

**Crosby HRA Board Meeting**  
**11:00 a.m. Tuesday October 14<sup>th</sup>, 2025**  
**Community Room, 300 Third Avenue NE, Crosby MN 56441**

**AGENDA**

**1. CALL TO ORDER**

**2. ROLL CALL**

**3. REVIEW AND APPROVE AGENDA**

**4. PRESENTATION**

- a. 2025 Crosby Audit: Mary Reedy, Clifton Larson Allen

**5. OPEN FORUM**

*Time allocated for citizens and tenants to bring matters not on the agenda to the attention of the Crosby HRA board. If you are going to give a report or wish to speak, please state your full name and address. You will be restricted to 3 minutes, and no Board action will be taken.*

**6. REVIEW AND APPROVE MINUTES (Attachment 1 – Pg. 3)**

- a. Approval of Tuesday September 9<sup>th</sup>, 2025 Meeting Minutes

**7. BILLS & COMMUNICATIONS**

- a. Financial Report (Attachment 2 – Pg. 7)
- b. Housing Manager Report (Attachment 3 – Pg. 19)
- c. Maintenance Director Report (Attachment 4 – Pg. 21)
- d. Executive Director Report (Attachment 5 – Pg. 23)

**8. RAB COMMITTEE UPDATE: (Resident Commissioner Lehnhoff)**

**9. UNFINISHED BUSINESS:**

**10. NEW BUSINESS:**

**11. COMMISSIONER COMMENTS:**

**12. NEXT MEETING:** December 9<sup>th</sup>, 2025

### 13. ADJOURNMENT

Donald Lehnhoff, Resident Commissioner Term Expires: 2026  
Renae Marsh, Secretary/Treasurer Term Expires: 2030  
Vacant, Commissioner Term Expires: 2027  
Marsha Larson, Vice Chair Term Expires: 2029  
Paula Traylor, Chair Term Expires: 2026  
*\*All terms expire August 31st*



## Crosby HRA BOARD MEETING MINUTES Tuesday, September 9<sup>th</sup>, 2025

A regular meeting of the Board of Commissioners of the Housing and Redevelopment Authority (HRA) in and for the city of Crosby, Minnesota, was held in person at Dellwood Community Room at 11:00 AM, Tuesday, September 9<sup>th</sup>, 2025.

1. **CALL TO ORDER:** Chair Traylor called the meeting to order at 11:00 AM.
2. **ROLL CALL:** Commissioners Paula Traylor, Renae Marsh, Marsha Larson, Donald Lehnhoff.

Others Present: Finance Director Karen Young, Housing Manager Hannah Gangl, and Housing Specialist Diana Banks.

3. **OATH OF OFFICE:**  
At the September 8<sup>th</sup>, 2025, City Council Meeting, the Crosby City Council is scheduled to approve the re-appointment of Renae Marsh as Crosby HRA Board Commissioner with a term expiring August 31<sup>st</sup>, 2030. Ms. Marsh took the oath of office.

4. **REVIEW AND APPROVE AGENDA:**

Commissioner Marsh motioned to approve the Agenda for the Tuesday, September 12<sup>th</sup>, 2025, meeting, as presented. Seconded by Commissioner Lehnhoff. Motion Carried Unanimously.

5. **OPEN FORUM:**  
Attendants of the meeting noted issues with smoking in the building after office hours and on weekends.

6. **REVIEW AND APPROVE MINUTES:**

- a. August 12<sup>th</sup>, 2025, Minutes were presented in the packet for review.

Commissioner Marsh motioned to approve the meeting minutes from Tuesday, August 12<sup>th</sup>, 2025, as presented. Seconded by Commissioner Larson. Motion Carried Unanimously.

7. **ANNUAL MEETING**
  - a. Slate of Officers

Called to Order at 11:15 AM.

Nominations for Chair: Commissioner Lehnhoff nominated Paula Traylor.

Nominations for Vice Chair: Commissioner Lehnhoff nominated Marsha Larson.

Nominations for Secretary: Commissioner Lehnhoff nominated Renae Marsh.

Additional nominations were called three times.

Nominations were closed at 11:20 AM.

**Commissioner Lehnhoff made a motion to approve the nominations of officers. Seconded by Commissioner Marsh. Motion Carried Unanimously.**

**b. Review of Bylaws**

Commissioner Lehnhoff inquired about what the process is for selecting new commissioners. Young responded that the Crosby City Council calls for open positions at public meetings, an application is submitted, and the mayor and city council make the decision to appoint the individual to the Crosby HRA board. Commissioner Lehnhoff inquired about creating a Crosby HRA policy regarding seeking commissioners for vacant positions. Young responded that it is Crosby City Council's duty to advertise vacant positions on the Crosby HRA board.

**Commissioner Lehnhoff made a motion to direct Executive Director Charpentier to confirm with the Crosby City Council that they are advertising for the open Crosby HRA commissioner position. Seconded by Commissioner Larson. Motion Carried Unanimously.**

**8. BILLS AND COMMUNICATIONS:**

**a. Financial Report and Approval Request:**

*Karen Young presented the Financial Report.*

Commissioner Lehnhoff inquired about the process with surplus funds within the budget and asked if decisions were made throughout the year. Young confirmed that the board would review any large project proposals to spend surplus funds throughout the year. Commissioner Lehnhoff inquired about the account balance at Edgewood. Young responded that there is roughly 800K.

**Commissioner Lehnhoff made a motion to include cash account balances and detailed investment information for Edgewood and Dellwood in future financial reports. Seconded by Commissioner Marsh. Motion Carried Unanimously.**

**Commissioner Lehnhoff motioned to approve the August payments, as presented. Seconded by Commissioner Marsh. Motion Carried Unanimously.**

**b. Housing Manager Report:**

*Diana Banks presented the Housing Manager & Activities Report.*

Commissioner Lehnhoff brought up a discussion involving a tenant smoking in the building and being rude to other tenants and requested that it be dealt with immediately. He also requested that the tenant file be brought to a board meeting to verify how this individual was admitted as a tenant. Young advised the board that it is illegal to discuss private tenant information. This was confirmed by Gangl. Commissioner Lehnhoff requested a copy of the law that states this and noted that it's unacceptable that he cannot view tenant files. Gangl responded that an email will be sent out to the board with that information and housing staff will create a new memo regarding the smoking policy.

**c. Maintenance Director Report:**

*Karen Young presented the Maintenance Report.*

Young noted that Schommer is working on documenting elevator outage protocol.

**9. RAB COMMITTEE UPDATE:**

**10. UNFINISHED BUSINESS:** None

**11. NEW BUSINESS:**

**a. Update to Bank Signatory Card**

**Commissioner Marsh motioned to approve the addition of commissioner Marsha Larson to the Unity Bank account as a signatory Seconded by Commissioner Lehnhoff. Motion Carried Unanimously.**

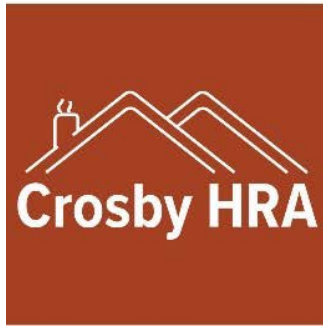
**12. COMMISSIONER COMMENTS:**

Commissioner Larson commented that she will not be attending the next board meeting due to a conflict.

**13. NEXT MEETING:** Tuesday, October 14<sup>th</sup>, 2025

**14. ADJOURNMENT:**

**Commissioner Marsh motioned to adjourn the meeting. Seconded by Commissioner Lehnhoff.  
Motion Carried Unanimously. Meeting adjourned at 12:07 PM.**



---

To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: October 7, 2025  
Re: October Financial Report

---

Please find attached the financial information for September 2025.

**2025 Audit Presentation**

Mary Reedy from CliftonLarsonAllen (CLA) will present the audited financial statements to the board at the October meeting. The audit is separately attached to the board packet for your review.

**Action Requested: Motion for approval of payments as presented.**

This page intentionally left blank.



## September 2025 Account Balances

Program/Account	September 2025
Public Housing - Operating Checking	\$315,190.59
Public Housing - Security Deposit Savings	\$11,164.76
	<hr/>
	<b>\$326,355.35</b>
Edgewood - Operating Checking	\$64,132.67
Edgewood - Investment	\$858,413.72
	<hr/>
	<b>\$922,546.39</b>
Tenant Activity Fund	\$4,281.01

This page intentionally left blank.

## Crosby Housing & Redevelopment Authority

### 2026 Ratios

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

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

MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	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	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0	10.0	10.0

This page intentionally left blank.

**Crosby HRA**  
**Operating Statement**  
**Six Months Ending 09/30/2025**  
**Program: C- 100 - Public Housing      Project: Dellwood & Family Units**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3110.000 Dwelling Rental	22,157.00	21,684.17	472.83	133,142.00	130,105.00	3,037.00	260,210.00	(127,068.00)
3120.000 Excess Utilities	15.00	83.33	(68.33)	855.00	500.00	355.00	1,000.00	(145.00)
3401.000 Operating Subsidy	12,919.97	9,780.00	3,139.97	57,682.05	58,680.00	(997.95)	117,360.00	(59,677.95)
3402.000 Capital Fund Revenue	0.00	1,666.67	(1,666.67)	4,802.50	10,000.00	(5,197.50)	20,000.00	(15,197.50)
3610.000 Interest Revenue	60.44	41.67	18.77	366.43	250.00	116.43	500.00	(133.57)
3690.000 Other Income	47.00	333.33	(286.33)	726.97	2,000.00	(1,273.03)	4,000.00	(3,273.03)
3691.000 Other Tenant Revenue	392.00	1,500.00	(1,108.00)	8,404.95	9,000.00	(595.05)	18,000.00	(9,595.05)
3695.000 Laundry Revenue	300.00	333.33	(33.33)	2,062.00	2,000.00	62.00	4,000.00	(1,938.00)
<b>TOTAL INCOME</b>	<b>35,891.41</b>	<b>35,422.50</b>	<b>468.91</b>	<b>208,041.90</b>	<b>212,535.00</b>	<b>(4,493.10)</b>	<b>425,070.00</b>	<b>(217,028.10)</b>
<b>EXPENSES</b>								
<b>ADMINISTRATION</b>								
4110.000 Admin Salaries	2,413.90	2,583.75	169.85	15,002.66	15,502.50	499.84	31,005.00	16,002.34
4130.000 Legal	0.00	500.00	500.00	825.00	3,000.00	2,175.00	6,000.00	5,175.00
4140.000 Staff Training	71.95	33.33	(38.62)	1,939.55	200.00	(1,739.55)	400.00	(1,539.55)
4150.000 Travel	37.17	60.42	23.25	225.26	362.50	137.24	725.00	499.74
4171.000 Auditing Fees	0.00	445.00	445.00	4,458.02	2,670.00	(1,788.02)	5,340.00	881.98
4190.000 Other Admin	7.50	47.92	40.42	50.00	287.50	237.50	575.00	525.00
4191.000 Management Fees	4,766.66	4,766.67	0.01	28,599.98	28,600.00	0.02	57,200.00	28,600.02
4194.000 Office Supplies	119.60	150.00	30.40	1,780.35	900.00	(880.35)	1,800.00	19.65
4195.000 Membership Dues	0.00	29.17	29.17	97.20	175.00	77.80	350.00	252.80
4196.000 Telephone	87.26	58.33	(28.93)	183.68	350.00	166.32	700.00	516.32
4198.000 Advertising	0.00	83.33	83.33	0.00	500.00	500.00	1,000.00	1,000.00
4199.000 Postage	0.00	45.83	45.83	365.00	275.00	(90.00)	550.00	185.00
<b>TOTAL ADMINISTRATION</b>	<b>7,504.04</b>	<b>8,803.75</b>	<b>1,299.71</b>	<b>53,526.70</b>	<b>52,822.50</b>	<b>(704.20)</b>	<b>105,645.00</b>	<b>52,118.30</b>
<b>TENANT SERVICES</b>								
4210.000 Tenant Svcs Salaries	279.72	524.17	244.45	1,368.36	3,145.00	1,776.64	6,290.00	4,921.64
4230.000 Tenant Svcs Other	10.21	108.33	98.12	47.28	650.00	602.72	1,300.00	1,252.72
<b>TOTAL TENANT SERVICES</b>	<b>289.93</b>	<b>632.50</b>	<b>342.57</b>	<b>1,415.64</b>	<b>3,795.00</b>	<b>2,379.36</b>	<b>7,590.00</b>	<b>6,174.36</b>
<b>UTILITIES</b>								
4310.000 Water	1,077.16	1,241.67	164.51	5,919.61	7,450.00	1,530.39	14,900.00	8,980.39
4315.000 Sewer	1,706.63	1,958.33	251.70	9,143.99	11,750.00	2,606.01	23,500.00	14,356.01
4320.000 Electricity	4,422.97	2,187.50	(2,235.47)	8,983.32	13,125.00	4,141.68	26,250.00	17,266.68
4330.000 Gas	116.12	1,166.67	1,050.55	2,033.40	7,000.00	4,966.60	14,000.00	11,966.60
<b>TOTAL UTILITIES</b>	<b>7,322.88</b>	<b>6,554.17</b>	<b>(768.71)</b>	<b>26,080.32</b>	<b>39,325.00</b>	<b>13,244.68</b>	<b>78,650.00</b>	<b>52,569.68</b>
<b>MAINTENANCE</b>								
4410.000 Maintenance Labor	4,071.40	4,177.50	106.10	26,089.43	25,065.00	(1,024.43)	50,130.00	24,040.57
4420.000 Materials	1,797.51	1,416.67	(380.84)	8,837.02	8,500.00	(337.02)	17,000.00	8,162.98
4430.000 Contracts Costs	3,478.78	2,333.33	(1,145.45)	11,365.68	14,000.00	2,634.32	28,000.00	16,634.32
4431.000 Garbage and Trash	723.30	875.00	151.70	4,823.05	5,250.00	426.95	10,500.00	5,676.95
4432.000 Decorating Contract	938.50	1,333.33	394.83	10,178.56	8,000.00	(2,178.56)	16,000.00	5,821.44
4435.000 Grounds Contract	170.49	350.00	179.51	514.61	2,100.00	1,585.39	4,200.00	3,685.39
4445.000 Elevator Maintenance	0.00	500.00	500.00	2,652.00	3,000.00	348.00	6,000.00	3,348.00
4450.000 Plumbing/Heating	739.02	750.00	10.98	1,517.79	4,500.00	2,982.21	9,000.00	7,482.21
4455.000 Snow Removal	0.00	416.67	416.67	444.60	2,500.00	2,055.40	5,000.00	4,555.40
4456.000 Exterminating	0.00	166.67	166.67	330.00	1,000.00	670.00	2,000.00	1,670.00
4457.000 Janitor/Cleaning	969.61	1,125.00	155.39	2,688.75	6,750.00	4,061.25	13,500.00	10,811.25

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>EXPENSES</b>								
<b>TOTAL MAINTENANCE</b>	<b>12,888.61</b>	<b>13,444.17</b>	<b>555.56</b>	<b>69,441.49</b>	<b>80,665.00</b>	<b>11,223.51</b>	<b>161,330.00</b>	<b>91,888.51</b>
<b>OTHER</b>								
4510.000 Insurance	2,840.80	3,162.50	321.70	14,846.12	18,975.00	4,128.88	37,950.00	23,103.88
4520.000 Property Taxes	742.46	916.67	174.21	5,720.84	5,500.00	(220.84)	11,000.00	5,279.16
4540.000 Employee Benefits	2,374.19	2,400.84	26.65	14,432.99	14,405.00	(27.99)	28,810.00	14,377.01
4570.000 Collection Losses	0.00	500.00	500.00	0.00	3,000.00	3,000.00	6,000.00	6,000.00
4583.001 Lease Interest Exp	0.81	0.83	0.02	4.91	5.00	0.09	10.00	5.09
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	2,500.00	2,500.00	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.84	31.25	0.41	185.04	187.50	2.46	375.00	189.96
<b>TOTAL OTHER</b>	<b>5,989.10</b>	<b>7,428.76</b>	<b>1,439.66</b>	<b>35,189.90</b>	<b>44,572.50</b>	<b>9,382.60</b>	<b>89,145.00</b>	<b>53,955.10</b>
<b>TOTAL EXPENSES</b>	<b>33,994.56</b>	<b>36,863.35</b>	<b>2,868.79</b>	<b>185,654.05</b>	<b>221,180.00</b>	<b>35,525.95</b>	<b>442,360.00</b>	<b>256,705.95</b>
<b>SURPLUS</b>	<b>1,896.85</b>	<b>(1,440.85)</b>	<b>3,337.70</b>	<b>22,387.85</b>	<b>(8,645.00)</b>	<b>31,032.85</b>	<b>(17,290.00)</b>	<b>39,677.85</b>

**Crosby HRA**  
**Operating Statement**  
**Six Months Ending 09/30/2025**  
**Program: C- 700 - HUD Multi-Family      Project: Edgewood**

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>INCOME</b>								
3110.000 Dwelling Rental	23,261.00	21,583.33	1,677.67	138,455.00	129,500.00	8,955.00	259,000.00	(120,545.00)
3120.000 Excess Utilities	45.00	162.50	(117.50)	1,613.00	975.00	638.00	1,950.00	(337.00)
3404.000 HAP Subsidy	13,570.00	12,333.33	1,236.67	69,478.00	74,000.00	(4,522.00)	148,000.00	(78,522.00)
3610.000 Interest Revenue	1,574.49	1,250.00	324.49	16,093.92	7,500.00	8,593.92	15,000.00	1,093.92
3690.000 Other Income	70.51	250.00	(179.49)	857.92	1,500.00	(642.08)	3,000.00	(2,142.08)
3691.000 Other Tenant Revenue	640.00	625.00	15.00	4,538.02	3,750.00	788.02	7,500.00	(2,961.98)
3695.000 Laundry Revenue	886.00	816.67	69.33	4,716.00	4,900.00	(184.00)	9,800.00	(5,084.00)
<b>TOTAL INCOME</b>	<b>40,047.00</b>	<b>37,020.83</b>	<b>3,026.17</b>	<b>235,751.86</b>	<b>222,125.00</b>	<b>13,626.86</b>	<b>444,250.00</b>	<b>(208,498.14)</b>
<b>EXPENSES</b>								
<b>ADMINISTRATION</b>								
4110.000 Admin Salaries	2,413.91	2,583.75	169.84	15,002.76	15,502.50	499.74	31,005.00	16,002.24
4130.000 Legal	0.00	250.00	250.00	0.00	1,500.00	1,500.00	3,000.00	3,000.00
4140.000 Staff Training	71.96	41.67	(30.29)	724.57	250.00	(474.57)	500.00	(224.57)
4150.000 Travel	35.70	62.50	26.80	170.28	375.00	204.72	750.00	579.72
4171.000 Auditing Fees	0.00	445.00	445.00	4,458.02	2,670.00	(1,788.02)	5,340.00	881.98
4190.000 Other Admin	7.50	47.92	40.42	50.00	287.50	237.50	575.00	525.00
4191.000 Management Fees	4,766.67	4,766.67	0.00	28,600.04	28,600.00	(0.04)	57,200.00	28,599.96
4194.000 Office Supplies	119.60	145.83	26.23	1,780.40	875.00	(905.40)	1,750.00	(30.40)
4195.000 Membership Dues	0.00	16.67	16.67	97.20	100.00	2.80	200.00	102.80
4196.000 Telephone	87.26	62.50	(24.76)	183.69	375.00	191.31	750.00	566.31
4198.000 Advertising	0.00	83.33	83.33	0.00	500.00	500.00	1,000.00	1,000.00
4199.000 Postage	1.36	37.50	36.14	366.36	225.00	(141.36)	450.00	83.64
<b>TOTAL ADMINISTRATION</b>	<b>7,503.96</b>	<b>8,543.34</b>	<b>1,039.38</b>	<b>51,433.32</b>	<b>51,260.00</b>	<b>(173.32)</b>	<b>102,520.00</b>	<b>51,086.68</b>
<b>TENANT SERVICES</b>								
4210.000 Tenant Svcs Salaries	419.58	786.25	366.67	2,052.53	4,717.50	2,664.97	9,435.00	7,382.47
4230.000 Tenant Svcs Other	10.21	20.83	10.62	47.28	125.00	77.72	250.00	202.72
<b>TOTAL TENANT SERVICES</b>	<b>429.79</b>	<b>807.08</b>	<b>377.29</b>	<b>2,099.81</b>	<b>4,842.50</b>	<b>2,742.69</b>	<b>9,685.00</b>	<b>7,585.19</b>
<b>UTILITIES</b>								
4310.000 Water	632.24	958.33	326.09	3,960.76	5,750.00	1,789.24	11,500.00	7,539.24
4315.000 Sewer	1,159.92	1,583.33	423.41	6,616.39	9,500.00	2,883.61	19,000.00	12,383.61
4320.000 Electricity	7,071.14	3,166.67	(3,904.47)	14,937.22	19,000.00	4,062.78	38,000.00	23,062.78
4330.000 Gas	168.63	1,416.67	1,248.04	2,396.74	8,500.00	6,103.26	17,000.00	14,603.26
<b>TOTAL UTILITIES</b>	<b>9,031.93</b>	<b>7,125.00</b>	<b>(1,906.93)</b>	<b>27,911.11</b>	<b>42,750.00</b>	<b>14,838.89</b>	<b>85,500.00</b>	<b>57,588.89</b>
<b>MAINTENANCE</b>								
4410.000 Maintenance Labor	4,071.42	4,177.50	106.08	26,089.65	25,065.00	(1,024.65)	50,130.00	24,040.35
4420.000 Materials	1,697.31	1,500.00	(197.31)	6,924.97	9,000.00	2,075.03	18,000.00	11,075.03
4430.000 Contracts Costs	1,752.63	1,916.67	164.04	9,111.72	11,500.00	2,388.28	23,000.00	13,888.28
4431.000 Garbage and Trash	320.38	483.33	162.95	1,664.90	2,900.00	1,235.10	5,800.00	4,135.10
4432.000 Decorating Contract	2,390.92	1,250.00	(1,140.92)	13,951.41	7,500.00	(6,451.41)	15,000.00	1,048.59
4435.000 Grounds Contract	159.12	458.33	299.21	385.37	2,750.00	2,364.63	5,500.00	5,114.63
4445.000 Elevator Maintenance	0.00	350.00	350.00	4,500.00	2,100.00	(2,400.00)	4,200.00	(300.00)
4450.000 Plumbing/Heating	725.00	541.67	(183.33)	725.00	3,250.00	2,525.00	6,500.00	5,775.00
4455.000 Snow Removal	0.00	541.67	541.67	666.90	3,250.00	2,583.10	6,500.00	5,833.10
4456.000 Exterminating	0.00	416.67	416.67	1,029.00	2,500.00	1,471.00	5,000.00	3,971.00
4457.000 Janitor/Cleaning	1,023.21	1,025.00	1.79	2,870.10	6,150.00	3,279.90	12,300.00	9,429.90
<b>TOTAL MAINTENANCE</b>	<b>12,139.99</b>	<b>12,660.84</b>	<b>520.85</b>	<b>67,919.02</b>	<b>75,965.00</b>	<b>8,045.98</b>	<b>151,930.00</b>	<b>84,010.98</b>

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
<b>EXPENSES</b>								
<b>OTHER</b>								
4510.000 Insurance	2,172.83	2,347.50	174.67	13,036.98	14,085.00	1,048.02	28,170.00	15,133.02
4520.000 Property Taxes	713.70	770.00	56.30	5,632.84	4,620.00	(1,012.84)	9,240.00	3,607.16
4540.000 Employee Benefits	2,384.92	2,420.84	35.92	14,485.57	14,525.00	39.43	29,050.00	14,564.43
4570.000 Collection Losses	0.00	83.33	83.33	0.00	500.00	500.00	1,000.00	1,000.00
4583.001 Lease Interest Exp	0.80	0.83	0.03	4.91	5.00	0.09	10.00	5.09
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	2,500.00	2,500.00	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.83	31.25	0.42	184.98	187.50	2.52	375.00	190.02
<b>TOTAL OTHER</b>	<b>5,303.08</b>	<b>6,070.42</b>	<b>767.34</b>	<b>33,345.28</b>	<b>36,422.50</b>	<b>3,077.22</b>	<b>72,845.00</b>	<b>39,499.72</b>
<b>TOTAL EXPENSES</b>	<b>34,408.75</b>	<b>35,206.68</b>	<b>797.93</b>	<b>182,708.54</b>	<b>211,240.00</b>	<b>28,531.46</b>	<b>422,480.00</b>	<b>239,771.46</b>
<b>SURPLUS</b>	<b>5,638.25</b>	<b>1,814.15</b>	<b>3,824.10</b>	<b>53,043.32</b>	<b>10,885.00</b>	<b>42,158.32</b>	<b>21,770.00</b>	<b>31,273.32</b>



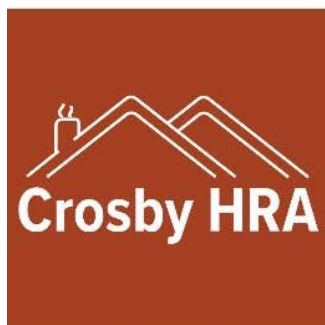
**Crosby HRA  
Payment Summary Report  
September 2025**

<b>Doc. Date</b>		<b>Number</b>	<b>Payments</b>
09/01/2025	Delta Dental	ACH	\$126.66
09/01/2025	Reliance Standard Life	ACH	\$320.66
09/04/2025	Payroll for 09/04/2025	ACH	\$4,884.22
09/04/2025	Security Benefit	ACH	\$884.17
09/04/2025	Minnesota State	ACH	\$62.00
09/04/2025	Harpers Payroll Service	ACH	\$46.98
09/04/2025	Harpers Payroll Service	ACH	\$1,802.97
09/15/2025	Payroc LLC	ACH	\$47.50
09/15/2025	Payroc LLC	ACH	\$115.35
09/18/2025	Harpers Payroll Service	ACH	\$1,837.22
09/18/2025	Security Benefit	ACH	\$884.17
09/18/2025	Minnesota State	ACH	\$62.00
09/18/2025	Harpers Payroll Service	ACH	\$55.50
09/18/2025	Payroll for 09/18/2025	ACH	\$5,090.92
09/10/2025	Bartz, Brian	439	\$21.00
09/10/2025	Banks, Diana	440	\$23.87
09/10/2025	Charpentier, Eric	441	\$22.40
09/10/2025	Gangl, Hannah	442	\$95.20
09/10/2025	Schommer, John	443	\$46.20
09/04/2025	Old National Bank	119962	\$75.31
09/04/2025	T-Mobile	119963	\$110.80
09/09/2025	Brainerd HRA	119964	\$205.00
09/09/2025	Old National Bank	119965	\$49.50
09/09/2025	Carlson Duluth	119966	\$1,464.02
09/09/2025	Cintas	119967	\$164.20
09/09/2025	City Of Crosby	119968	\$4,972.97
09/09/2025	Crosby Ace Hardware	119969	\$187.62
09/09/2025	Labor Logic LLC	119970	\$13.00
09/09/2025	Home Depot Supply	119971	\$827.05
09/09/2025	Integrity Services Inc	119972	\$2,204.94
09/09/2025	Internation	119973	\$1,000.00
09/09/2025	Lakes Printing	119974	\$104.40
09/09/2025	Minnesota Energy	119975	\$284.75
09/09/2025	Minnesota Power	119976	\$6,177.21
09/09/2025	Office Shop	119977	\$34.20
09/09/2025	Rise and Shine	119978	\$1,680.00
09/09/2025	Safeguard Security Inc.	119979	\$252.50
09/09/2025	Advanced Business	119980	\$585.50
09/09/2025	Visa--Unity	119981	\$3,156.90
09/09/2025	Waste Partners Inc	119982	\$646.66
09/09/2025	Alpenglow Technologies	119983	\$437.50
09/22/2025	Ctc-446126	119984	\$438.50
09/22/2025	Minnesota Power	119985	\$5,316.90

**Crosby HRA  
Payment Summary Report  
September 2025**

<b>Doc. Date</b>		<b>Number</b>	<b>Payments</b>
09/23/2025	Tenant Refund	119986	\$446.47
09/23/2025	West Central Flooring	119987	\$2,339.00

<b>Total</b>			<b>\$49,603.89</b>
--------------	--	--	--------------------



To: Crosby HRA Board Members  
 From: Diana Banks, Certified Housing Specialist  
 Date: October 1, 2025  
 Re: Housing Programs Report

### **Tenant Activities Update**

In September there were 11 Second Harvest Commodity Food Boxes distributed. 376 meals were donated to tenants by Community Table and Emily Care' N Share. Activities (with attendance counts) included: Study with Zed (6); Oak Street Band (12); Churchyard band (12).

Tenant Council meeting minutes from September are attached.

### **Monthly Property Performance Stats for September 2025**

- Occupancy Rate: 100% Dellwood; 98% Edgewood; 100% Scattered Sites
- Move Ins: 0
- Move Outs: 1
- Transfers: 1
- Recertifications (By Type): 8 Annual
- Termination Notices: 1
- Work Orders Received: 68
- Waiting Lists:

1BR	2BR	3BR	4BR
103	29	13	8

### **Discussion Items**

- **No Additional Actions Requested**

## Tenant Council summary for the month of September 2025

No meeting held in August

### Income and Expenses for the month of September

Coffee income: \$76.60	Coffee expense: \$134.79
Bingo income: \$85.00	Bingo expense: \$42.24
Potluck income: \$10.00	Kitchen expense: \$12.42
	Progressive Bingo expense: \$25.00
	Misc. (ink) expense: \$17.00

Petty Cash for end of September: \$436.09

Checking for end of September: \$940.71

### OLD BUSINESS:

Had potluck on the 20th, there were 15 in attendance.

We had the usual activities for the month. Had a new music group that came from Immanuel Lutheran Church, they were very good. Lots of tenants would like them to come again to entertain us.

### NEW BUSINESS:

Will be having a tenant council meeting on October 6th, to discuss the upcoming holiday activities.

The next potluck will be Saturday, October 18th at 1 p.m.

Will be putting up signs on Wednesday the 1st for collecting money or candy for the trick or treaters.

Will be bagging the candy we collect on Thursday, the 30th at 1:30 in the DCR.

Will be having Bible Study twice this coming month.

Oak Street Chapel Band will be coming on the 28th.



---

To: Crosby HRA Board Members  
From: John Schommer, Rehab & Maintenance Director  
Date: October 7, 2025  
Re: Maintenance Update

---

**Elevators**

I reached out to VDA, the firm that completed the evaluation reports for the elevators in Edgewood and Dellwood in 2024, to begin the design phase for the elevators. They will be sending a proposal in the next few weeks.

The protocols for when someone is stuck in the elevator will be done by the end of this week.

**No Action Requested; Discussion Items.**

This page intentionally left blank.



To: Crosby HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: October 9<sup>th</sup>, 2025  
Re: Executive Director Report

---

#### **Privacy Restrictions on Tenant Files and Applications**

At the September board meeting there was a robust discussion surrounding what data is prudent for a commissioner to review in general and while at a public board meeting. We reached out to our legal counsel for guidance and staff also did research specifically surrounding the Privacy Act of 1974 (5 U.S.C. §552a) and the Minnesota Government Data Practices Act (Minnesota Statute Ch 13), which mirrors and strengthens the federal protections.

The HRA is required to comply with both the federal Privacy Act of 1974 and the Minnesota Government Data Practices Act. These laws classify tenant files and applications as private data on individuals, meaning the information, such as income, family composition and Social Security numbers, may only be accessed by staff whose official duties require it. Board members, while charged with oversight and policy-making, do not have a statutory need to review individual tenant records to fulfill their responsibilities.

Under the MGDPA, private data may not be disclosed to the public without subject's written consent or specific statutory authority. As we know, public meetings are open to community members and can be recorded or published, meaning disclosure of tenant files or applications in this setting would unlawfully make private data public. Similarly, the Privacy Act prohibits unauthorized disclosures and provides no exception for board review of individual tenant files during public proceedings.

To ensure that our agency stays in compliance, HRA staff may only provide the Board with aggregate or de-identified information (such as occupancy rates or applicant statistics) when tenant application or file data is relevant to board decisions. This approach does support transparency and accountability while protecting tenant privacy as required by law. To avoid disclosing private data or an allegation that the board violated data privacy laws, only public data should be discussed during public meetings.

To the extent that there are tenant-related concerns, those concerns could be appropriately directed to HRA staff. For example, staff could review procedures, policies or even pursue an audit of applications and admissions and report back to the board with data points as they relate to our application screening and acceptance guidance that is driven by our ACOP.

As a reminder, only matters that are properly on the agenda and before the board should be discussed at the open meeting and even then, only public data should be discussed.

**Vacant Board of Commissioner Positions**

At the September board meeting the board directed the Executive Director to contact the City to ensure that the City has a process in place to recruit or find Commissioners for our board when we have an opening. I have reached out to the City Administrator and have set up a meeting to discuss the needs of the HRA and to discuss how the HRA can be a partner in helping the City with their process.

**No Action Requested; Discussion Items**