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## Crosby HRA Board Meeting

**11:00 a.m. Tuesday, August 9th, 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. 7
- b.** Housing Manager Report (*Attachment 3*) pg. 15
- c.** Executive Director Report (*Attachment 4*) pg. 21

**6. UNFINISHED BUSINESS:**

**7. NEW BUSINESS:**

- a.** Commissioner Term Expiring (*Attachment 5*) pg. 23
- b.** EIV Security Policy & Procedures Update (*Attachment 6*) pg. 25

**8. COMMISIONER COMMENTS:**

**9. NEXT MEETING:** September 13<sup>th</sup>, 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, July 12, 2022

The regular meeting of the commissioners of the Housing and Redevelopment Authority of Crosby was held at 11:00AM, Tuesday, July 12, 2022, Community Room, 300 3<sup>rd</sup> Ave NE, Crosby MN 56441.

- 1. CALL TO ORDER:** Chair Peeples called the meeting to order at 11:00AM.
- 2. ROLL CALL:** Commissioners Linda Peeples, Buzz Neprud, Marna Paron and Maxine Fisher.  
Absent Renae Marsh  
Others present: Executive Director Eric Charpentier, Housing Manager Shannon Fortune, Rehab Administrative Specialist Kristin Miller and Guest Reverend Gerald Fisher.
- 3. REVIEW AND APPROVE AGENDA:**  
Agenda was amended to add line 7b. Retirement Plan Document Amendment & Restatement.  
  
**Moved by Commissioner Neprud and seconded by Commissioner Paron to approve the amended agenda for Tuesday, July 12, 2022. All commissioners were in favor, and none were opposed. The amended agenda is approved.**
- 4. REVIEW AND APPROVE MINUTES:**  
  
**Moved by Commissioner Paron and seconded by Commissioner Fisher to approve the meeting minutes from Tuesday, June 14, 2022. All commissioners were in favor, and none were opposed. The minutes were approved.**
- 5. BILLS AND COMMUNICATIONS:**
  - a. Financial Report and Approval Request:**  
*June 2022 financial report was presented by Eric Charpentier.*  
  
2022 Audit  
The 2022 audit fieldwork was completed by CliftonLarsonAllen (CLA) during the week of June 13th. The audit was clean with no findings. The unaudited information was submitted in REAC prior to the May 31st due date and has been accepted by HUD.

**Moved by Commissioner Neprud and seconded by Commissioner Paron to approve June checks numbered 118586 through 118625 and June ACH payments numbered 1572 through 1583. All commissioners were in favor, and none were opposed. The motion was approved.**

**b. Housing Manager Report:**

*Presented by Shannon Fortune*

**MOR**

We are very pleased to report that the MOR conclude with only some very minor file corrections and an update necessary to the tenant selection criteria. The physical inspection component had no findings and followed up to confirm REAC findings had been corrected. The MOR is always a very intense preparation process for the Housing Specialist specifically and her hard work is evident in our score and our review.

**Tenant Activities Update**

There were 21 participants in the NAPS food delivery program in June. The two main activities in June were a nutrition education seminar from Humana called "Stretch Your Grocery Dollars (3) and a chair exercise class (4). Diana published a fully newsletter and posted an activity calendar to help keep tenants notified of upcoming opportunities. Diana will start using the automated calling system as a reminder of events, as tenants cite that they forgot about an event as the most common reason they do not attend. Additionally, Diana spends time out in the community areas to give tenants a chance to give her off-the-cuff feedback, make suggestions, and build general rapport. Minutes from the Tenant Council meeting in June are attached.

**Emergency Safety & Security Grant Application**

We submitted an application for HUD Emergency Safety & Security Grant (ESSG) funds to put toward updated exterior and interior doors. We currently have a blend of physical locks, which are expensive and difficult to work with, and keyless entry systems, which are reaching end-ofuseable life resulting in frequent service calls and loss of functionality. The funds are expected to be awarded later in 2022.

**Garbage Service RFP**

To maintain compliance with procurement regulations, a request for proposal will be going out related to garbage service. We have a new software program that assists and streamlines this process that covers everything from the initial notification to potential vendors through the online proposal submission.

**MN Power Energy Efficiency Upgrades**

Through the Minnesota Power Multifamily Direct Installation we will be getting new LED fixtures in hallways and tenant apartments and new showerheads. MN Power orders and pays for of the materials necessary for the upgrades and we pay for the vendor costs to install the new items. Additionally, MN Power is providing an LED torchier-style lamp for the main living area in each apartment that does not have an overhead light.

## Monthly Property Performance Reports for June 2022

*June monthly property performance reports were presented by Shannon Fortune.*

### **Executive Director Report:**

*Presented by Eric Charpentier*

#### Centralized After Hours Maintenance

For the past few months staff have been analyzing our needs specifically for our after-hours maintenance line. We have not back-filled our on-site caretaker in Crosby while we have looked at different models to address the needs on site. It has been increasingly difficult to hire for a specific on-site caretaker at many of our facilities throughout Crow Wing County as it is a very specialized part-time position. In the coming weeks we will be looking at hiring a company or individual that can monitor our after hours maintenance line to diagnose and take care of minimal maintenance needs and if they are unable to solve the issue, they would relay on to our on-call maintenance staff person and/or contact a vendor. This entity or individual would be responsible for our Crosby properties as well as our Brainerd properties and would not live on site. We believe this is a position that will be easier to fill and more sustainable long term.

## **6. UNFINISHED BUSINESS:** None at this time.

## **7. NEW BUSINESS:**

### **a. Statement of Capital Fund Significant Amendment**

As part of the documentation required by HUD for the acceptance of the 2022 Capital Fund Program (CFP) grant, each PHA must submit a written statement defining the criteria used for determining a significant amendment or modification to the CFP 5-Year Action Plan. This statement must include HUD language defining a significant amendment and also the criteria established by the PHA. Attached is the Statement of Capital Fund Significant Amendment which defines what the Crosby HRA considers as a significant amendment to the 5-Year Action Plan:

- The addition of non-emergency Public Housing CFP work items (items not included in the current CFP Annual Statement or CFP 5-Year Action Plan) when dollar amount exceeds 50% of the Capital Fund Budget. By setting the threshold at 50% of the Capital Fund Budget, this would require the addition of a non-emergency work item greater than this dollar amount to go through a public hearing and public comment. This threshold determines what the board considers to be significant.

**Moved by Commissioner Neprud and seconded by Commissioner Paron to approve the Statement of Capital Fund Significant Amendment. All commissioners were in favor, and none were opposed. The motion was approved.**

**b. Retirement Plan Document Amendment and Restatement**

All 401(a) plans using the PPG Retirement Plan Services Plan Document must be amended and restated to comply with the new documents made available that correspond with the IRS issued regulations that require all qualified retirement plans to be restated every six years.

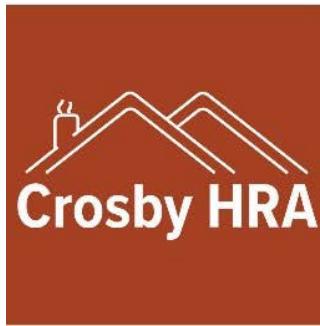
**Moved by Commissioner Neprud and seconded by Commissioner Paron to Approve of Resolution 2023-01 for the amendment and restatement of the Housing and Redevelopment Authority of Crosby Minnesota Retirement Plan. By a roll call vote, all commissioners were in favor, and none were opposed. The resolution was approved.**

**8. CHAIR COMMENTS:** None at this time.

**NEXT MEETING:** Tuesday, August 9, 2022

**9. 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 11:38AM.**



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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: August 3, 2022  
Re: August Financial Report

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Please find attached the financial information for July 2022.

**2022 Audit Presentation**

The 2022 audit has been finalized. Mary Reedy from CliftonLarsonAllen (CLA) will present the audit at the September meeting.

**Public Housing Budget Variances**

We are continuing to monitor the Public Housing budget as there are a couple of line items that are significantly over budget. Garbage, Decorating Contract and Janitor/Cleaning expenses are all over budget - primarily due to the two scattered site units that required excessive work to make lease ready again. We do have reserves and Capital Fund Program (CFP) dollars that can be used if necessary to cover deficit spending for Public Housing.

**Action Requested:**

**Approval of July checks numbered 118626 through 118660 and July ACH payments numbered 1584 through 1591 and 243 through 248.**

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# Crosby Housing & Redevelopment Authority

## 2023 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July
Quick Ratio	12	QR <1 =0-, QR >2 =12	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
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	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>

MASS Ratios	Max Pts	Scoring	Apr	May	June	July
Occupancy	16	O <90% =0, O >98% =16	16.00	12.00	12.00	12.00
Tenant Accounts Receivable	5	TAR <1% =5, TAR >2.5% =0	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
<b>Total Points</b>	<b>25</b>		<b>20.00</b>	<b>16.00</b>	<b>16.00</b>	<b>16.00</b>
<b>Total of Above Ratios</b>	<b>50</b>		<b>45</b>	<b>41</b>	<b>41</b>	<b>41</b>

MASS Ratios	Max Pts	Scoring	Apr	May	June	July
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	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
<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>

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	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date</b>	<b>Budget</b>	<b>Variance</b>
<b>Income</b>					
100-000-3110.000 Dwelling Rental	-19,658.62	-72,211.62	-69,990.00	-2,221.62	
100-000-3120.000 Excess Utilities	-230.00	-470.00	-216.68	-253.32	
100-000-3401.000 Operating Subsidy	-9,015.00	-28,930.00	-36,786.68	7,856.68	
100-000-3402.000 Capital Fund Revenue	0.00	0.00	-3,333.32	3,333.32	
100-000-3610.000 Interest Revenue	0.83	2.69	0.00	2.69	
100-000-3690.000 Other Income	-40.94	-653.69	-533.32	-120.37	
100-000-3691.000 Other Tenant Revenue	-11,652.52	-14,424.33	-3,333.32	-11,091.01	
100-000-3695.000 Laundry Revenue	-241.50	-1,091.75	-866.68	-225.07	
<b>Total Income</b>	<b>-40,837.75</b>	<b>-117,778.70</b>	<b>-115,060.00</b>	<b>-2,718.70</b>	
<b>Expense</b>					
100-000-4110.000 Administration Salaries	1,536.63	6,892.52	6,660.00	232.52	
100-000-4130.000 Legal	327.00	1,181.86	1,000.00	181.86	
100-000-4140.000 Staff Training	0.00	0.00	133.32	-133.32	
100-000-4150.000 Travel	56.45	176.55	241.68	-65.13	
100-000-4171.000 Auditing Fees	2,362.50	2,362.50	2,000.00	362.50	
100-000-4190.000 Sundry-Other Admin	60.00	160.00	175.00	-15.00	
100-000-4191.000 Management Fees	3,000.00	12,000.00	12,000.00	0.00	
100-000-4194.000 Office Supplies	183.10	275.13	600.00	-324.87	
100-000-4195.000 Membership Dues	0.00	93.60	100.00	-6.40	
100-000-4196.000 Telephone	71.23	283.22	300.00	-16.78	
100-000-4198.000 Advertising	0.00	0.00	333.32	-333.32	
100-000-4199.000 Postage	0.00	0.00	225.00	-225.00	
100-000-4210.000 Tenant Svcs Salaries	342.30	1,527.31	1,470.00	57.31	
100-000-4230.000 Tenant Services Other	17.23	69.09	433.32	-364.23	
100-000-4310.000 Water	1,600.42	3,875.27	5,000.00	-1,124.73	
100-000-4315.000 Sewer	2,136.96	5,586.42	7,583.32	-1,996.90	
100-000-4320.000 Electricity	3,351.69	7,152.36	7,720.00	-567.64	
100-000-4330.000 Gas	862.54	3,508.96	3,180.00	328.96	
100-000-4431.000 Garbage & Trash	629.58	5,558.76	2,933.32	2,625.44	
100-000-4410.000 Maintenance Labor	3,041.19	13,518.38	14,481.68	-963.30	
100-000-4420.000 Materials	1,385.56	3,645.18	6,000.00	-2,354.82	
100-000-4430.000 Contracts Costs	938.36	5,948.53	5,900.00	48.53	
100-000-4432.000 Decorating Contract	5,310.57	15,226.49	3,000.00	12,226.49	
100-000-4435.000 Grounds Contract	658.72	1,245.02	966.68	278.34	
100-000-4445.000 Elevator Maintenance	0.00	4,003.00	3,073.00	930.00	
100-000-4450.000 Plumbing/Heating	345.00	975.60	1,666.68	-691.08	
100-000-4455.000 Snow Removal	0.00	0.00	800.00	-800.00	
100-000-4456.000 Exterminating	55.00	220.00	333.32	-113.32	
100-000-4457.000 Janitor/Cleaning	1,162.41	6,895.20	2,433.32	4,461.88	
100-000-4510.000 Insurance	2,259.98	9,039.92	9,626.68	-586.76	
100-000-4520.000 Property Tax	565.37	2,674.99	2,572.17	102.82	
100-000-4540.000 Employee Benefits	2,538.49	10,507.14	10,561.68	-54.54	
<b>Total Expense</b>	<b>34,798.28</b>	<b>124,603.00</b>	<b>113,503.49</b>	<b>11,099.51</b>	
<b>Net Income(-) or Loss</b>	<b>-6,039.47</b>	<b>6,824.30</b>	<b>-1,556.51</b>	<b>8,380.81</b>	

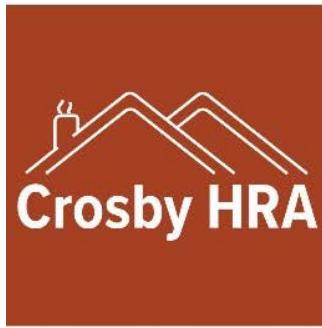
	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-18,609.00	-75,189.76	-78,500.00	3,310.24
700-000-3120.000 Excess Utilities	-470.00	-1,008.00	-646.68	-361.32
700-000-3404.000 Other Government Grant	-10,225.00	-39,827.00	-38,076.68	-1,750.32
700-000-3610.000 Interest Revenue	-3,053.51	7,194.24	-1,933.32	9,127.56
700-000-3690.000 Other Income	-61.40	-689.47	-266.68	-422.79
700-000-3691.000 Other Tenant Revenue	-821.00	-5,969.50	-2,000.00	-3,969.50
700-000-3695.000 Laundry Revenue	-447.00	-2,765.25	-2,933.32	168.07
<b>Total Income</b>	<b>-33,686.91</b>	<b>-118,254.74</b>	<b>-124,356.68</b>	<b>6,101.94</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	2,504.97	11,138.72	10,905.00	233.72
700-000-4130.000 Legal	0.00	75.00	1,000.00	-925.00
700-000-4140.000 Staff Training	0.00	0.00	200.00	-200.00
700-000-4150.000 Travel	56.46	199.62	283.32	-83.70
700-000-4171.000 Auditing Fees	2,362.50	2,362.50	2,000.00	362.50
700-000-4190.000 Sundry-Other Admin	85.00	190.00	183.32	6.68
700-000-4191.000 Management Fees	4,500.00	18,000.00	18,000.00	0.00
700-000-4194.000 Office Supplies	183.10	275.14	666.68	-391.54
700-000-4195.000 Membership Dues	0.00	93.60	100.00	-6.40
700-000-4196.000 Telephone	71.23	283.25	300.00	-16.75
700-000-4198.000 Advertising	0.00	0.00	333.32	-333.32
700-000-4199.000 Postage	0.00	0.00	225.00	-225.00
700-000-4210.000 Tenant Svcs Salaries	513.46	2,290.98	2,205.00	85.98
700-000-4230.000 Tenant Services Other	17.23	69.09	66.68	2.41
700-000-4310.000 Water	724.84	2,013.90	2,166.68	-152.78
700-000-4315.000 Sewer	1,192.37	3,352.30	3,750.00	-397.70
700-000-4320.000 Electricity	6,530.62	11,848.63	10,366.68	1,481.95
700-000-4330.000 Gas	2,304.64	3,869.27	3,860.00	9.27
700-000-4431.000 Garbage & Trash	760.00	1,804.78	1,166.68	638.10
700-000-4410.000 Maintenance Labor	3,041.21	13,518.44	15,133.32	-1,614.88
700-000-4420.000 Materials	906.67	1,780.78	5,666.68	-3,885.90
700-000-4430.000 Contracts Costs	1,269.33	5,149.26	5,233.32	-84.06
700-000-4432.000 Decorating Contract	24.99	3,715.26	9,333.32	-5,618.06
700-000-4435.000 Grounds Contract	988.07	1,527.83	866.68	661.15
700-000-4445.000 Elevator Maintenance	0.00	2,894.58	3,073.00	-178.42
700-000-4450.000 Plumbing/Heating	101.00	101.00	3,000.00	-2,899.00
700-000-4455.000 Snow Removal	0.00	0.00	866.68	-866.68
700-000-4456.000 Exterminating	55.00	220.00	400.00	-180.00
700-000-4457.000 Janitor/Cleaning	850.42	5,292.52	2,800.00	2,492.52
700-000-4510.000 Insurance	1,951.25	7,805.00	7,543.36	261.64
700-000-4520.000 Property Tax	378.33	2,690.45	2,893.32	-202.87
700-000-4540.000 Employee Benefits	2,927.10	12,127.90	12,238.32	-110.42
<b>Total Expense</b>	<b>34,299.79</b>	<b>114,689.80</b>	<b>126,826.36</b>	<b>-12,136.56</b>
<b>Net Income(-) or Loss</b>	<b>612.88</b>	<b>-3,564.94</b>	<b>2,469.68</b>	<b>-6,034.62</b>

**Housing and Redevelopment Authority of Crosby**  
**Payment Summary Report**  
**July 2022**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
7/6/2022	243	Tenant Refund	\$363.00
7/13/2022	244	Diana Banks	\$37.44
7/13/2022	245	Eric Charpentier	\$18.72
7/13/2022	246	John Schommer	\$80.17
7/13/2022	247	Scott Risnes	\$150.39
7/13/2022	248	Shannon Fortune	\$37.44
7/14/2022	1584	Harpers Payroll Service	\$41.78
7/14/2022	1585	Harpers Payroll Service	\$1,221.73
7/14/2022	1586	Lincoln Financial Group	\$719.49
7/14/2022	1587	Minnesota State Retirement System	\$50.00
7/28/2022	1588	Lincoln Financial Group	\$719.49
7/28/2022	1589	Minnesota State Retirement System	\$50.00
7/28/2022	1590	Harpers Payroll Service	\$1,308.46
7/28/2022	1591	Harpers Payroll Service	\$49.90
7/6/2022	118626	Minnesota Energy Resources	\$525.88
7/6/2022	118627	Minnesota Power	\$3,893.93
7/12/2022	118628	Ace Hardware	\$578.99
7/12/2022	118629	Aramark Uniform Services	\$63.72
7/12/2022	118630	Borden Steinbauer And Kruger	\$327.00
7/12/2022	118631	Bremer Bank Credit Card	\$65.00
7/12/2022	118632	City Of Crosby	\$6,040.61
7/12/2022	118633	Cliftonlarsonallen	\$4,725.00
7/12/2022	118634	Crosby Ace Hardware	\$648.17
7/12/2022	118635	Ctcit	\$335.00
7/12/2022	118636	Dearborn National Life Ins Co	\$32.20
7/12/2022	118637	Granite Pest Control LLC	\$110.00
7/12/2022	118638	Gravelle Plumbing & Heating	\$101.00
7/12/2022	118639	HDS, LLC DBA Kanso Software	\$240.00
7/12/2022	118640	Healthpartners	\$4,098.10
7/12/2022	118641	Judy Robinson	\$1,620.00
7/12/2022	118642	Kristin Miller	\$19.31
7/12/2022	118643	Rasinski Total Door Service	\$361.69
7/12/2022	118644	Roto-Rooter	\$345.00
7/12/2022	118645	Storage Boxes, Etc.	\$375.00
7/12/2022	118646	The Office Shop	\$588.01
7/12/2022	118647	Void	\$0.00
7/12/2022	118648	West Central Flooring	\$5,226.63
7/12/2022	118649	Minnesota Power	\$33.00
7/12/2022	118650	Minnesota Power	\$64.00
7/12/2022	118651	Minnesota Power	\$66.00
7/14/2022	118652	Holden Electric Co. Inc.	\$1,122.00
7/14/2022	118653	Holmvig Excavating LLC	\$1,035.50
7/14/2022	118654	Nisswa Sanitation Inc	\$411.56
7/14/2022	118655	Void	\$0.00
7/28/2022	118656	Ctc	\$369.99
7/28/2022	118657	Minnesota Energy Resources	\$2,641.30

**Housing and Redevelopment Authority of Crosby  
Payment Summary Report  
July 2022**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
7/28/2022	118658	Minnesota Power	\$5,988.38
7/28/2022	118659	Nisswa Sanitation Inc	\$592.00
7/28/2022	118660	Visa-Unity	\$1,086.28
		Report Total	<b>\$48,578.26</b>



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To: Crosby HRA Board Members  
From: Shannon Fortune  
Date: Aug-03-2022  
Re: Housing Manager Report

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### **Tenant Activities Update**

There were 20 participants in the NAPS food delivery program in July. The main activities in July were a chair exercise class (5), a dementia-awareness seminar by Central MN Council on Aging (4), and a 3-session creative arts series (10). A Healthy Life/Health You Bootcamp cooking demonstration by University of MN Extension Office that originally scheduled for July has been postponed to August due to schedule conflicts. Activity calendars were distributed throughout the buildings to promote participation in upcoming events and several tenants have registered to receive automated reminder calls as well. Minutes from the Tenant Council meeting in July are attached.

### **Monthly Property Performance Reports for July 2022**

Please see Attachment.

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

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# Crosby Housing and Redevelopment Authority

## Monthly Property Performance Report July 2022

### 1. Property Narrative

### 2. Physical Occupancy

Unit Size	Total Units	Occupied Units	Mod Rehab	Make Ready	Vacant Units	Percent Occupied
Edgewood	61	60	n/a	n/a	1	98%
Dellwood	39	39	n/a	n/a	0	100%
Family Units	20	19	n/a	n/a	1	95%
<b>TOTAL</b>	<b>120</b>	<b>118</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>98%</b>

### 3. Customer Traffic

Applications Requested	12
Applications Placed on PH Wait List	6
Applications Denied on PH Wait List	4

### 4. Waiting List

Unit Size	# of Units	Total # on Wait List	Notified	Screening	Denied
1 bdrm	99	67	11	4	1
2 bdrm	13	20	3	1	0
3 bdrm	6	10	0	0	0
4 bdrm	2	4	0	0	0
<b>TOTAL</b>	<b>120</b>	<b>101</b>	<b>14</b>	<b>5</b>	<b>1</b>

### 5. Move-Ins and Move Outs

	This Month	Year-to-Date
Move-Ins	3	11
Move-Outs	2	11

\*Starting 4/1/2022

### 6. Lists of Vacant Units and Unit Status

Unit	Unit Size	Anticipated Lease Date	Applicant Approved?
EW#303	1BR	mid-August	Screening
SS#515	1BR	mid-August	Screening

## 7. Recertifications

Interim Recertifications	3
Annual Recertifications	12
Completed for this month	15

## 8. Annual Unit Inspections

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

\*Starting 4/1/2022

## 9. Lease Enforcements

Lease warnings/violations issued	6
30-day lease terminations	1

## 10. Evictions

Resident	Reason	Summons Date	Judgment Action
None			

## 11. Non-Emergency Work Orders

Beginning Balance	10
Received	53
Closed	58
Ending Balance	5
Total Completed Work Orders for Year	213

## 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%

13. Rent Collection

	This Month
Rent Charges	38,165
Other Charges	2,185
<b>Total New Charges</b>	<b>40,350</b>
Arrears, tenants in possession	2,904

Accounts Receivable

Current Tenant Accounts Receivable (Rent)	178
Current Rent Charges	38,165
Current Rent Collections	37,987
Accounts Receivable Rate	0%
Collection Rate	100%

Collections - Prior 12 Month Period

Prior Tenants Accounts Receivable (Rent)	14,434
Prior Rent Charges	429,166
Collection Rate	97%

## Tenant Council Meeting - Monday, Aug. 1, 2022 at 11:00 am

Members present: Roxy, Robin, Marna, Doris and Diana

There was no meeting held in July due to two members absent. So will give treasurers report for June and July.

### Treasurer Report:

June	July
Coffee income: \$176.48	Coffee income: \$134.87
Coffee spent: \$132.62	Coffee spent: \$108.76
Bingo income: \$2.00	Bingo income: \$0.00
Bingo spent: \$7.93	Bingo spent: \$15.00
Potluck income: \$25.00	Potluck income: \$17.00
Potluck spent: \$43.56	
Petty Cash for end of July: \$332.50	
Checking: \$652.71	

### OLD BUSINESS:

There was no meeting held in July.

Had potluck on July 16th. There were approx. 23 people that attended.

Talked to Shannon about flower donations and she said not to put up signs. There was going to be some changes made in the front area so planting plots will be put in the backyard for the tenants to plant flowers or veg.

The tv in Edgewood lobby is still not working, so Marna said she would bring up to the board members at their meeting.

We have been incorporating the monthly birthdays at our potlucks.

The tenant council purchased new yard games and they have been used by tenants.

### NEW BUSINESS:

Diana will contact the pharmacists at Guidepoint towards the end of August setting up dates for them to return for flu, pneumonia and covid shots.

Kale Jones will be returning Aug. 7th to entertain the tenants.

Doris would like to put some VHS tapes in the Dellwood laundry room for people to view.

Marna suggested to have a place in Dellwood laundry room to hang clothes when they come out of dryer.

Was suggested by Doris to get new Skip-bo cards for the card players in the evening. Roxy will check into that.

The food pantry has been moved from the card playing room to the Dellwood Community Room.

There are three new shelves that were put up by the maintenance men. One side of shelves will be for food pantry and the other side will be for Community Resource materials.

The girls from Emily came in July to do manicures for tenants, had 5 people that got their nails done.

They will be returning on August 11th at 1:30-1:00. Asking those who come to bring an empty soup can with label removed for another activity later on. Manicures will be held in the Dellwood Community Room.

The "File for Life" cards, cost \$1.17 a piece, so Diana has made copies of the cards and stickers so will be available for those that want one on Aug. 31st at 10:30 in the Dellwood Community Room.

Was suggested to get clothes pins for putting them up with magnets attached to the clothes pins.

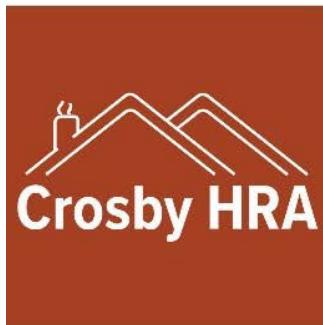
Roxy will get clothes pins and also red paint so that they stand out.

Chair yoga has been going very well.

Contacted Zed Schweitzer about doing Bible Study. He will be starting on Tuesday, Aug. 9th at 2:00 in the Dellwood Community Room. Not sure if he will do every week or once a month.

August 20th will be the next potluck at 1:00.

Next tenant council meeting will be Tuesday, Sept. 6th (due to labor day on Monday).



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To: Crosby HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: August 9<sup>th</sup>, 2022  
Re: Executive Director Report

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### **Housing Development Discussion**

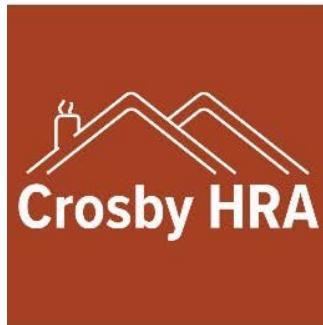
I was invited to a meeting at the end of July with the City Administrator and a developer that is interested in potentially building single family homes in the City of Crosby. While the City does not currently own any land that would be developable, there are some tracts of land that would be able to be developed within the city limits. There have been discussions with some of the landowners on if they would be interested in selling their property for development and there are still discussions that will likely happen in the future. While there is nothing imminent about these developments, we did discuss the need for work force housing in the city to help bridge the housing gap for our larger employers in the city. We will continue to be involved with these discussions and help as we are able. The Crow Wing County HRA does have funds in their Housing Trust Fund for development of workforce and affordable housing.

### **Linda Peeples Resignation**

On Tuesday August 2<sup>nd</sup> Chairwoman Linda Peeples informed me that she would be resigning her seat as a commissioner, effective immediately. She has recently purchased a home and moved outside of the City limits and therefore is no longer eligible to serve on this commission. I would like to thank Linda for her years of service with the HRA and her unwavering support for the agency and the community. Her insight and voice will be missed.

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

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To: Crosby HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: August 9<sup>th</sup>, 2022  
Re: Commissioner Term Expiring

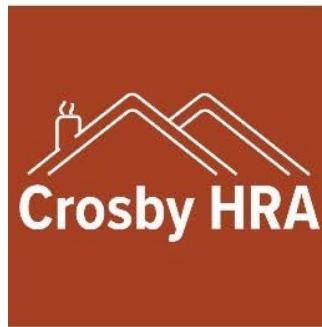
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**Commissioner Term Expiring**

Commissioner Neprud's term is expiring at the end of August. He has expressed that he is willing to serve another interim term until a replacement can be found for him. I have reached out to one potential candidate and will be reaching out to additional potential candidates to gauge their interest. An individual is eligible for this board if they are a resident of the City of Crosby. Any interested candidates can reach out to myself or to the Mayor. Our commissioners are recommended by the mayor and approved by the City Council.

**No Action Requested; Discussion Items**

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To: Crosby HRA Board Members  
From: Shannon Fortune, Housing Manager  
Date: August 3, 2022  
Re: Update to EIV Security Policy & Procedures

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During the Management and Occupancy Review (MOR) process, it was noted that current policy related to the HUD Enterprise Income Verification (EIV) system lacked information related to frequency of report access and usage. The following change has been included in the updated policy:

**Reports Utilized and Frequency of Review**

The following EIV reports will be pulled:

1. Multiple Subsidy Report
2. Identity Verification Reports
3. Deceased Tenants Report
4. New Hires Report

Each report will be pulled within the first week of each month. Staff will review each report monthly and address deficiencies and discrepancies, taking necessary action based on the information. Specific notes relevant to action taken will be kept in individual tenant files.

**Action Requested:**

**Approval of Resolution 2023-02 to update the EIV Security Policy & Procedures policy.**

## **PURPOSE**

The purpose of this policy is to provide instruction and information to staff, auditors, and tenants of the Crosby Housing and Redevelopment Authority (hereinafter, “the Agency”) on the acceptable use, disposition, and storage of data obtained through HUD - EIV (Enterprise Income Verification) System.

The purpose of EIV is to assist HUD and the Agency in streamlining the income verification process and to help in minimizing the need for third party verification. EIV allows the user to identify:

- Applicants currently receiving HUD assistance
- Income not previously reported
- New employment
- Historical patterns of earnings and received income
- Multi-subsidy for household members included in both PIC and TRACS databases
- Deceased household member(s)

In addition, information in EIV can be used to provide more comprehensive oversight to compliance policies and their implementation. The data provided via the EIV system will be protected to ensure that it is only used for official purposes and not disclosed in any way that would violate the privacy of the individuals represented in the system data. Privacy of data and data security for computer systems are covered by a variety of federal laws and regulations, government bulletins, and other guiding documents.

## **SAFEGUARDING EIV DATA**

The information processed by the EIV system can include wage and income data about private individuals, as well as identifying information such as Social Security Number, address, and employment information. This policy describes methods to comply with HUD’s required EIV safeguards.

### **Technical Safeguards**

1. Reduce the risk of a security violation related to the EIV system's software, network, or applications.
2. Identify and authenticate all users seeking to use the EIV system data.
3. Deter and detect attempts to access the system without authorization.
4. Monitor the user activity on the EIV system.

### **Administrative Safeguards**

1. Ensure that access rights, roles, and responsibilities are appropriately and adequately assigned.
2. Protect copies of sensitive data and destroy system-related records to prevent reconstruction of the contents.
3. Ensure authorized release of tenant information consent forms are included in all family files, before accessing and using data.
4. Maintain, communicate, and enforce standard operating procedures related to securing EIV data.
5. Train staff on security measures and awareness, preventing the unauthorized accessibility and use of data.

## **Physical Safeguards**

1. Establish barriers between unauthorized persons and documents or computer media containing private data.
2. Clearly identify restricted areas by use of prominently posted signs or other indicators.
3. Develop a list of authorized users who can access restricted areas-e.g., contractors, maintenance, and janitorial/cleaning staff.
4. Prevent undetected entry into protected areas and/or documents.
5. Notify coordinators/security administrators of system breaches and penetration by unauthorized users.

The housing manager will have the responsibility of ensuring compliance with the security policies and procedures outlined in this document. These responsibilities include:

- Maintaining and enforcing the security procedures.
- Keeping records and monitoring security issues.
- Communicating security information and requirements to appropriate personnel including coordinating and conducting security awareness training sessions.
- Conducting review of all User IDs issued to determine if the users still have a valid need to access EIV data and taking necessary steps to ensure that access rights are revoked or modified as appropriate.
- Reporting any evidence of unauthorized access or known security breaches and taking immediate action to address the impact of the breach including but not limited to prompt notification to HUD. The housing manager will escalate the incident by reporting to appropriate parties or HUD.

## ***Limiting Access to EIV Data***

User accounts for the EIV system will be provided on a need-to-know basis, with appropriate approval and authorization by the executive director.

## **Security Awareness Training**

Security awareness training is a crucial aspect of ensuring the security of the EIV system and data. Users and potential users will be made aware of the importance of respecting the privacy of data, following established procedures to maintain privacy and security, and notifying management in the event of a security or privacy violation. Before granting access to the EIV information, each person must be trained in EIV Security policies and procedures. Additionally, all employees having access to EIV data will be briefed at least annually on the security policy and procedures that require their awareness and compliance. Information about user access and training will be maintained in the HRA EIV file.

## **EIV System Coordinator**

The housing manager will act as the EIV Coordinator.

## **EIV Users**

Before requesting EIV user access, appropriate staff will review the EIV training material provided by HUD and complete the appropriate Security Awareness Training Questionnaire and review the EIV Security Policy and the EIV User Policy. Upon completion of these three tasks, the EIV User will submit to the EIV Coordinator the appropriate User Access Authorization Form. Upon receipt, the EIV

coordinator will review the completed Security Awareness Training Questionnaire for accuracy and recommend further training if necessary. If the EIV coordinator feels that the EIV user candidate does not understand the security requirements, the EIV coordinator will not continue with the EIV setup for that user.

*Note: Under no circumstances will the EIV Coordinator process the User Access Authorization Form unless the executed Security Awareness Training Questionnaire, the signed EIV Security Policy and the signed EIV User Policy are attached.*

Once the user request information is satisfactorily completed, the EIV Coordinator will complete the appropriate steps to provide EIV access to the user. In accordance with HUD requirements, the user's need for access will be reviewed on a quarterly basis.

At least once a year, staff with EIV access will be required to:

- Participate in training that includes a review of the EIV security policy; and
- Complete the EIV Security Awareness Training Questionnaire

The Agency will restrict access to EIV data only to persons whose duties or responsibilities require access. EIV coordinators will be required to request re-certification on an annual basis. EIV coordinators are authorized to provide access only to those individuals directly involved in the resident certification process and/or compliance monitoring. EIV coordinators will carefully review initial and quarterly requests for access and certify only those users who will need access within the next 90 days.

The Agency will maintain a log of users who have approved access to EIV data. Further, the Agency will revoke (terminate) the access rights of those users who no longer require such access or modify the access rights if a change in the user's duties or responsibilities indicates a change in the current level of privilege.

The HUD 9887 Fact Sheet will be provided to all adult household members required to sign the form. By signing this HUD Form 9887 and HUD Form 9887-A, the applicant/resident authorizes HUD and/or the owner/agent to obtain and verify income and unemployment compensation information from various sources including, but not limited to, the IRS, the Department of Health and Human Services, the Social Security Administration, and current and former employers and state agencies.

### **Usernames, Passwords, and Password Changes**

Many systems require frequent changes in passwords. Secure Systems/ EIV passwords will be changed in accordance with HUD Secure Systems requirements. Users will not share usernames or passwords with any other employee or with anyone outside the organization. EIV access granted to an employee or authorized user will be revoked when access is no longer required or prior to termination of that employee or user to ensure data safety. Termination of EIV access and un-assigning property access through "Property Assignment Maintenance" is required.

The EIV file will be documented to indicate when user access was terminated by the EIV coordinator. Documentation of termination will be maintained in the Crosby HRA EIV file and in the employee's personnel file.

## **Computer System Security Requirements**

All computer systems and computers will have password-restricted access. The Agency will also use antivirus software to limit data destruction or unintended transmission via virus, worms, Trojan horses, or other malicious means. Remote access by other computers other than those specifically authorized is prohibited.

Authorized users of EIV data are directed to avoid leaving EIV data displayed on their computer screens where unauthorized users may view it. A computer will not be left unattended while the user is “logged in” to Secure Systems. If an authorized user is viewing EIV data and an unauthorized user approaches the work area, the authorized user will lessen the chance of inadvertent disclosure of EIV data by minimizing or closing out the screen on which the EIV data is being displayed.

## **Physical Security Requirements**

*Storage* - EIV data shall be kept in filing cabinet(s), and only those staff members who have been previously authorized by the housing manager may be given access to the data. The housing manager shall maintain a list of users having access. The filing cabinet(s) shall in turn be secured behind a door locked whenever the office is closed.

*Printouts* - Users will retrieve computer printouts as soon as they are generated so that EIV data is not left unattended in printers or fax machines where unauthorized users may access them. EIV data will be handled in such a manner that it does not become misplaced or available to unauthorized personnel.

EIV printouts will be stored in the resident file and be made available to authorized people including appropriate staff, HUD staff, financial auditors, and the Office of the Inspector General (OIG).

If a resident requests a copy of their own EIV printout, a copy will be produced. The staff person providing the copy will note that the printout is a copy provided to the resident upon request. This note will include the following:

- This is not an original, this is a copy provided to: \_\_\_\_\_
- On \_\_\_\_\_, 20 \_\_\_\_\_
- By \_\_\_\_\_ (name will be printed)
- Initials \_\_\_\_\_

The appropriate staff will make a note in the file any time a copy of the EIV data is obtained by authorized persons and taken off site. This includes copies provided to the applicant/resident, other internal staff, HUD, or OIG staff. Under no circumstances will the EIV information be provided to anyone other than those noted in this paragraph.

*Electronic Information from EIV* - Under no circumstances should anyone save or scan EIV information to retain an electronic copy. In order to ensure compliance with HUD’s security requirements, EIV information should only be produced in hard copy and maintained in accordance with the recordkeeping requirements outlined by HUD.

*Disposal of EIV Information* - EIV data will be destroyed in a timely manner based on the information provided in HUD's published EIV training materials, HUD notices, or as prescribed by the Crosby HRA's policy and procedures. The Crosby HRA's policy and procedures will not allow data retention that is longer than the time allowed in the published HUD materials.

As necessary, all EIV originals will be shredded on-site. Information about use of EIV information and how printouts were destroyed will be maintained in the resident file.

### **Disclosure, Data Security, and Disposition**

EIV users and Crosby HRA staff shall document that the Crosby HRA will make use of EIV systems at each annual and interim recertification and to applicants during the application process. This disclosure shall include the following:

- a. Brief explanation of the EIV system.
- b. Brief explanation of how income discrepancies are identified, the potential effect on rental calculations, and penalties for committing fraud.
- c. Brief explanation of how discrepancies are resolved.
- d. Brief explanation of the actions the Crosby HRA may take based on verified unreported or underreported income.

Each tenant and applicant file shall contain a properly completed, active HUD 9886 Form, granting the Crosby HRA access to EIV data.

### **Discrepancies**

All household income regardless of source must be reported by the family to the Agency in accordance with HUD regulation and the Crosby HRA Occupancy Policy and Dwelling Lease. The Occupancy Policy and Dwelling Lease are therefore included in this document by reference.

Where EIV data is substantially different from tenant-reported and/or third party-reported income, the following action will be taken:

1. In any case where staff has relied solely on EIV data to document the discrepant income, staff shall submit a third-party verification form to the income source.
2. Staff shall review historical data for prior patterns of employment, benefit payments, and/or other income source histories.
3. Staff shall discuss the discrepancy with the tenant and the tenant shall be given the opportunity to resolve the discrepancy. Such discussion shall either be verbally or in writing.
  - a. Although the tenant shall be given the opportunity to resolve the discrepancy, the final arbiter shall be either third-party verification or EIV data, whichever is accurate, unless the tenant can provide documentation that one or both parties' data is incorrect.
  - b. If the tenant is able to produce sufficient documentation of incorrect third-party and/or EIV data, staff shall use the data proven to be accurate.

### **Reporting Improper Disclosures**

Recognition, reporting, and disciplinary action in response to security violations are crucial to successfully maintaining the security and privacy of the EIV system. These security violations may include the disclosure of private data as well as attempts to access unauthorized data and sharing of User ID's and passwords. Upon the discovery of a possible improper disclosure of EIV information or

other security violation by an employee or any other person, the individual making the observation or receiving the information will contact the EIV coordinator immediately who will document all improper disclosures in writing providing details including who was involved, what was disclosed, how the disclosure occurred, and where and when it occurred. The EIV coordinator will immediately review the report of improper disclosure and, if appropriate, the EIV coordinator will remove EIV access.

Improper disclosure of any information is grounds for immediate termination. All employees should carefully review the EIV Access Authorization Form to understand the penalties for improper disclosure of EIV data.

### **Disposal of EIV Information**

EIV data will be destroyed in a timely manner based on the information provided in HUD's published EIV training materials, HUD notices or as prescribed by the owner/agent's policy and procedures. The owner/agent's policy and procedures will not allow data retention that is longer than the time allowed in the published HUD materials.

### **Reports Utilized and Frequency of Review**

The following EIV reports will be pulled:

1. Multiple Subsidy Report
2. Identity Verification Reports
3. Deceased Tenants Report
4. New Hires Report

Each report will be pulled within the first week of each month. Staff will review each report monthly and address deficiencies and discrepancies, taking necessary action based on the information. Specific notes relevant to action taken will be kept in individual tenant files.

HOUSING AND REDEVELOPMENT AUTHORITY  
IN AND FOR THE CITY OF CROSBY

RESOLUTION NO. 2023-02

EIV SECURITY POLICY AND PROCEDURES

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby is required to have in place an EIV Security Policy and Procedures in compliance with all local, state and federal laws; and

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

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

1. The EIV Security Policy and Procedures 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: \_\_\_\_\_

\_\_\_\_\_  
Marna Paron, Vice Chair

Dated: \_\_\_\_\_

\_\_\_\_\_  
Eric Charpentier, Executive Director