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Crosby HRA Board Meeting

11:00 a.m. Tuesday, February 8th, 2022

Community Room, 300 Third Avenue NE, Crosby MN 56441

AGENDA

1. CALL TO ORDER

2. ROLL CALL

3. REVIEW AND APPROVE AGENDA

4. REVIEW AND APPROVE MINUTES (*Attachment 1*) pg. 3

5. BILLS & COMMUNICATIONS

- a.** Financial Report (*Attachment 2*) pg. 9
- b.** Housing Manager Report (*Attachment 3*) pg. 17
- c.** Executive Director Report (*Attachment 4*) pg. 23

6. UNFINISHED BUSINESS:

7. NEW BUSINESS:

- a.** Addition of Maxine Fisher to Unity Bank Accounts (*Attachment 5*) pg. 25
- b.** Approval of Budgets (*Attachment 6*) pg. 27

8. COMMISIONER COMMENTS:

9. NEXT MEETING: March 8th, 2022

10. ADJOURNMENT

Linda Peeples, Chair Term Expires: 2026

Renae Marsh, Secretary/Treasurer Term Expires: 2025

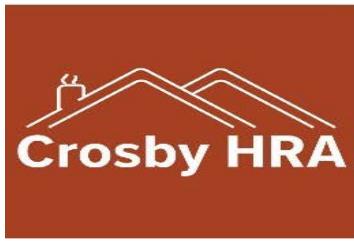
Buzz Neprud, Commissioner Term Expires: 2022

Maxine Fisher, Commissioner Term Expires: 2024

Marna Paron, Resident Commissioner Term Expires: 2026

**All terms expire August 31st*

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Crosby HRA BOARD MEETING MINUTES Tuesday, January 11, 2022

The regular meeting of the commissioners of the Housing and Redevelopment Authority of Crosby was held at 11:00 a.m., Tuesday, January 11, 2022, Community Room, 300 3rd Ave NE, Crosby MN 56441.

- 1. CALL TO ORDER:** Chair Peeples called the meeting to order at 11:01 a.m.
- 2. ROLL CALL:** Commissioners Linda Peeples, Renae Marsh, Marna Paron, and Maxine Fisher. Absent Buzz Neprud.

Others present: Finance Director Karen Young, Housing Manager Shannon Fortune, Rehab Administrative Specialist Kristin Miller, Housing Specialist Mallory Demel, Special Guest Reverend Gerald Fisher.

- 3. AMENDMENT TO THE AGENDA:**

Chair Peeples called out for two amendments to the presented agenda. To be added 7c. Pay Equity Report and 8. Chair Comments.

Moved by Commissioner Paron and seconded by Commissioner Marsh to approve the amendment to the Tuesday, January 11, 2022, agenda by adding the Pay Equity Report and the Chair Comments. Through a roll call vote, all commissioners were in favor and none were opposed. The motion passed.

- 4. PUBLIC HEARING:**

- a. Adoption of Resolution 2022-03 and Approval of the Five-Year Annual Plans:**

Chair Peeples opened the public hearing at 11:04 a.m.

A copy of the Affidavit of Publication along with the Five-Year Plan and Annual Plan was provided to the board. Fortune read a description of the PHA Plan and reviewed the goals of the agency.

Chair Peeples called for comments three times from anyone in favor of, as well as anyone speaking against, the plan. No comments were made.

Commissioner Paron made a motion to adopt Resolution No. 2022-03 approving the Five-Year and Annual PHA Plan. Commissioner Fisher seconded the motion. A roll call vote was taken with all commissioners voting in favor and nobody opposing. The motion passed and the resolution was adopted.

Chair Peeples closed the public hearing at 11:18 a.m.

5. REVIEW AND APPROVE MINUTES:

Moved by Commissioner Paron and seconded by Commissioner Marsh to approve the meeting minutes from Tuesday, December 14, 2021. All commissioners were in favor, and none were opposed. The minutes were approved.

6. BILLS AND COMMUNICATIONS:

a. Financial Report and Approval Request:

The financial report was presented by Karen Young.

In November we paid assessments for a street improvement project that impacted street frontage for both Dellwood and Edgewood. This was an unbudgeted expense for both properties and is reflected in account 4590 Other General Expense. The amounts were \$6,867.79 for Dellwood and \$8,378.70 for Edgewood.

In December we issued a check to Jet-Black of Brainerd in the amount of \$8,710.50 for commercial sealcoating and crack repair on the Dellwood and Edgewood parking lots. This was booked as an asset for both properties in the amount of \$4,250.60 for Dellwood and \$4,459.90 for Edgewood.

Moved by Commissioner Marsh and seconded by Commissioner Paron to approve December checks numbered 118356 through 118396 and December ACH payments numbered 1519 through 1530 and 206 through 208. All commissioners were in favor, and none were opposed. The motion was approved.

b. Housing Manager Report:

Tenant Activities Update

There were 21 participants in the NAPS food delivery program in December. The Activities Coordinator position has been posted since early December and so far there have not been any applications received.

The Ironton American Legion provided Christmas eve dinner for 35 households. Minutes from the December Tenant Counsel meeting are attached.

Caretaker

Rachel Hanford has resigned as the Caretaker. Her last day was Dec-30-2021. Until the position is filled, the caretaker phone is being forwarded to the on-call maintenance person.

REAC Inspection

We have been notified that an inspector will be onsite on Jan-12-2022 to conduct the REAC physical inspection of Edgewood. In preparation, we have done a pre-inspection walkthrough of all common areas, maintenance areas, and several tenant units. The inspector will not tell us which units will be inspected until they arrive onsite that day, so all Edgewood tenants have been notified of the possibility that their unit will be chosen for inspection.

Monthly Property Performance Reports for December 2021

December monthly property performance reports were presented.

c. Executive Director Report:

REAC Inspection in Edgewood

In December we were notified by HUD and a HUD inspector that our Edgewood property would go through a REAC inspection on Wednesday January 12th at 11am. This inspection will include the entire property: project grounds, common areas, office, maintenance work areas, laundry rooms, community room and a sample of units (5) will be selected at random on the day of the inspection. I will be accompanying the inspector along with our maintenance engineer, Scott Risnes. We did a pre-inspection visit to the building on 12/28 and identified some areas that we could improve on prior to the inspection and our maintenance staff has been busy getting ready for the full inspection.

7. UNFINISHED BUSINESS: None at this time.

8. NEW BUSINESS:

a. Designation of Official Depository

Pursuant to Minnesota Statute 118A.02, the Crosby HRA Board shall designate as a depository of its funds, one or more financial institutions. At this time, the official depository is Unity Bank and RBC Bank.

Moved by Commissioner Paron and seconded by Commissioner Marsh to approve the designation of Unity Bank and RBC Bank as the official depository. Through a roll call vote, all commissioners were in favor and none were opposed. The motion passed.

b. Voluntary Emergency Paid Sick Leave

In November the board and staff had discussion about voluntary emergency paid sick leave (VEPS) and directed staff to bring forward a policy for review in December. The VEPS policy was adopted by the board in December of 2021 and expired at the end of the year. This policy is meant to supplement our current sick leave accruals specifically in response to the ongoing COVID-19 pandemic. This policy is intended to allow all employees to have access to this voluntary paid leave if certain criteria is met, as laid out in the proposed policy. This policy, if adopted, would expire at the end of 2022, at which time the board could choose to extend it if they see fit. This is a voluntary policy that would be adopted by the agency which is different than the previous FFCRA that was mandated by the Federal government in 2020. The proposed policy would allow up to 80 hours of paid sick leave to a full-time employee as defined in the attached proposal. The proposed policy will allow for reimbursement of previously used accruals in 2022 if the employee met the criteria for the use of this VEPS at that time.

The Voluntary Emergency Paid Sick Leave (VEPS) Policy was presented along with the 2022-04 Resolution.

Moved by Commissioner Paron and seconded by Commissioner Fisher to approve the Adopt Board Resolution 2022-04 and adopt the Voluntary Emergency Paid Sick Leave (VEPS) policy. Through a roll call vote, all commissioners were in favor and none were opposed. The motion passed.

c. Pay Equity Report

Pursuant to State law, the Crosby HRA is required to submit a Pay Equity Report to the State of Minnesota every three years. Our next Pay Equity Report is due January 31, 2022 for wages as of December 31, 2021.

Upon entering all required data into the State's website, it has been determined that the Crosby HRA will meet compliance requirements of the Pay Equity Law.

Moved by Commissioner Paron and seconded by Commissioner Marsh to approve the submittal of Pay Equity. Through a roll call vote, all commissioners were in favor, and none were opposed. The motion passed.

9. CHAIR COMMENTS:

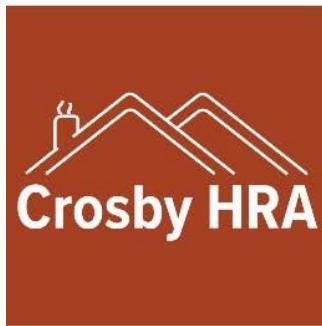
Chair Peeples stated she had received an anonymous letter. She stated due to it being anonymous we as a board will not respond to any anonymous letters. Only signed letters will get responses and or action. If this individual would like a response they will need to reply with their name and contact information. That is all.

NEXT MEETING: Tuesday, February 8, 2022

10. ADJOURNMENT:

Commissioner Paron made a motion to adjourn the meeting. Commissioner Fisher seconded the motion. All commissioners voted in favor of the motion, and none were opposed. The motion was approved, and meeting was adjourned at 12:05 p.m.

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To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 1, 2022
Re: February Financial Report

Please find attached the financial information for January 2022.

Action Requested:

Approval of January checks numbered 118397 through 118425 and January ACH payments numbered 1531 through 1538 and 209 through 212.

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Crosby Housing & Redevelopment Authority

2022 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Quick Ratio	12	QR <1 =0, QR >2 =12	12.00	12.00	12.00	12.00	12.00	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	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	2.00	2.00	2.00	2.00	2.00
Total Points	25		25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00

MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Occupancy	16	O <90% =0, O >98% =16	8.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
Tenant Accounts Receivable	5	TAR <1.5% =5 , TAR >2.5% =0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Points	25		12.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Total of Above Ratios	50		37	41	41	41	41	41	41	41	41	41

MASS Ratios	Max Pts	Scoring
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or
Total Points	10	Capital Fund Troubled

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Date: 2/2/2022

Time: 12:14:30 PM

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PH Operating - Board
Public Housing Operating - Board
January, 2022

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	Current Period	Current Year	Year To Date Budget	Variance
Income				
100-000-3110.000 Dwelling Rental	-16,096.00	-173,444.00	-166,666.70	-6,777.30
100-000-3120.000 Excess Utilities	-6.00	-718.76	-475.00	-243.76
100-000-3401.000 Operating Subsidy	-11,170.00	-123,612.00	-73,991.70	-49,620.30
100-000-3402.000 Capital Fund Revenue	0.00	0.00	-8,340.00	8,340.00
100-000-3610.000 Interest Revenue	-0.20	3.35	0.00	3.35
100-000-3690.000 Other Income	-71.96	-2,545.17	-500.00	-2,045.17
100-000-3691.000 Other Tenant Revenue	-1,138.89	-9,680.64	-7,500.00	-2,180.64
100-000-3695.000 Laundry Revenue	-247.50	-2,270.75	-2,041.70	-229.05
100-000-3699.000 POHP Grant Revenue	0.00	-450.85	0.00	-450.85
Total Income	-28,730.55	-312,718.82	-259,515.10	-53,203.72
Expense				
100-000-4110.000 Administration Salaries	1,491.84	16,388.48	16,166.70	221.78
100-000-4130.000 Legal	469.50	462.00	2,500.00	-2,038.00
100-000-4140.000 Staff Training	0.00	9.80	333.30	-323.50
100-000-4150.000 Travel	61.44	607.82	550.00	57.82
100-000-4171.000 Auditing Fees	262.50	3,412.50	3,275.00	137.50
100-000-4190.000 Sundry-Other Admin	32.50	432.50	270.80	161.70
100-000-4191.000 Management Fees	3,000.00	30,000.00	30,000.00	0.00
100-000-4194.000 Office Supplies	89.87	781.81	750.00	31.81
100-000-4195.000 Membership Dues	90.00	182.40	258.30	-75.90
100-000-4196.000 Telephone	0.00	666.33	750.00	-83.67
100-000-4198.000 Advertising	14.55	900.44	404.20	496.24
100-000-4199.000 Postage	0.00	392.50	250.00	142.50
100-000-4210.000 Tenant Svcs Salaries	0.00	1,342.32	3,600.00	-2,257.68
100-000-4230.000 Tenant Services Other	0.00	185.00	1,083.30	-898.30
100-000-4310.000 Water	1,253.19	12,867.55	12,375.00	492.55
100-000-4315.000 Sewer	1,909.05	19,386.57	19,083.30	303.27
100-000-4320.000 Electricity	0.00	17,651.80	16,750.00	901.80
100-000-4330.000 Gas	0.00	6,365.19	7,416.70	-1,051.51
100-000-4431.000 Garbage & Trash	573.52	7,148.34	8,500.00	-1,351.66
100-000-4410.000 Maintenance Labor	3,016.75	30,490.35	36,733.30	-6,242.95
100-000-4420.000 Materials	1,638.10	13,812.01	10,833.30	2,978.71
100-000-4430.000 Contracts Costs	2,050.03	10,756.61	14,166.70	-3,410.09
100-000-4432.000 Decorating Contract	0.00	7,322.70	7,500.00	-177.30
100-000-4435.000 Grounds Contract	259.12	2,384.69	833.30	1,551.39
100-000-4445.000 Elevator Maintenance	0.00	6,780.23	2,916.70	3,863.53
100-000-4450.000 Plumbing/Heating	3,021.30	3,502.34	4,166.70	-664.36
100-000-4455.000 Snow Removal	230.93	230.93	2,000.00	-1,769.07
100-000-4456.000 Exterminating	0.00	550.00	833.30	-283.30
100-000-4457.000 Janitor/Cleaning	651.96	7,146.28	5,666.70	1,479.58
100-000-4510.000 Insurance	2,102.87	21,028.70	20,629.10	399.60
100-000-4520.000 Property Tax	618.31	5,727.34	5,387.50	339.84
100-000-4540.000 Employee Benefits	2,257.75	20,856.90	20,358.40	498.50
100-000-4590.000 Other General Expense	0.00	6,867.79	0.00	6,867.79
Total Expense	25,095.08	256,640.22	256,341.60	298.62
Net Income(-) or Loss	-3,635.47	-56,078.60	-3,173.50	-52,905.10

Date: 2/2/2022

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Crosby HRA
Edgewood Operating Stmt - Board
January, 2022

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	Current Period	Current Year	Year To Date Budget	Variance
Income				
700-000-3110.000 Dwelling Rental	-18,770.00	-185,497.00	-193,008.30	7,511.30
700-000-3120.000 Excess Utilities	-47.00	-1,769.00	-1,600.00	-169.00
700-000-3404.000 Other Government Grant	-9,500.00	-94,462.00	-87,108.30	-7,353.70
700-000-3490.000 Gain/Loss on Sale of A	0.00	-3,900.00	0.00	-3,900.00
700-000-3610.000 Interest Revenue	12.20	7,124.06	-13,333.30	20,457.36
700-000-3690.000 Other Income	-107.95	-2,287.97	-666.70	-1,621.27
700-000-3691.000 Other Tenant Revenue	-311.14	-5,070.02	-5,416.70	346.68
700-000-3695.000 Laundry Revenue	-683.76	-7,511.51	-7,000.00	-511.51
Total Income	-29,407.65	-293,373.44	-308,133.30	14,759.86
Expense				
700-000-4110.000 Administration Salaries	2,487.76	26,532.73	26,533.30	-0.57
700-000-4130.000 Legal	0.00	-7.50	2,500.00	-2,507.50
700-000-4140.000 Staff Training	0.00	28.17	500.00	-471.83
700-000-4150.000 Travel	65.12	682.52	625.00	57.52
700-000-4171.000 Auditing Fees	262.50	3,412.50	3,275.00	137.50
700-000-4190.000 Sundry-Other Admin	32.50	427.50	233.30	194.20
700-000-4191.000 Management Fees	4,500.00	45,000.00	45,000.00	0.00
700-000-4194.000 Office Supplies	89.88	1,631.37	750.00	881.37
700-000-4195.000 Membership Dues	90.00	182.40	258.30	-75.90
700-000-4196.000 Telephone	0.00	666.39	600.00	66.39
700-000-4198.000 Advertising	0.00	983.13	333.30	649.83
700-000-4199.000 Postage	0.00	392.50	250.00	142.50
700-000-4210.000 Tenant Svcs Salaries	0.00	2,013.48	5,400.00	-3,386.52
700-000-4230.000 Tenant Services Other	0.00	185.02	166.70	18.32
700-000-4310.000 Water	542.74	5,309.34	5,125.00	184.34
700-000-4315.000 Sewer	917.89	8,921.72	9,250.00	-328.28
700-000-4320.000 Electricity	0.00	24,817.87	23,166.70	1,651.17
700-000-4330.000 Gas	0.00	6,580.68	8,500.00	-1,919.32
700-000-4431.000 Garbage & Trash	274.81	3,608.38	4,533.30	-924.92
700-000-4410.000 Maintenance Labor	3,049.05	31,349.08	38,358.30	-7,009.22
700-000-4420.000 Materials	1,356.52	14,412.03	10,000.00	4,412.03
700-000-4430.000 Contracts Costs	1,070.88	11,953.42	12,500.00	-546.58
700-000-4432.000 Decorating Contract	1,856.85	7,063.74	9,166.70	-2,102.96
700-000-4435.000 Grounds Contract	1,425.28	3,699.15	500.00	3,199.15
700-000-4445.000 Elevator Maintenance	0.00	3,547.24	3,500.00	47.24
700-000-4450.000 Plumbing/Heating	676.49	2,728.99	7,500.00	-4,771.01
700-000-4455.000 Snow Removal	-713.21	346.39	2,666.70	-2,320.31
700-000-4456.000 Exterminating	0.00	440.00	1,000.00	-560.00
700-000-4457.000 Janitor/Cleaning	940.43	6,056.57	7,000.00	-943.43
700-000-4510.000 Insurance	1,649.95	16,499.50	16,483.30	16.20
700-000-4520.000 Property Tax	854.08	6,891.08	7,145.80	-254.72
700-000-4540.000 Employee Benefits	2,626.62	24,538.91	24,266.70	272.21
700-000-4590.000 Other General Expense	0.00	9,102.67	0.00	9,102.67
Total Expense	24,056.14	269,996.97	277,087.40	-7,090.43
Net Income(-) or Loss	-5,351.51	-23,376.47	-31,045.90	7,669.43

Housing and Redevelopment Authority of Crosby
Payment Summary Report
January 2022

Attachment 2d

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
1/11/2022	209	Eric Charpentier	\$35.84
1/11/2022	210	Erik Warner	\$18.48
1/11/2022	211	Michael Foote	\$36.96
1/11/2022	212	Shannon Fortune	\$53.76
1/13/2022	1531	Lincoln Financial Group	\$431.69
1/13/2022	1532	Minnesota State Retirement System	\$50.00
1/13/2022	1533	Harpers Payroll Service	\$1,215.64
1/13/2022	1534	Harpers Payroll Service	\$47.36
1/27/2022	1535	Harpers Payroll Service	\$1,194.98
1/27/2022	1536	Harpers Payroll Service	\$135.82
1/27/2022	1537	Lincoln Financial Group	\$431.69
1/27/2022	1538	Minnesota State Retirement System	\$50.00
1/11/2022	118397	Aramark Uniform Services	\$50.02
1/11/2022	118398	Borden Steinbauer And Kruger	\$469.50
1/11/2022	118399	Bremer Bank Credit Card	\$30.00
1/11/2022	118400	City Of Crosby	\$5,008.89
1/11/2022	118401	Climate Makers	\$3,697.79
1/11/2022	118402	Crosby Ace Hardware	\$487.09
1/11/2022	118403	Crosby-Ironton Courier	\$14.55
1/11/2022	118404	Crow Wing County San. Landfill	\$25.00
1/11/2022	118405	Ctcit	\$325.00
1/11/2022	118406	Handyman's Inc.	\$350.75
1/11/2022	118407	Hd Supply Facilities Maint	\$489.30
1/11/2022	118408	Hillyard/Hutchinson	\$617.39
1/11/2022	118409	Holden Electric Co. Inc.	\$2,270.75
1/11/2022	118410	Judy Robinson	\$975.00
1/11/2022	118411	Kristin Miller	\$18.48
1/11/2022	118412	Majestic Creations Landscape	\$577.32
1/11/2022	118413	Minnesota Dept Of Labor & Ind	\$100.00
1/11/2022	118414	Minnesota Power	\$33.00
1/11/2022	118415	Minnesota Power	\$90.00
1/11/2022	118416	Nisswa Sanitation Inc	\$411.56
1/11/2022	118417	Paper Storm	\$25.75
1/11/2022	118418	Phada	\$180.00
1/11/2022	118419	Rental History Reports	\$125.00
1/11/2022	118420	TCH	\$1,068.89
1/11/2022	118421	The Office Shop	\$179.75
1/11/2022	118422	Visa-Unity	\$1,223.39
1/11/2022	118423	West Central Flooring	\$1,856.85
1/11/2022	118424	Cliftonlarsonallen	\$525.00
1/20/2022	118425	Tenant Refund	\$85.20
		Report Total	\$25,013.44

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To: Crosby HRA Board Members
From: Shannon Fortune
Date: Feb-01-2022
Re: Housing Manager Report

Tenant Activities Update

There were 21 participants in the NAPS food delivery program in January. We have now received two applications for the Activities Coordinator position and have started scheduling interviews. There was no Tenant Counsel meeting in January due to a lack of participation.

REAC Inspection

A REAC inspector was on site on Jan-12-2022 and completed an in-depth review of all maintenance and commons areas and visited 19 tenant units. There was only one EHS finding this year which was related to a gap in the cover of an electrical box in the boiler room. That classification of finding is required to be corrected within 72 hours and we were pleased that we had it resolved by 9AM the following morning. Of the unit findings, the two most commonly documented issues were self-closing doors that did not completely latch on their own and dripping from a number of the handheld showerhead attachments. The two most significant issues documented in the non-unit component of the inspection were a crack in the concrete floor of a storage area and an emergency light that failed to illuminate when initially tested. The floor has been repaired and, although the light was found to be working when tested the following day, it still will be replaced as part of a system-wide upgrade project. We will now resume annual REAC inspections, most likely around this same time of year. To assist us in being as prepared as possible, we will be adjusting our own annual maintenance inspection schedule to occur in December. Apart from confirming that the EHS issue was resolved timely, there were no other administrative requirements related to the REAC inspection.

Monthly Property Performance Reports for January 2022

Please see Attachment.

No Action Requested; Discussion Items

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Crosby Housing and Redevelopment Authority

Monthly Property Performance Report January 2022

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	37	n/a	n/a	2	95%
Family Units	20	20	n/a	n/a	0	100%
TOTAL	120	118	0	0	2	98%

3. Customer Traffic

Applications Requested	14
Applications Placed on PH Wait List	14
Applications Denied on PH Wait List	2

4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	99	47	18	3	0
2 bdrm	13	10	0	0	0
3 bdrm	6	11	0	0	0
4 bdrm	2	6	0	0	0
TOTAL	120	74	18	3	0

5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	2	13
Move-Outs	3	16

*Starting 4/1/2021

6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
DW#104	1BR	early-Feb	Yes
DW#209	1BR	early-Feb	Notifying

7. Recertifications

Interim Recertifications	5
Annual Recertifications	2
Completed for this month	7

8. Annual Unit Inspections

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

*Starting 4/1/2021

9. Lease Enforcements

Lease warnings/violations issued	3
30-day lease terminations	1

10. Evictions

Resident	Reason	Summons Date	Judgment Action
None			

11. Non-Emergency Work Orders

Beginning Balance	3
Received	65
Closed	64
Ending Balance	4
Total Completed Work Orders for Year	478

*Starting 4/1/2021

12. Emergency Work Orders

	This Month	Year-to-Date
Requested	1	12
Completed within 24 hours	1	12
Percent completed within 24 hours	100%	100%

13. Rent Collection

	This Month
Rent Charges	35,476
Other Charges	1,183
Total New Charges	36,659
Arrears, tenants in possession	575

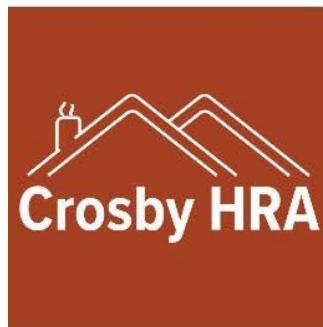
Accounts Receivable

Current Tenant Accounts Receivable (Rent)	13
Current Rent Charges	35,746
Current Rent Collections	35,463
Accounts Receivable Rate	0%
Collection Rate	99%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	8,420
Prior Rent Charges	425,832
Collection Rate	98%

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To: Crosby HRA Board Members
From: Eric Charpentier, Executive Director
Date: February 2nd, 2022
Re: Executive Director Report

REAC Inspection in Edgewood

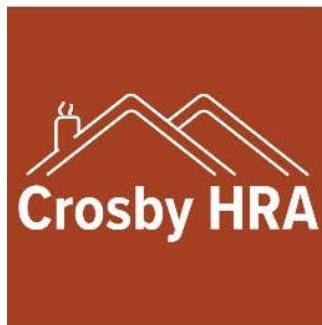
On January 12th we did go through a REAC (Real Estate Assessment Center) inspection of our Edgewood property. We received a score of 63 which is above the threshold where we will not need to respond to HUD directly on the deficiencies that were noted. There was one health and safety item that needed to be addressed within 36 hours which was in the boiler room on one of the circuit breaker boxes. We had an electrician in the next day to fix the deficiency and reported that to HUD. This was the first inspection for many of our staff and was a great learning opportunity for us. We will be able to learn from the findings report and improve on our score for our next round of inspections. Our maintenance staff has done a good job in addressing the items that need to be improved on. A thank you goes to Scott on our Crosby staff for going through the inspection process as well as John Schommer from our Brainerd staff who filled in for me as I was unable to attend in person.

Crosby EDA Meeting

John Schommer and I attended a Crosby EDA meeting on January 20th to talk about programs that we utilize for the rehabilitation of homes such as the Minnesota Housing Finance Agency (MHFA) rehab loans, Small Cities Development Program (SCDP) grants as well as our Crow Wing County Housing Trust Fund that allow borrowers to complete needed repairs to their homes or rentals if they meet income restrictions and/or affordability standards. We appreciated the ability to educate the EDA and are putting together information from Chair Peeples to present to the City Council on the need for additional workforce and affordable housing in the community. We look forward to continuing these discussions in the upcoming months.

No Action Requested; Discussion Items

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To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 2, 2022
Re: Addition of Resident Commissioner to Unity Bank Account

We would like to add our new resident commissioner, Maxine Fisher, 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 Maxine Fisher to the Unity Bank account.

Action Requested:

Motion to approve the addition of resident commissioner Maxine Fisher to the Unity Bank account as a signatory.

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To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 1, 2022
Re: Approval of Budgets

The 2023 budgets are attached for Public Housing and Edgewood.

Overview

- Most line items were budgeted on a three year average unless more accurate information was available.
- Vacancy Loss is calculated at 2%.
- Budget reflects a 3% wage increase.
- Employee Benefits increased due to staff changes and increased premiums on health insurance.

Public Housing

- Operating Subsidy increased with proration estimated at 98%.
- Other Tenant Charges – increased based on three year average.
- Other Income – increased based on a 3 year average of laundry and other income.
- Administrative Expenses – Office supplies increased due to technology purchases. Other administrative costs increased primarily due to advertising and postage costs.
- Maintenance Expenses – Materials increased for gazebo repairs and an overall increase on materials costs. Grounds increased from anticipated update on flower beds on property.
- Electric increased due to 14.23% interim rate increase at Minnesota Power.
- Gas increased from a three year average and a 8.4% price increase at Minnesota Energy.
- Tenant Services expenses - Budgeted \$1300 which is the amount that we will receive from HUD operating subsidy for such expenses.

- Insurance increased based off a 10% – 15% estimate from HAI. Budgeted around a 15% increase. Work comp premium increased based on a 2 year average.
- Capital Fund contributions remain consistent.

HUD requires the submission of a board resolution approving the Public Housing Budget prior to yearend. Resolution 2022-05 is attached.

Edgewood

- Other Tenant Charges based on three year average.
- Interest Income decreased as CD interest rates have decreased.
- Other Income – increased based on a 3 year average of laundry and other income.
- Administrative Expenses - Office supplies increased due to technology purchases. Other administrative costs increased primarily due to advertising and postage costs.
- Maintenance Expenses – Materials increased due to an overall increase on materials costs. Grounds increased from anticipated update on flower beds on property. Decorating budget increased for hallway carpet replacement.
- Electric increased due to 14.23% interim rate increase at Minnesota Power.
- Gas increased from a three year average and a 8.4% price increase at Minnesota Energy.
- Insurance increased based off a 10% – 15% estimate from HAI. Budgeted around the 15% increase. Work comp premium increased based on a 2 year average.

**Action Requested: Adopt the 2023 Public Housing Budget by approving Resolution 2022-05
PHA Board Resolution Approving Operating Budget. Adopt the 2023 Edgewood Budget.**

2023 Public Housing Comparative Operating Budget

FDS Line #	Account Title	2022 Budget	2023 Budget	Difference	% Difference
Operating Income:					
703	Gross Potential Rent	204,082	214,255	10,173	5%
	Less: Vacancy Loss	(4,082)	(4,285)	(203)	5%
	Net Dwelling Rent	200,000	209,970	9,970	5%
706	HUD Operating Grant Income	90,600	113,671	23,071	25%
	Less: Proration Amount	(1,810)	(3,311)	(1,501)	83%
	Net Operating Grant Income	88,790	110,360	21,570	24%
704	Other Tenant Charges	9,000	10,000	1,000	11%
704	Excess Utilities	570	650	80	14%
711	Interest Income	0	0	0	0%
715	Other Income	13,050	14,200	1,150	9%
Total Operating Income		311,410	345,180	33,770	11%
Operating Expenditures:					
Administrative					
911	Salaries	19,400	19,980	580	3%
915	Employee Benefits	8,340	9,005	665	8%
916	Travel	660	725	65	10%
916	Staff Training	400	400	0	0%
912	Audit Cost	3,275	3,675	400	12%
916	Legal	3,000	3,000	0	0%
916	Telephone	900	900	0	0%
916	Office Supplies	900	1,800	900	100%
	Management Fee	36,000	36,000	0	0%
916	Other Administrative Costs	1,420	2,100	680	48%
Total Administrative		74,295	77,585	3,290	4%
Maintenance					
941	Labor	44,080	43,445	(635)	-1%
945	Employee Benefits	15,760	22,340	6,580	42%
942	Maintenance Materials	13,000	18,000	5,000	38%
943	Maintenance Contract:				
	Contract Costs	17,000	17,700	700	4%
	Snow Removal	2,400	2,400	0	0%
	Grounds	1,000	2,900	1,900	190%
	Janitor	6,800	7,300	500	7%
943	Garbage	10,200	8,800	(1,400)	-14%
943	Plumbing	5,000	5,000	0	0%
943	Elevator	3,500	3,800	300	9%
943	Decorating	9,000	9,000	0	0%
943	Exterminating	1,000	1,000	0	0%
Total Maintenance		128,740	141,685	12,945	10%
Utilities					
931	Water	14,850	15,000	150	1%
932	Electricity	20,100	23,160	3,060	15%
933	Gas	8,900	9,540	640	7%
936	Sewer	22,900	22,750	(150)	-1%
Total Utilities		66,750	70,450	3,700	6%

FDS Line #	Account Title	2022 Budget	2023 Budget	Difference	% Difference
Tenant Services					
921	Resident Services Salaries	4,320	4,410	90	2%
923	Employee Benefits	330	340	10	3%
924	Ten Svcs - Con Costs Train, Other 4230	1,300	1,300	0	0%
	Total Tenant Services	5,950	6,050	100	2%
General Expenses					
961	Insurance				
961.1	Property	17,380	20,470	3,090	18%
961.2	General Liability	3,485	4,070	585	17%
961.5	Worker's Comp	2,155	2,360	205	10%
961.6	D & O	1,735	1,980	245	14%
963	Payments in Lieu of Taxes	6,465	7,300	835	13%
966	Collection Losses	4,455	5,000	545	12%
	Total General Expenses	35,675	41,180	5,505	15%
	Total Operating Expenditures	311,410	336,950	25,540	8%
	Cash Flow from Operations	0	8,230	8,230	
Other Financial Items					
	Bond Payment				
	Transfer of Operations (BLI Acct. 1406)				
706.1	HUD Grants-Capital Contributions	80,000	80,000	0	0%
	Debt Service Payment-CFFP				
	Capital Expenditures	(80,000)	(80,000)	0	0%
	Total Other Financial Items	0	0	0	
	Net Cash Flow	0	8,230	8,230	

2023 Edgewood Comparative Operating Budget

FDS Line #	Account Title	2022 Budget	2023 Budget	Difference	% Difference
Operating Income:					
703	Gross Potential Rent	236,340	240,305	3,965	2%
	Less: Vacancy Loss	(4,730)	(4,809)	(79)	2%
	Net Dwelling Rent	231,610	235,500	3,890	2%
	HAP Subsidy	104,530	114,230	9,700	9%
704	Other Tenant Charges	6,500	6,000	(500)	-8%
704	Excess Utilities	1,920	1,940	20	1%
711	Interest Income	16,000	5,800	(10,200)	-64%
715	Other Income	9,200	9,600	400	4%
Total Operating Income		369,760	373,070	3,310	1%
Operating Expenditures:					
Administrative					
911	Salaries	31,840	32,715	875	3%
915	Employee Benefits	12,720	13,720	1,000	8%
916	Travel	750	850	100	13%
916	Staff Training	600	600	0	0%
912	Audit Cost	3,275	3,675	400	12%
916	Legal	3,000	3,000	0	0%
916	Telephone	720	900	180	25%
916	Office Supplies	900	2,000	1,100	122%
	Management Fee	54,000	54,000	0	0%
916	Other Administrative Costs	1,290	2,125	835	65%
Total Administrative		109,095	113,585	4,490	4%
Maintenance					
941	Labor	46,030	45,400	(630)	-1%
945	Employee Benefits	15,900	22,485	6,585	41%
942	Maintenance Materials	12,000	17,000	5,000	42%
943	Maintenance Contract:				
	Contract Costs	15,000	15,700	700	5%
	Snow Removal	3,200	2,600	(600)	-19%
	Grounds	600	2,600	2,000	333%
	Janitor	8,400	8,400	0	0%
943	Garbage	5,440	3,500	(1,940)	-36%
943	Plumbing	9,000	9,000	0	0%
943	Elevator	4,200	3,800	(400)	-10%
943	Decorating	11,000	28,000	17,000	155%
943	Exterminating	1,200	1,200	0	0%
Total Maintenance		131,970	159,685	27,715	21%
Utilities					
931	Water	6,150	6,500	350	6%
932	Electricity	27,800	31,100	3,300	12%
933	Gas	10,200	11,580	1,380	14%
936	Sewer	11,100	11,250	150	1%
Total Utilities		55,250	60,430	5,180	9%

FDS Line #	Account Title	2022 Budget	2023 Budget	Difference	% Difference
Tenant Services					
921	Resident Services Salaries	6,480	6,615	135	2%
923	Employee Benefits	500	510	10	2%
924	Ten Svcs - Recreation, Pubs, Other 4220	200	200	0	0%
	Total Tenant Services	7,180	7,325	145	2%
General Expenses					
961	Insurance				
961.1	Property	12,630	14,490	1,860	15%
961.2	General Liability	3,335	3,860	525	16%
961.5	Worker's Comp	2,155	2,360	205	10%
961.6	D & O	1,660	1,920	260	16%
963	Payments in Lieu of Taxes	8,575	8,680	105	1%
966	Collection Losses	500	500	0	0%
	Total General Expenses	28,855	31,810	2,955	10%
	Total Operating Expenditures	332,350	372,835	40,485	12%
	Cash Flow from Operations	37,410	235	(37,175)	
Other Financial Items					
	Bond Payment				
	Transfer of Operations (BLI Acct. 1406)				
706.1	HUD Grants-Capital Contributions				
	Debt Service Payment-CFFP				
	Capital Expenditures				
	Total Other Financial Items	0	0	0	
	Net Cash Flow	37,410	235	(37,175)	

Public reporting burden for this collection of information is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information is required by Section 6(c)(4) of the U.S. Housing Act of 1937. The information is the operating budget for the low-income public housing program and provides a summary of the proposed/budgeted receipts and expenditures, approval of budgeted receipts and expenditures, and justification of certain specified amounts. HUD reviews the information to determine if the operating plan adopted by the public housing agency (PHA) and the amounts are reasonable, and that the PHA is in compliance with procedures prescribed by HUD. Responses are required to obtain benefits. This information does not lend itself to confidentiality.

PHA Name: Crosby Housing Authority PHA Code: MN082

PHA Fiscal Year Beginning: April 1, 2022 Board Resolution Number: 2022-05

Acting on behalf of the Board of Commissioners of the above-named PHA as its Chairperson, I make the following certifications and agreement to the Department of Housing and Urban Development (HUD) regarding the Board's approval of (check one or more as applicable):

DATE

<input checked="" type="checkbox"/> Operating Budget approved by Board resolution on:	02/08/2022
<input type="checkbox"/> Operating Budget submitted to HUD, if applicable, on:	
<input type="checkbox"/> Operating Budget revision approved by Board resolution on:	
<input type="checkbox"/> Operating Budget revision submitted to HUD, if applicable, on:	

I certify on behalf of the above-named PHA that:

1. All statutory and regulatory requirements have been met;
2. The PHA has sufficient operating reserves to meet the working capital needs of its developments;
3. Proposed budget expenditure are necessary in the efficient and economical operation of the housing for the purpose of serving low-income residents;
4. The budget indicates a source of funds adequate to cover all proposed expenditures;
5. The PHA will comply with the wage rate requirement under 24 CFR 968.110(c) and (f); and
6. The PHA will comply with the requirements for access to records and audits under 24 CFR 968.110(i).

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, if applicable, is true and accurate.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012.31, U.S.C. 3729 and 3802)

Print Board Chairperson's Name: Linda Peebles	Signature:	Date: 02/08/2022
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