



300 Third Avenue NE  
Crosby, MN 56441-1642

PHONE (218) 546-5088  
FAX (218) 546-5041  
[www.crosbyhra.org](http://www.crosbyhra.org)

**Crosby HRA Board Meeting  
Tuesday, September 8, 2020 at 11:00 a.m.  
Webex Video/Teleconference**

**Join from your browser:** <https://brainerdhra.my.webex.com.brainerdhra.my/j.php?MTID=m7ee57a5a5cdc6dce7860dce32748eb4d>

**Join by phone:** 415-655-0001

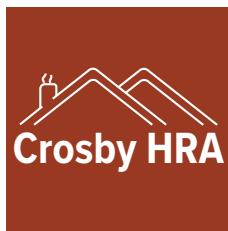
**Meeting number (access code):** 126 848 2612

**Meeting password:** 9820

## **AGENDA**

- 1. Call to Order**
- 2. Roll Call**
- 3. Reading and Approval of Minutes (Attachment 1)**
- 4. Annual Meeting (Attachment 2)**
  - a. Election of Officers
  - b. Review Bylaws
- 5. Bills and Communications**
  - a. Financial Report (Attachment 3)
  - b. Housing Manager Report (Attachment 4)
  - c. Executive Director Report (Attachment 5)
- 6. Unfinished Business**
- 7. New Business**
  - a. Addition of Executive Director to Unity Bank Account (Attachment 6)
  - b. Approval of Updated Policies (Attachment 7)
    - » Investment Policy, Res. No. 2021-15
    - » Funds Transfer Policy, Res. No. 2021-16
    - » Maintenance Policy, Res. No. 2021-17
- 8. Adjournment**  
Next Meeting: Tuesday, October 13, 2020

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## Minutes of the August 11, 2020, Crosby HRA Board Meeting

The regular meeting of the commissioners of the Housing and Redevelopment Authority of Crosby was held at 11:00 a.m., Tuesday, August 11<sup>th</sup>, 2020, via Webex teleconference.

1. **CALL TO ORDER:** Chair Peeples called the meeting to order at 11:09 a.m.
2. **ROLL CALL:** Present at the meeting were Chair Linda Peeples and Commissioners Julie McGinnis, Buzz Neprud, and Renae Marsh; Interim Executive Director/Finance Director Karen Young, Housing Manager Shannon Fortune, Housing Specialist Mallory Demel, and Executive Assistant LeAnn Goltz. Also present were Mary Reedy with CliftonLarsonAllen and Eric Charpentier. Absent: Margaret Saba.
3. **PRESENTATION OF THE AUDIT:** Mary Reedy from CliftonLarsonAllen presented the 2020 Audit to the Board and reported that it was a clean audit. She stated that there were no adjustments, unusual transactions, or disagreements with management and no compliance issues. She also noted that Edgewood had its first year of net income in seven years.

On behalf of the Board, Chair Peeples thanked staff for their hard work.

### 4. READING AND APPROVAL OF MINUTES FROM PREVIOUS MEETING:

**Commissioner Neprud moved to approve the minutes from the July 14<sup>th</sup>, 2020, board meeting, seconded by Commissioner Marsh. Via roll call vote, all commissioners were in favor of the motion and none were opposed. The minutes were approved.**

### 5. BILLS AND COMMUNICATIONS:

#### a. **Financial Report:** Financial information for July 2020 was provided to the Board.

**Baratto Brothers Payment:** A check was processed to Baratto Brothers for the Dellwood Apartments Upgrades in the amount of \$110,323.60. \$10,633 was drawn out of the Capital Fund Program (CFP) grant as leverage dollars and the remainder was reimbursed from Minnesota Housing out of the POHP funding.

**Executive Director Search:** The Brainerd HRA Board took action offering the position to Eric Charpentier, contingent on HUD approval. He accepted the offer also contingent on HUD approval. HUD denied the initial waiver request and the Brainerd HRA Board Chair submitted a letter of appeal. The appeal was in review with HUD for several

weeks, but last Thursday, August 6<sup>th</sup>, staff was notified that HUD has reversed their denial and have approved the waiver. Charpentier will start in his position on August 25<sup>th</sup>.

Charpentier was present for the meeting and introduced himself. He expressed his gratitude for the opportunity to serve as the new executive director.

**Commissioner Marsh made a motion to approve July checks numbered 117747 through 117792 and July ACH payments numbered 1384 through 1392 and 119 through 124. Commissioner McGinnis seconded the motion. Through roll call vote, all commissioners were in favor of the motion and none were opposed. The motion was approved.**

**b. Housing Manager Report:**

Ongoing COVID-19 Response: In line with the updated executive order related to face covering use, staff has been not only practicing social distancing but has been conscientious about wearing masks when around other employees, tenants, or vendors. Signs reminding tenants of the need for face coverings have been posted and the preparedness plan has been updated to reflect this updated information as well. Staff recently responded to a MN Housing offer of free cloth face coverings for tenants in affordable housing and ordered one mask for every public housing resident at both Crosby and Brainerd HRAs, including all household members and children. A total of 585 masks arrived today and will be distributed.

Dellwood POHP Project Update: Baratto anticipates completing the majority of their work by mid-August, with only some punch list items to resolve (i.e. two doors arrived shorter than ordered, several air conditioner sleeves arrived damaged, etc.). Currently they are working through a change order, which has put some of the work on hold, but they hope to begin again soon to finish up the project.

Dellwood Kitchen Renovations: Staff received a draft of the Hy-Tec Construction COVID-19 Preparedness Plan, had some concerns and requested changes, and promptly received a revised plan. Hy-Tec plans on beginning the kitchen renovations in early September.

Vending Machine Changes: Staff is working through the small procurement process to identify a vendor to fill and service the building vending machines.

Maintenance Specialist Position: Devon Bernstrom, former Maintenance Specialist, is no longer employed with the HRA effective July 30<sup>th</sup>. The open position was posted yesterday.

Tenant Activities Update: After putting out a recruitment memo, Lila got a positive response to participation in the Senior Nutrition Assistance Program. Since there were 25 residents that indicated interest, there is a sufficient number to have the Crosby HRA designated as their own distribution location. The next step is to work on enrolling those households in the program and setting up the first distribution day.

Scattered Site Garage Fire: Debris was removed from the garage fires sites and they are ready for the next step in the rebuilding process. In consulting with the City of Crosby, Terry discovered that the land was actually four separate lots and the three previous buildings had been positioned so that they were on more than one lot. Leaving the lots as they were and honoring setback requirements would have rendered them virtually unbuildable so staff is working with the City to get the lots combined. Terry has invited contractors to bid on the rebuilding project.

Monthly Property Performance Report for July 2020: Fortune reviewed the Property Performance Report with the Board.

## **6. UNFINISHED BUSINESS:**

- a. Approval of Updated COVID-19 Preparedness Plan:** With the issuance of Executive Order 20-81 that mandates face coverings in public spaces, an updated COVID-19 Preparedness Plan was presented to the Board for their approval. The Plan will continue to be updated as required by new guidance or changing circumstances.

**Commissioner Marsh moved to approve the updated Crosby HRA COVID-19 Preparedness Plan with expectation staff will continue to update the Plan as required based on new guidance without Board approval. Commissioner Neprud seconded the motion. Through roll call vote, all commissioners were in favor of the motion and none were opposed. The motion was approved.**

## **7. NEW BUSINESS**

- a. Approval of Updated Policies:** Young reviewed each of the following policies:

- » Technology Use Policy
- » Capital Asset Management Inventory Policy
- » Check Signing Policy
- » Disposition Policy

**Moved by Commissioner Neprud followed by a second from Commissioner McGinnis to adopt Resolution No. 2021-11 through Resolution No. 2021-14, approving the Technology Use Policy, Capital Asset Management Inventory Policy, Check Signing Policy, and the Disposition Policy. Through a roll call vote, all commissioners were in favor and none were opposed. The motion passed.**

## **8. NEXT MEETING:** Tuesday, September 8<sup>th</sup>, 2020

## **9. ADJOURNMENT:**

**Moved and seconded by Commissioners McGinnis and Marsh, the meeting was adjourned at 11:54 a.m.**

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To: Crosby HRA Board Members  
From: Shannon Fortune, Housing Manager  
Date: August 31, 2020  
Re: Annual Meeting

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According to the bylaws, the Crosby HRA is required to hold its annual meeting as part of the regular meeting in September each year. Typically at annual meetings, all new members are given the Oath of Office, the Board elects officers, and the bylaws are reviewed.

#### **Election of Officers**

Following is a list of the board members and terms.\* State Statute states that commissioners continue to serve until either reappointed or replaced. According to the bylaws, the chair, vice chair, and secretary shall be elected at the annual meeting of the HRA.

» Linda Peeples, Chair	Term Expires: 2021
» Margaret Saba, Commissioner	Term Expires: 2021
» Buzz Neprud, Commissioner	Term Expires: 2022
» Julie McGinnis, Vice Chair	Term Expires: 2024
» Renae Marsh, Secretary/Treasurer	Term Expires: 2025

\*All terms expire August 31<sup>st</sup>.

#### **Review Bylaws**

A copy of the bylaws are attached for your review and approval.

**Action Items: (1) Elect HRA Chair, Vice Chair and Secretary/Treasurer.  
(2) Approve Bylaws.**

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**BYLAWS OF THE HOUSING AND REDEVELOPMENT  
AUTHORITY OF CROSBY, MINNESOTA**

Amended 3/2020

**ARTICLE I. THE AUTHORITY**

Section 1. Name of Authority. The name of the Authority shall be the "Housing and Redevelopment Authority of Crosby, Minnesota."

Section 2. Seal of the Authority. The seal of the Authority shall be in the form of a circle and shall bear the name of the Authority and the year of its organization.

Section 3. Office of the Authority. The offices of the Authority shall be in the Dellwood Apartments building located at 300 Third Avenue, Northeast, Crosby, Minnesota, but the Authority may hold its meetings at such other place or places as it may designate by resolution.

**ARTICLE II. OFFICERS**

Section 1. Officers. The officers of the Authority shall be a Chair, Vice Chair, and a Secretary.

Section 2. Chair. The Chair shall preside at all meetings of the Authority. Except as otherwise delegated, the Chair shall sign all contracts, deeds and other instruments made by the Authority. At each meeting the Chair shall submit such recommendations and information as he/she may consider proper concerning the business, affairs and policies of the Authority.

Section 3. Vice-Chair. The Vice-Chair shall perform the duties of the Chair in the absence or incapacity of the Chair. In case of the resignation or death of the Chair, the Vice-Chair shall perform such duties as are imposed on the Chair until such time as the Authority shall select a new Chair.

Section 4. Secretary. The Secretary shall perform the duties of a Secretary for the Authority.

Section 5. Executive Director. The Authority shall employ or contract with an Executive Director who shall have general supervision over the administration of its business and affairs, subject to the direction of the Authority. He/she shall be charged with the management of the housing and redevelopment projects of the Authority.

As assistant to the Secretary, the Executive Director in his/her own name and title shall keep the records of the Authority, shall act as Secretary of the meetings of the Authority and record all votes, and shall keep a record of the proceedings of the Authority in a journal of proceedings to be kept for such purposes, and shall perform all duties incident to his/her office. He/she shall keep in safe custody the seal of the Authority and shall have the power to affix such seal to all contracts and instruments to be executed by the Authority.

The Executive Director shall have the care and custody of all funds of the Authority and shall deposit the same in the name of the Authority in such bank or banks as the Authority may select. Except as otherwise authorized by resolution of the authority, the Executive Director shall sign all orders and checks for payment of money and shall pay out and disburse such moneys under the

direction of the Authority. Except as otherwise authorized by resolution of the Authority, all such orders and checks shall be counter-signed by the Chair or other designated official. The Executive Director shall keep regular books of accounts showing receipts and expenditures and shall render to the Authority, at each regular meeting or more often as requested, an account of his/her transactions and also of the financial condition of the Authority. He/she shall give such bond for faithful performance of his/her duties as the Authority may determine.

Except as otherwise authorized by resolution of the Authority, the Executive Director is authorized to sign all contracts, deeds and other instruments made by the Authority.

The Authority shall determine the compensation of the Executive Director.

Section 6. Additional Duties. The officers of the Authority shall perform such other duties and functions as may from time to time be required by the Authority or the by-laws or rules and regulations of the Authority.

Section 7. Election or Appointment. The first Chair shall, pursuant to his/her appointment, serve in the capacity of Chair until the expiration of his/her term of office as Commissioner. The Vice-Chair, Secretary and, except in the case of the first Chair, the Chair shall be elected at the annual meeting of the Authority from among the Commissioners of the Authority, and shall hold office for one year or until their successors are elected and qualified.

Section 8. Vacancies. Should the office of the Chair, Vice Chair or Secretary become vacant, the Authority shall elect a successor from its membership at the next regular meeting, and such election shall be for the unexpired term of said office. When the office of the Executive Director becomes vacant, the Authority shall appoint a successor as aforesaid.

Section 9. Additional Personnel. The Authority may from time to time employ such personnel as it deems necessary to exercise its powers, duties and functions as prescribed by the Municipal Housing and Redevelopment Act of Minnesota (Minnesota Statutes 469.001, et. seq.) applicable thereto. The Authority, subject to the laws of the State of Minnesota, shall determine the selection and compensation of such personnel (including the Executive Director).

### ARTICLE III. MEETINGS

Section 1. Annual Meeting. The annual meeting of the Authority shall be held immediately prior to the regular September meeting.

Section 2. Regular Meetings. Monthly meetings shall be held without notice at the regular meeting place of the Authority on the second Tuesday of each month at 11:00 o'clock AM unless the same shall be a legal holiday or other day on which a public meeting cannot be held in Minnesota, in which event the meeting shall be held on the next regular working day or as otherwise established by the Authority at a regular or special meeting.

Section 3. Special Meetings. The Chair, or any two commissioners, may call special meetings of the Authority for the purpose of transacting any business designated in the call. Each commissioner of the Authority must receive the call for a special meeting at least two (2) days prior to the date of such special meeting. At such special meeting no business shall be considered other than as designated in the call, but if all of the commissioners of the Authority are present at a special meeting, any and all business may be transacted at such special meeting.

Section 4. Quorum. The powers of the Authority shall be vested in the Commissioners thereof in

office from time to time. Three Commissioners shall constitute a quorum for the purpose of conducting its business and exercising its powers and for all other purposes, but a smaller number may adjourn from time to time until a quorum is obtained. When a quorum is in attendance, the Authority upon a vote of a majority of the Commissioners present may take action.

Section 5. Attendance. Commissioners shall be expected to attend all meetings except with an excused absence. Any Commissioner who misses three consecutive meetings without an excused absence is considered to have resigned from the Board of Commissioners.

Section 6. Order of Business. At the regular meeting of the Authority the following shall be the order of business:

1. Roll Call
- 2 Reading and approval of the minutes of the previous meeting.
3. Bills and Communications
4. Report of the Executive Director
5. Reports of Committees.
6. Unfinished Business.
7. New Business.
8. Adjournment.

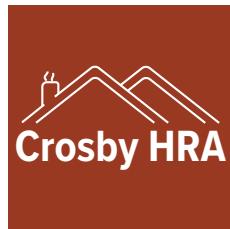
All resolutions shall be in writing and shall be copied in the journal of the proceedings of the Authority.

Section 7. Manner of Voting. The voting on all questions coming before the Authority shall be by voice vote, and yeas and nays shall be entered upon the minutes of such meeting.

#### ARTICLE IV. AMENDMENTS

Section 1. Amendments to Bylaws. The bylaws of the Authority shall be amended only with the approval of at least three of the members of the Authority at a regular or a special meeting.

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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: September 2, 2020  
Re: September Financial Report

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Please find attached the financial information for August 2020.

**Action Requested: Approval of August checks numbered 117793 through 117822 and August ACH payments numbered 1393 through 1398 and 125 through 128.**

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## Crosby Housing & Redevelopment Authority 2021 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug
Quick Ratio	12	QR <1 =0, QR >2 =12	12.00	12.00	12.00	12.00	12.00
Months Expendable Net Assets	11	MENA <1.0= 0, ME >4 =11	11.00	11.00	11.00	11.00	11.00
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	2.00	2.00	2.00	2.00	2.00
<b>Total Points</b>	<b>25</b>		<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>
MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00	16.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5% =5 , TAR >2.5% =0	0.00	0.00	5.00	2.00	2.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00	4.00
<b>Total Points</b>	<b>25</b>		<b>20.00</b>	<b>20.00</b>	<b>25.00</b>	<b>22.00</b>	<b>22.00</b>
<b>Total of Above Ratios</b>	<b>50</b>		<b>45</b>	<b>45</b>	<b>50</b>	<b>47</b>	<b>47</b>

MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00	5.00	5.00
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or	5.00	5.00	5.00	5.00	5.00
<b>Total Points</b>	<b>10</b>	<b>Capital Fund Troubled</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>

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**PH Operating - Board  
Public Housing Operating - Board  
August, 2020**

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	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>Income</b>				
100-000-3110.000 Dwelling Rental	-16,249.00	-81,373.00	-82,537.50	1,164.50
100-000-3120.000 Excess Utilities	-230.00	-600.00	-229.15	-370.85
100-000-3401.000 Operating Subsidy	-5,958.00	-34,824.00	-37,500.00	2,676.00
100-000-3402.000 Capital Fund Revenue	0.00	-28,165.84	-10,000.00	-18,165.84
100-000-3610.000 Interest Revenue	1.14	2.58	0.00	2.58
100-000-3690.000 Other Income	0.00	-233.94	-2,912.50	2,678.56
100-000-3691.000 Other Tenant Revenue	-916.26	-2,217.76	-5,083.35	2,865.59
100-000-3695.000 Laundry Revenue	-212.00	-1,034.25	-950.00	-84.25
100-000-3699.000 POHP Grant Revenue	0.00	-100,880.11	0.00	-100,880.11
<b>Total Income</b>	<b>-23,564.12</b>	<b>-249,326.32</b>	<b>-139,212.50</b>	<b>-110,113.82</b>
<b>Expense</b>				
100-000-4110.000 Administration Salaries	1,448.33	7,913.61	7,845.85	67.76
100-000-4130.000 Legal	0.00	1,206.10	937.50	268.60
100-000-4140.000 Staff Training	0.00	62.50	166.65	-104.15
100-000-4150.000 Travel	63.83	227.13	329.15	-102.02
100-000-4171.000 Auditing Fees	1,000.00	3,000.00	2,750.00	250.00
100-000-4190.000 Sundry-Other Admin	40.00	220.00	145.85	74.15
100-000-4191.000 Management Fees	3,000.00	15,000.00	15,000.00	0.00
100-000-4194.000 Office Supplies	0.00	261.47	375.00	-113.53
100-000-4195.000 Membership Dues	0.00	91.20	129.15	-37.95
100-000-4196.000 Telephone	76.00	326.82	300.00	26.82
100-000-4198.000 Advertising	0.00	0.00	202.10	-202.10
100-000-4199.000 Postage	6.00	398.50	118.75	279.75
100-000-4210.000 Tenant Svcs Salaries	314.78	1,704.99	1,800.00	-95.01
100-000-4230.000 Tenant Services Other	21.14	110.15	541.65	-431.50
100-000-4310.000 Water	1,359.35	5,008.05	6,202.10	-1,194.05
100-000-4315.000 Sewer	2,078.09	7,832.37	9,127.10	-1,294.73
100-000-4320.000 Electricity	2,095.01	7,167.65	8,835.40	-1,667.75
100-000-4330.000 Gas	0.00	800.69	5,035.40	-4,234.71
100-000-4431.000 Garbage & Trash	561.26	2,210.61	3,500.00	-1,289.39
100-000-4410.000 Maintenance Labor	3,144.23	17,565.88	17,529.15	36.73
100-000-4420.000 Materials	533.20	3,227.48	5,416.65	-2,189.17
100-000-4430.000 Contracts Costs	3,193.78	5,717.42	7,083.35	-1,365.93
100-000-4432.000 Decorating Contract	12.79	371.31	3,750.00	-3,378.69
100-000-4435.000 Grounds Contract	31.41	97.70	416.65	-318.95
100-000-4445.000 Elevator Maintenance	126.41	2,580.41	1,458.35	1,122.06
100-000-4450.000 Plumbing/Heating	85.00	567.50	2,083.35	-1,515.85
100-000-4455.000 Snow Removal	0.00	0.00	1,000.00	-1,000.00
100-000-4456.000 Exterminating	22.00	44.00	516.65	-472.65
100-000-4457.000 Janitor/Cleaning	441.14	2,544.50	2,833.35	-288.85
100-000-4510.000 Insurance	1,856.66	9,283.30	8,491.70	791.60
100-000-4520.000 Property Tax	519.26	3,066.12	2,910.40	155.72
100-000-4540.000 Employee Benefits	1,482.63	11,058.66	13,604.15	-2,545.49
<b>Total Expense</b>	<b>23,512.30</b>	<b>109,666.12</b>	<b>130,435.40</b>	<b>-20,769.28</b>
<b>Net Income(-) or Loss</b>	<b>-51.82</b>	<b>-139,660.20</b>	<b>-8,777.10</b>	<b>-130,883.10</b>

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**Crosby HRA  
Edgewood Operating Stmt - Board  
August, 2020**

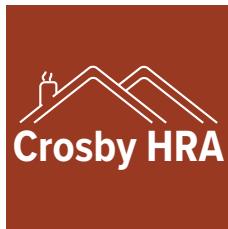
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	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-18,751.00	-94,930.00	-95,268.75	338.75
700-000-3120.000 Excess Utilities	-520.00	-1,590.00	-800.00	-790.00
700-000-3404.000 Other Government Grant	-9,212.00	-42,447.00	-42,802.10	355.10
700-000-3610.000 Interest Revenue	13.36	-12,676.66	-13,250.00	573.34
700-000-3690.000 Other Income	0.00	-733.93	-91.65	-642.28
700-000-3691.000 Other Tenant Revenue	-1,142.00	-4,657.99	-2,720.85	-1,937.14
700-000-3695.000 Laundry Revenue	-607.25	-3,352.25	-3,310.40	-41.85
<b>Total Income</b>	<b>-30,218.89</b>	<b>-160,387.83</b>	<b>-158,243.75</b>	<b>-2,144.08</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	2,372.48	12,970.40	12,912.50	57.90
700-000-4130.000 Legal	0.00	1,206.10	937.50	268.60
700-000-4140.000 Staff Training	0.00	62.50	250.00	-187.50
700-000-4150.000 Travel	63.82	155.82	312.50	-156.68
700-000-4171.000 Auditing Fees	1,000.00	3,000.00	2,750.00	250.00
700-000-4190.000 Sundry-Other Admin	40.00	214.00	116.65	97.35
700-000-4191.000 Management Fees	4,500.00	22,500.00	22,500.00	0.00
700-000-4194.000 Office Supplies	0.00	263.01	375.00	-111.99
700-000-4195.000 Membership Dues	0.00	91.20	129.15	-37.95
700-000-4196.000 Telephone	76.00	326.86	300.00	26.86
700-000-4198.000 Advertising	0.00	0.00	166.65	-166.65
700-000-4199.000 Postage	6.00	398.50	116.65	281.85
700-000-4210.000 Tenant Svcs Salaries	472.18	2,557.43	2,700.00	-142.57
700-000-4230.000 Tenant Services Other	21.14	110.18	83.35	26.83
700-000-4310.000 Water	442.90	1,765.06	2,997.90	-1,232.84
700-000-4315.000 Sewer	758.91	3,035.43	4,962.50	-1,927.07
700-000-4320.000 Electricity	2,993.03	10,160.75	11,525.00	-1,364.25
700-000-4330.000 Gas	0.00	1,279.18	5,166.65	-3,887.47
700-000-4431.000 Garbage & Trash	135.65	575.60	916.65	-341.05
700-000-4410.000 Maintenance Labor	3,241.41	18,038.77	18,037.50	1.27
700-000-4420.000 Materials	591.97	5,423.02	4,166.65	1,256.37
700-000-4430.000 Contracts Costs	1,468.34	3,937.29	5,416.65	-1,479.36
700-000-4432.000 Decorating Contract	19.17	4,373.73	4,583.35	-209.62
700-000-4435.000 Grounds Contract	36.65	118.86	250.00	-131.14
700-000-4445.000 Elevator Maintenance	1,959.08	4,413.08	1,458.35	2,954.73
700-000-4450.000 Plumbing/Heating	0.00	85.00	5,000.00	-4,915.00
700-000-4455.000 Snow Removal	0.00	0.00	1,458.35	-1,458.35
700-000-4456.000 Exterminating	33.00	66.00	625.00	-559.00
700-000-4457.000 Janitor/Cleaning	599.17	3,513.96	3,416.65	97.31
700-000-4510.000 Insurance	1,509.16	7,545.80	9,487.55	-1,941.75
700-000-4520.000 Property Tax	747.03	3,836.37	3,531.25	305.12
700-000-4540.000 Employee Benefits	1,738.44	12,404.67	15,741.70	-3,337.03
<b>Total Expense</b>	<b>24,825.53</b>	<b>124,428.57</b>	<b>142,391.65</b>	<b>-17,963.08</b>
<b>Net Income(-) or Loss</b>	<b>-5,393.36</b>	<b>-35,959.26</b>	<b>-15,852.10</b>	<b>-20,107.16</b>

**Housing and Redevelopment Authority of Crosby**  
**Payment Summary Report**  
**August 2020**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
8/13/2020	125	Karen Young	\$18.40
8/13/2020	126	Terry Quick	\$76.48
8/27/2020	127	Erik Warner	\$17.25
8/27/2020	128	Shannon Fortune	\$92.00
8/13/2020	1393	Lincoln Financial Group	\$656.02
8/13/2020	1394	Electronic Federal Tax Payment System	\$1,175.51
8/13/2020	1395	Minnesota Dept Of Revenue	\$128.81
8/27/2020	1396	Lincoln Financial Group	\$768.99
8/27/2020	1397	Electronic Federal Tax Payment System	\$1,405.91
8/27/2020	1398	Minnesota Dept Of Revenue	\$223.87
8/13/2020	117793	Void Check	\$0.00
8/13/2020	117794	Adams Pest Control	\$55.00
8/13/2020	117795	Brainerd Glass Comp.	\$58.74
8/13/2020	117796	Bremer Bank Credit Card	\$41.62
8/13/2020	117797	City Of Crosby	\$5,080.07
8/13/2020	117798	Crosby Ace Hardware	\$234.75
8/13/2020	117799	Crow Wing County San. Landfill	\$30.00
8/13/2020	117800	Ctcit	\$200.00
8/13/2020	117801	Gravelle Plumbing & Heating	\$85.00
8/13/2020	117802	Handyman's Inc.	\$112.54
8/13/2020	117803	Hd Supply Facilities Maint	\$505.04
8/13/2020	117804	Healthpartners	\$3,649.72
8/13/2020	117805	Judy Robinson	\$950.00
8/13/2020	117806	Mei Elevator Solutions	\$2,085.49
8/13/2020	117807	Minnesota Power	\$52.00
8/13/2020	117808	Rental History Reports	\$75.00
8/13/2020	117809	Verizon Wireless	\$128.59
8/13/2020	117810	Visa-Unity	\$416.98
8/18/2020	117811	Tenant Refund	\$327.91
8/27/2020	117812	Cliftonlarsonallen	\$2,000.00
8/27/2020	117813	Ctc	\$414.34
8/27/2020	117814	HDS, Inc.	\$120.00
8/27/2020	117815	Hd Supply Facilities Maint	\$145.19
8/27/2020	117816	Holden Electric Co. Inc.	\$4,770.15
8/27/2020	117817	Minnesota Dept Of Labor & Ind	\$110.00
8/27/2020	117818	Minnesota Power	\$5,088.04
8/27/2020	117819	Nisswa Sanitation Inc	\$226.09
8/27/2020	117820	Northland Fire Protection	\$1,649.00
8/27/2020	117821	ShofCorp LLC	\$75.48
8/27/2020	117822	Tkda	\$3,516.99
		<b>Report Total</b>	<b>\$36,766.97</b>

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Crosby, MN 56441-1642

PHONE (218) 546-5088  
FAX (218) 546-5041  
[www.crosbyhra.org](http://www.crosbyhra.org)

To: Crosby HRA Board Members  
From: Shannon Fortune, Housing Manager  
Date: September 2, 2020  
Re: Housing Manager Report

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### **Ongoing COVID-19 Response**

The face coverings provided by MN Housing have been distributed to all residents. The office remains closed except for limited and pre-scheduled interactions that cannot be done via a contactless method (mail, email, drop box, etc.). Annual inspections have resumed, incorporating a combination of personal protective equipment use and social distancing, and seem to be proceeding as expected. Staff continue to monitor updated state and federal orders regarding termination moratoriums, except in any situations that threaten the health and safety of tenants and property.

### **Tenant Activities Update**

Lila is very excited to report that she will have 31 participants at the first Senior Nutrition Assistance Program food box distribution in September. This number include six residents that were already enrolled but now are able to get their box at their own location, rather than having to travel to the food shelf to pick it up. Getting this program up and running, along with completing some online trainings to build her skills, has consumed most of Lila's time over the past 2.5 months. We are hopeful that now that the SNAPS program is up and running, she can focus some of her time on researching additional activities that can be offered to residents in a safe, socially-distanced manner.

### **Dellwood POHP Project Update**

Baratto will be returning to complete the air conditioner trim work the first week in September with the remaining punch list items expected to be resolved by later in the month.

### **Dellwood Kitchen Renovations**

A preconstruction meeting between staff and Hy-Tec was held to prepare for work starting September 8<sup>th</sup>. The project will begin with work in just two kitchens that first week to make sure everyone involved is clear on the timing and scope of work before moving on to the next group of units. After the initial two kitchens have been completed, the workers will continue on through the remaining units, working on three kitchens at a time. This will be quite an extensive project that includes cabinetry, flooring, appliances, and plumbing. It is expected that work will take approximately five days in each unit. To help our tenants be as prepared as possible, Mallory is giving a week's notice of work starting in each unit and also notifying the next units in line at the two-week mark. For the five days that workers are in a given unit, fridges will be relocated to the living room areas, stoves will be disconnected, a microwave can be provided to tenants that

*(Continued on back)*

don't already have one, and the only water source will be the bathroom. Hy-Tec has submitted their COVID-19 Preparedness Plan and will be following all industry-specific guidance related to safety and limiting the potential spread of the virus. Tenants are not required to wear masks while in their own units, however masks have been provided in case they feel safer doing so anyhow. The project is projected to wrap up in late October.

#### **Scattered Site Garage Reconstruction**

After working further with the City, Terry discovered that previous information provided was incorrect and the lots cannot be consolidated, however building permits can be issued to them as is. Bids have been received for the garage reconstruction and a contract will be awarded soon. This project is expected to conclude by the end of December.

#### **Vending Machine Update**

Following the small procurement procedure, after reviewing three competitive bids, staff selected Bernick's as the new vendor to fill and service the snack and soda machines on property. This transition will happen at the end of September and we are excited about the increased options that will be available to the tenants.

#### **Annual Management & Occupancy Review (MOR)**

No additional information about the rescheduled MOR has been received at this time.

#### **Monthly Property Performance Report for August 2020**

Please see attachment 4a.

#### **No Action Requested; Discussion Items**

## Crosby Housing and Redevelopment Authority

### Monthly Property Performance Report

August 2020

1. Property Narrative

2. Physical Occupancy

Unit Size	Total Units	Occupied Units	Mod Rehab	Make Ready	Vacant Units	Percent Occupied
Edgewood	61	61	n/a	n/a	0	100%
Dellwood	39	39	n/a	n/a	0	100%
Family Units	20	20	n/a	n/a	0	100%
<b>TOTAL</b>	<b>120</b>	<b>120</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100%</b>

3. Customer Traffic

Applications Requested	4
Applications Placed on PH Wait List	1
Applications Denied on PH Wait List	1

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	99	33	2	2	0
2 bdrm	13	6	0	0	0
3 bdrm	6	12	0	0	0
4 bdrm	2	4	0	0	0
<b>TOTAL</b>	<b>120</b>	<b>55</b>	<b>2</b>	<b>2</b>	<b>0</b>

5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	2	7
Move-Outs	2	7

\*Starting 4/1/2020

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
None			

7. Recertifications

Interim Recertifications	1
Annual Recertifications	9
Completed for this month	10

8. Annual Unit Inspections

Total units to be inspected this year	120
Number completed start of month	5
Number inspected for the month	0
Number completed year-to-date	5
Total left to be inspected this year	115
Have all building system inspections been completed?	In Process
If yes, please enter date	n/a

\*Starting 4/1/2020

9. Lease Enforcements

Lease warnings/violations issued	4
30-day lease terminations	1

10. Evictions

Resident	Reason	Summons Date	Judgment Action
None			

11. Non-Emergency Work Orders

Beginning Balance	3
Received	31
Closed	24
Ending Balance	10
Total Completed Work Orders for Year	141

\*Starting 4/1/2020

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	0	3
Completed within 24 hours	0	3
Percent completed within 24 hours	n/a	100%

\*Starting 4/1/2020

13. Rent Collection

	This Month
Rent Charges	35,392
Other Charges	2,334
<b>Total New Charges</b>	<b>37,726</b>
Arrears, tenants in possession	856

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	761
Current Rent Charges	35,392
Current Rent Collections	34,631
Accounts Receivable Rate	2%
Collection Rate	98%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	2,415
Prior Rent Charges	433,971
Collection Rate	99%

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To: Crosby HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: September 2, 2020  
Re: Executive Director Report

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**Maintenance Engineer & Maintenance Specialist Positions**

The application window for our maintenance specialist position closed on 8/31/20. We are currently reviewing applicants and will be starting interviews ASAP. We have also received applications for our maintenance engineer position and have started reviewing those applicants and plan on interviewing qualified candidates ASAP.

**No Action Requested; Discussion Items**

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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: September 2, 2020  
Re: Addition of Executive Director to Unity Bank Account

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We would like to add our new executive director, Eric Charpentier, to the Unity Bank account as a signatory. Unity Bank requires action by the board approving this addition. As such, we are asking for a motion from the board to add Eric Charpentier to the Unity Bank account.

**Action Requested: Motion to approve the addition of Executive Director Eric Charpentier to the Unity Bank account as a signatory.**

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---

To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: September 2, 2020  
Re: Updated Policy Approval

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There are three (3) policies before the Board for approval this month.

» **Investment Policy, Res. No. 2021-15 (Attachment 7a)**

The purpose of the Investment Policy is to maximize the return on all Crosby HRA reserves by investing the maximum amount of money not needed for operations in prudent investment vehicles.

» **Funds Transfer Policy, Res. No. 2021-16 (Attachment 7b)**

The purpose of the Funds Transfer Policy is to designate the positions that have the authority to transfer funds on behalf of the Crosby HRA and to update account access and controls with depositories on who may transfer funds.

» **Maintenance Policy, Res. No. 2021-17 (Attachment 7c)**

The purpose of the Maintenance Policy is to outline the Crosby HRA's operations and procedures for maintenance and housekeeping.

**Action Requested: Approve Resolution Nos. 2021-15–2021-17 adopting the Investment Policy, Funds Transfer Policy, and the Maintenance Policy.**

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**CROSBY HOUSING AND REDEVELOPMENT AUTHORITY**

**Investment Policy**

**Adopted: 9/8/21 Resolution No.: 2021-15**

**POLICY STATEMENT**

The purpose of this Investment Policy is to maximize the return on all Crosby Housing and Redevelopment Authority (hereinafter, “the Agency”) reserves by investing the maximum amount of money not needed for operations in prudent investment vehicles.

The executive director is hereby designated the administrator of the Agency's funds and will be responsible for their timely and appropriate investment.

An investment register shall be maintained to record the purchase and sale of investment securities. A separate record shall be maintained for each fund account. At a minimum, the record shall contain the following:

- A. A complete description of the securities purchased
- B. The date of purchase
- C. The purchase price
- D. The interest rate
- E. The amount of periodic increment of value of US Savings Bonds, if applicable
- F. The date of sale
- G. Source of funds invested

Interest earned shall be credited when actually received or credited to the account.

On an annual basis, as part of the budget preparation process, the finance director shall develop an investment strategy for all Agency funds that are not needed for operations and available for investment. This strategy shall be presented to the board of commissioners for their approval along with the budget while assuring sufficient liquidity to meet the daily cash flow demands of the Agency.

In addition, the Agency shall make periodic reviews to determine anticipated revenues (rents, non-dwelling income, requisitions of funds, grants, and other income) and anticipated expenditures to determine the amount of investment(s) to be made, if any. The investment process will be accomplished through financial representatives at designated financial institutions.

All federal funds of the Agency will be invested solely in securities of the type approved by the U.S. Department of Housing and Urban Development. Currently, these investments may include:

- A. U.S. Treasury Bills
- B. U.S. Treasury Notes and Bonds

- C. Obligations of Federal Government Agencies
- D. Securities of Government Sponsored Agencies
- E. Insured Money Market Deposit Accounts
- F. Municipal Depository Fund
- G. Super NOW Accounts
- H. Certificates of Deposit
- I. Repurchase Agreements
- J. Sweep Accounts
- K. Separate Trading of Registered Interest and Principal of Securities (STRIPS)
- L. Mutual Funds that meet the HUD criteria

All investments shall be adequately collateralized. If the Agency's funds in a bank exceed the federal insurance limits, there shall be adequate collateral of the type the Agency can invest in placed in a set aside in an amount equal to the total of the deposits exceeding the insurable limits.

*Note: This policy does not apply to the Agency's retirement plan funds that are required to be covered by the retirement plan.*

HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE CITY OF CROSBY

RESOLUTION NO. 2021-15

INVESTMENT POLICY

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby should have in place an Investment Policy to maximize the return on all reserves by investing the maximum amount of money not needed for operations in prudent investment vehicles; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby has reviewed and updated its previously established Investment Policy; and

NOW, THEREFORE BE IT RESOLVED by the Board of Commissioners of the HRA as follows:

1. The Investment Policy is hereby approved.

I CERTIFY THAT the above resolution was adopted by the Housing and Redevelopment Authority in and for the City of Crosby.

Dated: \_\_\_\_\_  
\_\_\_\_\_  
Linda Peeples, Chair

Dated: \_\_\_\_\_  
\_\_\_\_\_  
Eric Charpentier, Executive Director

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**CROSBY HOUSING AND REDEVELOPMENT AUTHORITY**

**Funds Transfer Policy**

**Adopted: 9/8/20**

**Resolution No. 2021-16**

**POLICY STATEMENT**

The Crosby Housing and Redevelopment Authority (hereinafter, “the Agency”) hereby designates the positions that have the authority to transfer funds on its behalf. The purpose of this policy is to update instructions to depositories on who may transfer funds.

- A. People occupying the following positions are the only ones authorized to transfer funds from one Crosby HRA bank account to another and/or to wire transfer funds relating to Agency investments and cash management:
  - 1. Executive Director
  - 2. Finance Director
  - 3. Accounting Specialist
- B. The positions authorized to transfer funds shall be individually bonded in the amounts deemed appropriate by the Agency Board of Commissioners (including a blanket bond).
- C. Account access and controls shall be updated with designated depositories of the Agency on who may transfer funds.
  - 1. Wire Transfers may be created/modified/deleted or approved/rejected by the finance director or accounting specialist. A two person verification system is in place in which the finance director or accounting specialist must approve the wire transfer before it is processed.
  - 2. The finance director may transfer funds on-line between the Agency bank accounts.
  - 3. The executive director and finance director may transfer funds off-line between the Agency bank accounts through the branch or banker.
- D. This policy rescinds all previous transfer of funds policies and shall become effective upon its adoption.

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HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE CITY OF CROSBY

RESOLUTION NO. 2021-16

FUNDS TRANSFER POLICY

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby is required to have in place a Funds Transfer Policy that designates the positions that have the authority to transfer funds on its behalf; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby has reviewed and updated its previously established Funds Transfer Policy; and

NOW, THEREFORE BE IT RESOLVED by the Board of Commissioners of the HRA as follows:

1. The Funds Transfer Policy is hereby approved.

I CERTIFY THAT the above resolution was adopted by the Housing and Redevelopment Authority in and for the City of Crosby.

Dated: \_\_\_\_\_ Linda Peeples, Chair

Dated: \_\_\_\_\_ Eric Charpentier, Executive Director

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**CROSBY HOUSING AND REDEVELOPMENT AUTHORITY**  
**Maintenance Policy**  
**Adopted: 9/8/20 Resolution No.: 2021-17**

The Crosby HRA staff is responsible for the maintenance of properties owned and managed by the Crosby HRA.

**Staff Responsibility**

- Executive Director: Oversees and provides direction to entire staff including management
- Finance Director: Develops budget and provides accounting services
- Housing Specialist: Receives calls, keeps maintenance staff informed, and enters work orders in database
- Maintenance Supervisor: Directly supervises maintenance and housekeeping staff and contractors; purchases supplies and equipment
- Maintenance Engineer: Performs maintenance and repairs tasks, provides direction and limited oversight to Maintenance Specialist
- Maintenance Specialist: Performs maintenance and repair tasks
- Housekeeping: Performs cleaning tasks of common areas and full cleaning during unit turns
- Housing Manager: Directly supervises caretakers
- Caretaker: Performs cleaning and some maintenance.

**Work Orders**

When staff is made aware of required maintenance, a work order is generated. Work orders are tracked using Housing Data Systems (HDS) as follows:

1. Work Order is made by entering all information related to maintenance issue:
  - a. Date and time
  - b. Address and tenant information
  - c. Issue
  - d. Permission to enter unit, if tenant is not present
2. Maintenance staff responds to work order based on priority status and current workload.
3. Work is completed by staff if possible. If not, materials are ordered and/or contractors are hired to complete repair. This is all documented on the work order.
4. If appropriate, charge backs to tenants are noted.
5. Work order is marked as complete when maintenance is finished.

**Priorities**

Work orders are completed by priority as follows:

1. Emergency – Any item that threatens tenant health and safety or the integrity of the building. These items are dealt with immediately.
2. Unit Turns – Once vacant the goal is to have unit available for a new tenant within 15 calendar days.
3. Routine Work – Called in by tenants that is not emergency type.
4. Scheduled and preventative maintenance.

**Tenant Notification**

Tenants shall be given a written reasonable advance notice prior to staff or contractors entering their unit unless the issue is an emergency or considered to be a possible emergency. A written notice will be left if staff or contractor entered the unit for an emergency.

**Entering Units**

No staff or contractor shall enter a unit while occupied by an unsupervised minor. No staff or contractor shall enter an unoccupied unit without proper notification unless for an emergency.

**Annual Inspections**

Staff shall formally inspect all units and grounds at least once per calendar year. Reports shall be submitted to the housing manager.

**Safety**

All tasks, equipment use, and material handling shall be performed in a safe manner with a minimum requirement of meeting OSHA standards.

**Equipment**

All equipment shall be maintained for optimum performance and safety.

**Supplies**

Routinely used materials and supplies shall be fully stocked in store room.

HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE CITY OF CROSBY

RESOLUTION NO. 2021-17

MAINTENANCE POLICY

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby is responsible for the maintenance of properties it owns and manages; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby has established a Maintenance Policy to outline current operations and procedures for maintenance and housekeeping; and

NOW, THEREFORE BE IT RESOLVED by the Board of Commissioners of the Housing and Redevelopment Authority in and for the City of Crosby as follows:

1. Maintenance Policy is hereby approved.

I CERTIFY THAT the above resolution was adopted by the Housing and Redevelopment Authority in and for the City of Crosby.

Dated: \_\_\_\_\_  
\_\_\_\_\_  
Linda Peeples, Chair

Dated: \_\_\_\_\_  
\_\_\_\_\_  
Eric Charpentier, Executive Director

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