVIDUALS RECEIVING HOUSING ASSISTANCE FROM EHA

Approximately 5043 individuals are currently living in public housing or receiving subsidized voucher assistance. Below are the demographics of the people we serve.

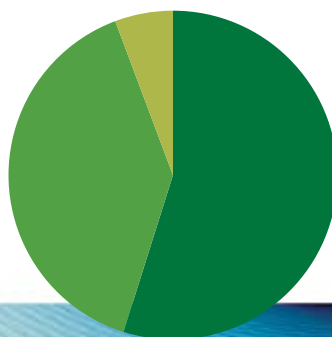
AREA MEDIAN INCOME

- Extremely Low (0-30% AMI)
- Very Low (31-50% AMI)
- Low (51-80% AMI)



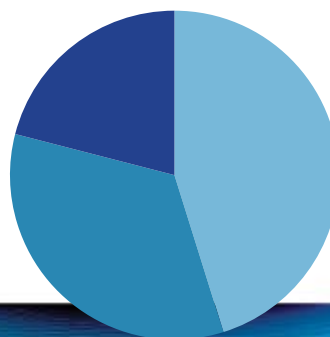
RACE

- Black (55%)
- White (39%)
- Other (6%)



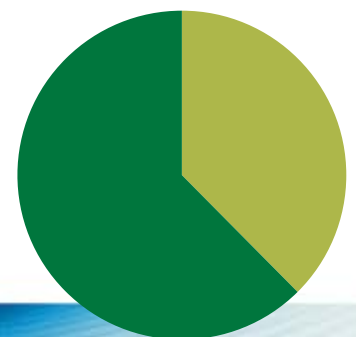
AGE GROUP

- Children 0-17 (45%)
- Adults 18-61 (34%)
- Senior or Disabled (21%)



GENDER

- Female (62%)
- Male (38%)





CITY OF EVANSVILLE

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OFFICE OF THE MAYOR
LLOYD WINNECKE



Mayor Lloyd Winnecke
City of Evansville

February 2016

The Evansville Housing Authority continues to make great strides under the operative guidance of its board of commissioners and its executive director, Rick Moore, along with the day-to-day support of its dedicated staff. On behalf of the City of Evansville, I fully support the agency's continuing mission to provide quality, affordable housing for low income families.

As the EHA previously announced, the Indiana Housing and Community Development Authority approved EHA to use low-income tax credits for HUD's new Rental Assistance Demonstration Project, or RAD.

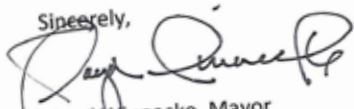
Phase 1 of the transformative project is expected to close in March 2016 and will mark the beginning of \$18.2 million in much-needed construction repairs to be performed on public housing properties in Evansville. Phase 2 of RAD will consist of nearly \$13.5 million in additional improvements at remaining public housing developments. The RAD project allows EHA to remain viable into the future and to continue providing housing assistance for some of our community's most vulnerable residents.

Today, the EHA assists more than 3,900 people in Evansville through the Housing Choice Voucher Program (Section 8) and nearly 1,100 people in public housing. More than 5,000 people in our community have an affordable place to live because of this agency's mission.

As the City has prepared for growth in the downtown area over the last year, we continue to partner with EHA on several projects necessary to construct the new convention hotel's parking facility and the IU School of Medicine. As the EHA property Kennedy Towers will be a next door neighbor to both, it is critical to maintain an open, working relationship beneficial to all involved.

I encourage Evansville Housing Authority's leadership to continue on the current path of sustainability and commend them and the EHA staff on their dedication to making improvements that will ultimately benefit the residents of our great city.

Sincerely,



Lloyd Winnecke, Mayor
City of Evansville



Rental Assistance Demonstration Project: RAD ACCOMPLISHMENTS AND PROJECT STATUS

We are very pleased and excited to announce that EHA has received final approval for all HUD financing on insured RAD Phase 1 mortgages – and that improvements on Phase 1 housing will begin in early April.

EHA is the first organization in Indiana to receive sign-off on the RAD program. We were also one of the first in the United States to get a RAD program under way. We're proud to be leading the way in Indiana AND the United States.

EHA's conversion to the RAD Program means we will operate on a more stable platform through a public/private partnership. And it means we will no longer depend exclusively on federal funding to sustain our properties. That gives us great hope for the future.

THE TIME FOR CHANGE IS NEAR

EHA has been talking about RAD – The Rental Assistance Demonstration project -- since we began working on this project in 2013. Now the time for change is near. We expect all of the RAD 1 paperwork to be finalized by April 1 and once that happens, EHA will begin the transition to our new management company -- Flaherty & Collins -- who will take over as preparations for construction begin.



We know the anticipation of this change has been stressful for EHA employees, so EHA staff has been diligent about keeping them informed as this process has unfolded.

Since the fall of 2013 -- when we announced our work on the RAD project, EHA has taken many steps to help ensure the transition is a smooth one for our EHA staff, including:

- A staff workshop and orientation with WorkOne re-employment services in October 2013
- A brochure explaining the RAD program and its benefits
- Access to our Human Resources Specialist, Debbie Morell
- Staff training with USI in August 2014
- An update letter with paycheck stub in Oct. 2014, Feb. 2015, July 2015 and in Sept. 2015
- Several additional meetings and discussions

This could be an exciting new beginning for EHA employees. Here are some of the ways EHA is helping:

- Severance packages are approved for qualified staff that may be affected by RAD
- Many similar job positions will be available through the new management company. EHA will work with employees to help identify jobs that might be right for them.
- Employees will have the opportunity to interview for job opportunities.

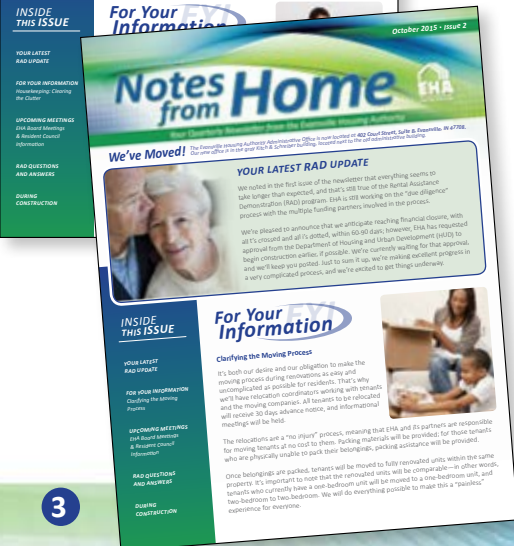
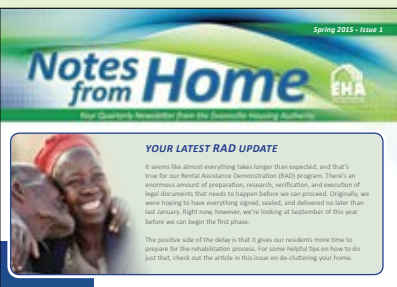
RESIDENTS INFORMED AND READY

In addition, we have kept residents informed continually through quarterly newsletters, Resident Council meetings and one-on-one interaction and preparations. EHA has assured residents they will receive professional and personal support as we work through this transition together.

We know that once the inconvenience is over and residents are in their renovated apartments, they will enjoy their homes more and feel it was all well worth any inconvenience.

We thank the Evansville community and our partnering agencies for your continued support and dedication to our mission. And we look forward to revealing beautiful, renovated EHA housing in the months to come.

— Tim Martin, Director of Operations



Residents Prepared FOR RAD PHASE 1 TRANSITION

The anticipation's been building since residents learned EHA was selected for the HUD Rental Assistance Demonstration (RAD) Project. And while Phase 1 approval took a while, EHA communicated with both employees and residents as each step of the process moved forward.

Now Phase 1 residents are starting to get excited about the improvements they will find when they move into their renovated apartments – from cosmetic fixes such as painting, patching and cleaning to needed updates in plumbing and HVAC systems.

“Our residents will be a little inconvenienced when they move to another unit – but we’ll be helping with all the packing, loading and unpacking,” says Vanessa Brown, Resident Commissioner. “They’ll be so pleased, though, with the result – a fresher, updated apartment that’s going to stay nice for a long while. It will all be worth it.”

Residents have had their concerns about the RAD transition, Brown notes. The most common concern: whether they’ll be able to return to the same home they had before the RAD conversion. The answer is they will have a right to return to housing in the same building.

“We used monthly Resident Council meetings to answer residents’ questions and talk about what would take place once the improvements get under way,” she says. “EHA managers attended some of these meetings and were able to give residents a lot of good feedback.”

EHA also produced quarterly newsletters for residents to keep them updated on the RAD Phase I approval process and what they should expect as the weeks went on. “The newsletter is slipped under every residents’ door each quarter,” Brown notes.

“We’re all getting excited. And I’m personally so happy that we now have a way to sustain our housing well into the future,” she adds. “That’s why RAD is such an important program for us. The end result will far outlast any inconvenience.”

— **Vanessa Brown,**
Resident Commissioner &
Resident Council President



2015 Public Housing Updates



KENNEDY TOWERS STREETSCAPE PROJECT

In cooperation with a request by IU Medical Campus Streetscape team, The EHA Board agreed to allow Streetscape planning to include the permanent closing of the southernmost curb cut onto Sixth Street, which will result in the elimination of Kennedy Towers' rear parking lot entrance and four parking spaces.

To compensate, the IU School of Medicine will be responsible for restriping the Kennedy Towers parking lot and rebuilding the vacated driveway. In addition, improvements in the Kennedy Towers and surrounding areas will include sidewalks, drive aprons, street trees, street lighting and parallel parking on Sixth Street.

REDEVELOPMENT OF VACATED AREA TO INCLUDE PARKING GARAGE FOR NEW HOTEL

The greenspace development which faces the vacated Chestnut Street near Kennedy Tower will include grass, a walking path, trees and other landscape features. The City will also install lighting for the green space, including fixtures in the greenspace and/or in the adjacent parking lot. This development will involve removal of the existing sidewalk and access drive and finishing the southeast edge of the green space in a way that creates a continuous border along the EHA parking lot. The border will be developed on the northwest side of EHA property, which faces the vacated Chestnut Street right of way property.

SEWER PROJECTS IN AREA OF BUCKNER & KENNEDY TOWERS

Construction for updating the sewer system in the area of Buckner Towers and Kennedy Towers has diverted traffic flow for residents and others. During construction, residents are continually informed about changes in traffic flow and provided with maps outlining street accessibility routes. The Evansville Fire Department and other agencies also were alerted that emergency personnel should use the rear entrance to the towers during sewer system construction.



An Active Year: Boys & Girls Club AT FULTON SQUARE APARTMENTS

As always, Fulton Boys & Girls Club (BGC) members and staff stayed busy in 2015 throughout their year-round schedule. Here's a rundown of 2015 highlights and happenings, which took place in addition to the time and attention the staff and kids give to homework and school projects during the academic year.

FRIDAY NIGHT YOUTH EVENTS

During the summer, both young people and adults enjoy Friday night cookouts sponsored by neighborhood church youth groups. The cookouts provide family entertainment with free food, music and children's activities.

FULTON SQUARE FAMILIES PITCH IN FOR HOLIDAYS

In November, Fulton Square Apartment residents participated in two separate Thanksgiving Food Basket pick-ups, helping in the collection of enough items for 180 baskets containing food for the preparation of a complete Thanksgiving meal. The baskets went to families within the EHA development and surrounding community.

After a collection in December, 125 families received a laundry basket with a turkey and all the fixings for a Christmas meal, including dessert.



CALDWELL COMMUNITY CENTER Y OUTREACH

Enriches Area Youth and Families



Kids and families in the Caldwell Homes area benefit year-round from YMCA youth and family outreach programs. The Caldwell Center Y program offers a safe place for youth Monday through Friday, 2:30 pm to 6:30 pm, as well as special Saturday programs including basketball, soccer, flag football, a dirt bike program and swimming. Other opportunities include Scouting and parent-based programs such as resume' writing, healthy cooking and financial literacy.

All Y youth programs are designed to develop character, promote commitment to school, improve relationships and build self-esteem while demonstrating and focusing on the Y's core values of caring, honesty, respect, responsibility and faith.

In 2015, the Y Community Outreach program based at Caldwell Homes served 423 through a range of programs including Scouting, A Booker T. Washington Club, daily tutoring, 60 minutes of physical activity each day, a nutritious snack, and daily character development lessons.

— Lottie lafrate, Property Manager

FSS Program Empowering Families



The goal of the Family Self-Sufficiency (FSS) Program is to position families to become self-sufficient through increased access to education, employment opportunities and referrals to other supportive services.

FSS Participant Successes

IN 2015, HUD AWARDED THE FSS PROGRAM \$47,690 IN TOTAL GRANT FUNDS. DURING 2015:

- 20 participants obtained employment
- 4 transitioned from part-time to full-time employment
- 8 received promotions or a new job
- 28 maintained employment 1 year or more
- 7 families began using childcare
- 6 enrolled in post-secondary education
- 3 completed basic education
- 15 completed job training counseling
- 10 completed parenting / household skills / life skills training
- 25 obtained transportation services for travel to and from employment
- 41 enrolled in escrow accounts
- 13 new escrow accounts were established



82 ENROLLED WITH GOAL OF 125 IN 2016

Nine new FSS participants were added to the program in 2015 and 7 participants had signed up as of February, 2016. Our goal: To enroll 125 this year.

2016 PLANNED FSS WORKSHOPS

FSS will host workshops focusing on job skills, home ownership, financial literacy, job fairs and many other channels to self-sufficiency.

FSS SUCCESS STORIES

AIREAL BUYS FIRST HOME

Since Aireal began participating in the FSS program in 2012, she has dedicated her time and efforts to building a better life for herself and her daughter.

Currently Aireal works at Deaconess Hospital. She is also attending Henderson Community College, where she will receive an associate's degree as a Medical Laboratory Technician in May.

While doing all of this, Aireal made time to attend Habitat for Humanity's homeownership classes and contributed 300 hours of "sweat equity" toward construction of her dream home – for which she received the keys on January 13, 2016.

While on the FSS program, an interest-bearing escrow account was established for Aireal using a portion of money she paid for EHA housing. Upon completing her FSS contract, Aireal was permitted to use \$1,404 of her escrow funds for a down-payment on her new home and homeowner's insurance. When she graduated from FSS in February 2016, Aireal received her remaining escrow funds, and may use them to pay off college tuition or other qualified expenses.

ROSE TACKLES GOALS THROUGH FSS

The mother of three children, Rose moved to Evansville in 2002 and began working at Whirlpool. But when Whirlpool closed, she worried about supporting her family. Rose did find local employment again and in 2011, she and her children moved into EHA housing.

Through EHA, Rose began participating in the FSS program, setting and reaching a number of personal goals. She also took part in Residential Vocational Training (RVT), a voluntary EHA work program that helps residents build job skills. Today Rose works for Easter Seals Child Development Center at The Rehabilitation Center in Evansville. By sustaining her employment, she's been able to use some of her escrow to purchase a vehicle. Now Rose is taking on additional self-sufficiency training such as credit repair, financial education and homeownership counseling, with plans to buy a home in the near future.

"FSS is a program everyone living in EHA housing should inquire about; it could change your life," Rose says. "Life will throw rocks at your glass windows, they may crack, shatter or even have holes, but it's how you move forward that counts. Never give up on YOU. God is always there."

HCVP Earns High Performer Rating

The Section 8 Management Assessment Program (SEMAP) measures 14 key areas in the performance of public housing agencies (PHAs) that administer the Housing Choice Voucher program (HCVP). SEMAP helps the Department of Housing and Urban Development (HUD) conduct monitoring and assistance to PHA programs that need the most improvement.

Each year, EHA is required to submit a self-certification to HUD for its SEMAP rating based on 14 key areas (called indicators), such as the agency's management of its waiting list; utilization rate relationship as it compares to the program's funding; payment standards; utilities and timeliness of inspections. In addition, the effectiveness of EHA's Family Self Sufficiency (FSS) Program is assessed as an indicator of EHA's performance. Upon receipt, HUD reviews each indicator and issues the final SEMAP score.



EHA's latest SEMAP score – released in 2014 – earned another “High Performer Rating.”

TECHNOLOGY UPDATES INSPECTION PROCESS

Until last year, EHA conducted all inspections using pen and paper. In order to take advantage of advanced features our computer software offers, EHA elected in 2015 to begin using Ipods for the inspection process. The inspection staff embraced the change and has found success using this technology. The average time for inspections has decreased, and so has the amount of time needed to process information for our participating landlords.

POLICY & PROCEDURES

Each year we assess our department's policies and procedures and make adjustment with the objective of making overall processes more efficient for both voucher holders and landlords. These adjustments also extend into improvements in the working relationship between EHA's HCV Department and Finance Department.

Over the course of the new fiscal year, EHA will continue to fine-tune and implement policies that will make a positive impact on HCV staff, our oversight program, and better utilization of available resources and databases including those found in PIC (originally known as Peripheral Interface Controller).



VETERAN AFFAIRS SUPPORTIVE HOUSING (VASH) PROGRAM

Currently EHA has 31 VASH Vouchers set aside for eligible Veterans. The partnership EHA has formed with the VA over the course of the past fiscal year has proven successful for all parties involved. EHA is happy and proud to say our VASH utilization rate ranks among the highest in the state of Indiana.

— Marques Terry, Director of Housing Choice Voucher Program

EHA Organizational Transformation

STRATEGIC BUSINESS PLAN APPROVED SEPTEMBER 15, 2015

EXECUTIVE SUMMARY

The new Organizational Transformation Strategic Business Plan is intended to provide the Board of Commissioners and management staff of the Evansville Housing Authority (EHA) with an overview of the Rental Assistance Demonstration (RAD) project currently being pursued by EHA. The contents of the business plan includes background information on the EHA, the rationale for executing the RAD conversion of its public housing portfolio, a detailed summary of the transactions, and an analysis of how the conversion process will impact the financial and operational structure and performance of the housing authority.



BUSINESS PLAN HIGHLIGHTS

Converting EHA's 888 public housing units to RAD will result in the following benefits:

ADDRESS LONG-STANDING DEFERRED MAINTENANCE

EHA was founded in 1942. Consequently, our housing stock consists of 50- to 70-year-old buildings in dire need of significant renovations to address long-standing deferred maintenance issues. Similar to other housing authorities throughout the U.S., EHA's ability to address deferred maintenance in the past was limited by Federal policy that

prevented housing authorities from leveraging public housing operating subsidy to raise the capital necessary to complete major renovation projects. One of the key benefits of the RAD program is the ability to leverage 15-year government-secured, project-based contracts into high levels of renovation and development funding. Phase 1 of EHA's RAD conversion plan will address approximately \$18.2 million in deferred maintenance in five EHA developments (Caldwell Homes, Buckner Towers, Kennedy Towers, Schnute Apartments, and White Manor) or 62% of EHA's housing stock. Phase 2 of EHA's RAD conversion plan is currently in the planning stage but is expected to produce \$13.5 million at EHA's remaining public housing developments (Fulton Square Apartments, John Cable Apartments, and the Scattered Sites).

IMPROVE OVERALL RESIDENT EXPERIENCES

The modernization of EHA's housing stock combined with the addition of specialized property management services will improve EHA residents' overall quality of life. The proposed business plan will produce kitchen appliances, security lighting, and amenity improvements at impacted properties that will in turn boost EHA residents' living experience and safety. Additionally, third-party property management solely focused on maintenance and resident services will improve responsiveness to routine work orders and other resident concerns.



EHA TEAMS WITH ADVANTIX DEVELOPMENT CORPORATION

Advantix Development Corporation is a non-profit affiliate of the Evansville Housing Authority (EHA). Advantix will play an increasing role in EHA's future as RAD project construction gets under way. Advantix operates with divisions in three primary business areas: Development, Property Management and Construction.





Finance

Evansville Housing Authority unaudited statements of revenues, expenses and changes in net assets as of December 31, 2015.

	LOW RENT	SECTION 8	OTHER PROGRAMS	BLENDED COMPONENT UNIT	TOTAL
OPERATING REVENUES					
Dwelling Rent	\$1,913,011		\$55,876	\$610,912	\$2,579,799
Excess Utilities	268,855		1,183	17,382	287,420
HUD Subsidy & Grant Income	2,029,017	8,251,415	863,296		11,143,728
Earned Section 8 Admin. Fees		808,035	-		808,035
Other Income	64,405	11,731	1,236,590	41,183	1,353,909
TOTAL INCOME	4,275,288	9,071,181	2,156,945	669,477	16,172,891
EXPENDITURES					
Housing Assistance Payments	-	8,290,171	-		8,290,171
Administrative & Office Expense	976,803	324,075	289,080	148,956	1,738,914
Salary & Wages	731,387	352,307	526,836	157,335	1,767,865
Fringe Benefits	329,064	142,317	198,300	31,076	700,757
Utilities	1,004,320	-	16,076	166,890	1,187,286
Maintenance Materials	72,429	428	-	31,086	103,943
Payment in Lieu of Property Taxes	124,929	-	5,510	97,743	228,182
Contract Costs	469,331	10,941	54,352	59,121	593,745
General Insurance	145,734	3,483	21,835	40,830	211,882
Bad Debt Write Off	111,954	5,035	524	14,641	132,154
Interest Expense	45,064	-	-	117,445	162,509
Bad Debt Recovery	(27,042)	-	-	(3,973)	(31,015)
Other (Gain) or Loss	(99,621)	-	120,895	(119,875)	(98,601)
TOTAL EXPENDITURES	3,884,352	9,128,757	1,233,408	741,405	14,987,922
NET INCOME	390,936	(57,576)	923,537	(71,928)	1,184,969
Depreciation Expense	1,501,794	6,389	95,567	192,196	1,795,946
INCOME (LOSS) AFTER DEPRECIATION	(\$1,110,858)	(\$63,965)	\$827,970	(\$264,124)	(610,977)
Capital Transfers	728,428		(2,030,887)	1,302,459	-
Prior Period Pension Costs*	(809,593)	(202,991)	(414,659)		(1,427,243)
NET ASSETS					
Beginning of Year	\$17,725,613	\$104,030	\$1,439,931	\$1,448,046	\$20,717,620
End of Year	\$16,533,590	(\$162,926)	(\$177,645)	\$2,486,381	\$18,679,400

This financial statement has not been audited, reviewed or compiled by independent auditors. This statement has been prepared internally and has omitted certain disclosures required by generally accepted accounting principles in the United States of America and are subject to adjustment and additional disclosures pending an independent audit. *This includes EHA's share of the statewide unfunded pension liability as a prior period adjustment to net assets (GASB 67 & 68) ** Note: This report includes Advantix and Lincoln Estates as blended component units, but no discrete component units are reported.

— Eric Kremer, Director of Finance

Locations

- 1 JOHN M. CALDWELL HOMES**
736 Cross Street
Evansville, IN 47713
812.428.8527
- 2 FULTON SQUARE APARTMENTS**
1328 Dresden
Evansville, IN 47710
812.428.8516
- 3 BUCKNER TOWER**
717 Cherry Street
Evansville, IN 47713
812.428.8521
- 4 KENNEDY TOWER**
315 SE Martin Luther King Jr. Blvd.
Evansville, IN 47713
812.428.8520
- 5 JOHN CABLE APPARTMENTS**
1111 Cherry Street
Evansville, IN 47713
812.402.5993
- 6 SCHNUTE APARTMENTS**
1030 West Franklin Avenue
Evansville, IN 47710
812.428.8531
- 7 WHITE OAK MANOR**
509 North St. Joseph Avenue
Evansville, IN 47712
812.428.8532
- 8 EVANSVILLE HOUSING AUTHORITY**
402 Court Street, Suite B
Evansville, IN 47708
812.428.8500
Fax: 812.428.8565
- 9 HOUSING CHOICE VOUCHER PROGRAM**
411 S.E. 8th Street
Evansville, IN 47713



Equal Housing Opportunity Statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin or any other classification protected by applicable federal, state or local law.