



300 Third Avenue NE
Crosby, MN 56441-1642

PHONE (218) 546-5088
FAX (218) 546-5041
www.crosbyhra.org

Crosby HRA Board Meeting
11:00 a.m. Tuesday January 13th, 2026
Community Room, 300 Third Avenue NE, Crosby MN 56441

AGENDA

- 1. CALL TO ORDER**
- 2. ROLL CALL**
- 3. REVIEW AND APPROVE AGENDA**
- 4. OATH OF OFFICE** – (Attachment 1, Pg. 3)
- 5. PUBLIC HEARING** – (Attachment 2, Pg. 5)
 - a. Annual & 5 Year Action Plan

6. 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.

- 7. REVIEW AND APPROVE MINUTES** – (Attachment 3, Pg. 29)
 - a. Approval of Tuesday December 9th, 2025 Meeting Minutes
- 8. BILLS & COMMUNICATIONS**
 - a. Financial Report – (Attachment 4, Pg. 31)
 - b. Housing Manager Report – (Attachment 5, Pg. 41)
 - c. Maintenance Director Report – (Attachment 6, Pg. 51)
- 9. RAB COMMITTEE UPDATE: (Resident Commissioner Lehnhoff)**

10. UNFINISHED BUSINESS:

11. NEW BUSINESS:

- a. Designation of Official Depository – (Attachment 7, Pg. 47)

12. COMMISSIONER COMMENTS:

13. NEXT MEETING: February 10, 2026

14. ADJOURNMENT

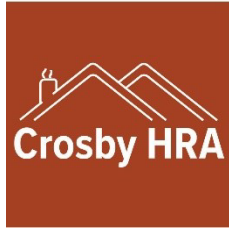
Donald Lehnhoff, Resident Commissioner Term Expires: 2026

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



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To: Crosby HRA Board Members
From: Eric Charpentier, Executive Director
Date: January 13th, 2026
Re: Oath of Office:

At the January 12th, 2026, City Council meeting, the Crosby City Council will approve the appointment of Therese Larson as a Commissioner of the Crosby HRA Board for a term expiring August 31st, 2027. This appointment will fill out the current vacant commissioner term on this board. Therese (Terri) will take the oath of office at the board meeting (Attachment 1a).

Action Requested: No action requested.

OATH OF COMMISSIONER OF
THE HOUSING AND REDEVELOPMENT
AUTHORITY OF CROSBY, MINNESOTA

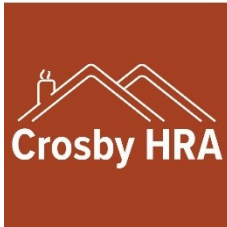
I, Therese Larson, do solemnly swear that I will support the Constitution of the United States of America and of the State of Minnesota and that I will faithfully discharge the duties of the Office of Commissioner of the Housing and Redevelopment Authority of Crosby, Minnesota, according to the law and to the best of my judgment and ability, so help me God.

I do further swear that I am, and was at the time of my appointment, a resident of the City of Crosby, Minnesota.

Therese Larson

Subscribed and sworn to before me this 13th day of January, 2026.

Hannah Anderson
Notary Public
My commission expires
January 31, 2029



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To: Crosby HRA Board Members
From: Hannah Gangl, Housing Manager
Date: January 7th, 2026
Re: Adoption of Resolution No. 2026-02

We are required to submit an Annual Plan including Capital Fund dollars (Five Year Action Plan) every fiscal year. A public hearing must be held prior to the approval of the Annual Plan and the Five-Year Action Plan, and copies of both are attached.

Staff met with members of the Resident Advisory Board on November 13th, 2025, to provide plan copies, review the plan draft, and explain the planning process. A copy of their comments that were compiled during their special meeting on December 16th, 2025, are attached.

A public hearing has been scheduled for 11:00AM on Tuesday, January 13th, 2026, at the Crosby HRA office at 300 3rd Avenue NE, Crosby MN. The Notice of Public Hearing was posted in the Brainerd Dispatch on November 29th, 2025, and the Crosby-Ironton Courier on December 3rd, 2025.

Action Requested: Adopt Resolution No. 2026-02 and Approve the Annual & Five-Year Action Plan

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Tips for finding a safe car seat for your kids

Question: I want to make sure my child is safe in the car, but I’ve heard that some car seats sold online are fake or don’t meet U.S. safety standards. How can I tell if a car seat is unsafe?

Answer: Good question. I reached out to the expert who is the Community Programs and Occupant Protection Manager for the Minnesota Safety Council and here is what I found out.

Fake, counterfeit, or non-compliant car seats can look real, feel sturdy, and even have labels — but they may break in a crash or miss critical safety features that keep children safe. Some of these car seats are being sold online and may even look like a real car seat, but they aren’t made to save lives. If you look closely, some may say they were made for dolls

or have labels in broken English like: “Never leave child unattended.”

What to look for in a legitimate U.S. car seat:

- Safety labels written in English.
- Chest clip as part of the 5-point harness.
- Manufacturer name, model number, and weight/height limits.
- Registration card and owner’s manual.
- Statement that it meets all U.S. federal safety standards (FMVSS).

Red flags for fake, counterfeit or non-compliant seats:



- No U.S. safety labels, or labels only in other languages.
- Missing chest clip, registration card, or manual.
- Unknown manufacturer.
- Very low prices or sold by unknown online sellers (avoid buying car seats from third-party sellers).

Important note: Some car seats may be legitimate and crash-tested in other countries (like European models) but do not meet U.S. safety standards. For example, many European car seats do not have a chest clip, which is a required feature for U.S. seats. Even if these seats are safe elsewhere, they are not compliant for use in the U.S.

Need help? You can always contact your car seat manufacturer or a certified Child Passenger Safety Technician (CPST) if you have questions, want to verify a seat, or need help with installation. A one-pager on compliant car seats and a list of all U.S. car seat manufacturers and their contact info is available at buckleupmn.org/infants-children/finding-the-right-car-seat.

If you buy a car seat online and the deal seems “too good to be true,” it might be!

For more information and guidance, visit buckleupmn.org.

If you have any questions concerning traffic related laws or issues in Minnesota, send your questions to Sgt. Jesse Grabow, Minnesota State Patrol at 1000 Highway 10 W, Detroit Lakes, MN 56501-2205. You can follow him on X @ MSPPIO_NW or reach him at jesse.grabow@state.mn.us.

Starbucks manager spearheads ‘Season of Cheer’ event recognizing MMIR

BY DALTYN LOFSTROM
The Bemidji Pioneer

BE MIDJ I, Minn. — Mourning a loss can be especially difficult during the holidays.

Kate Boyd, store manager for a Bemidji Starbucks, wants to help. Boyd has long dedicated her time to the franchise as well as her community.

“Even before I started at Starbucks in Bemidji, I was always interested in helping out,” Boyd said. “I believe that we’re brought places so we can make our communities better.”

Given Bemidji’s location between the three largest tribal nations in Minnesota, Boyd reflected on the cause of Missing and Murdered Indigenous Relatives, with aspirations to raise collective consciousness of the issue to everyone who walked through Starbucks’ doors.



Contributed

Names of missing and murdered Indigenous relatives are inscribed on ornaments during a 2023 “Season of Cheer” event at the Starbucks north location in Bemidji.

“Just seeing the missing posters, the billboards, it’s really heart-breaking to see,” Boyd said. “I think, ‘What would I do if I lost my own kid or a family member?’”

Her dad’s unexpected death in 2020 would pave the way for an annual event of remembrance for all who have lost family members and other loved ones.

“He was healthy his whole life, and then he was diagnosed with colon cancer. We lost him about 18 months later after a really hard fight,” Boyd said. “I remember coming back to work after that, thinking how hard it is to go through the holidays after losing somebody from something that we knew about — illness — but then how much more heartwrenching it would be to have somebody ripped out of your life and not even know where they are.”



Contributed

A Missing and Murdered Indigenous Women poster is displayed at the Starbucks north location.

Coinciding with Starbucks’ “Season of Cheer,” Boyd has spearheaded an event where ornaments inscribed with names of the missing or murdered are added to a tree in the store.

In its third year, the event’s mission has remained the same.

“Those family members

and friends can see that their loved one isn’t forgotten by the community and that they matter,” Boyd added. “They’re not alone in their grief and as a community, we care about them.”

Creating community

This year’s event is Friday, Dec. 5, at the Starbucks at 202 Shevlin Ave. SW. in Bemidji. Attendees will be treated to free coffee and hot chocolate with the tree on display.

BRAINERD DISPATCH

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Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

— First Amendment of the United States Constitution

State law requires certain public notices to be published in a legal newspaper. The Brainerd Dispatch meets the requirements for designation as a legal newspaper by the Minnesota Secretary of State’s Office.

DEATH NOTICE

Mary Margaret (Lower) Farmer

Oct. 11, 1941 - Nov. 23, 2025

BRAINERD, Minn. - Mary Margaret (Lower) Farmer, 84, Baxter, Minn. died Sunday, Nov. 23, in Essentia Health - St. Joseph’s Medical Center. A memorial service will be held at Bethlehem Lutheran Church in Brainerd on Friday, January 16, 2026, at 11:00 a.m.

LOCAL BRIEFS

Essentia Health hosting annual holiday grief-support events

BRAINERD — As the holidays approach, it can be a difficult time for those who are dealing with the loss of a loved one. To support those grieving the death of a friend or family member, Essentia Health is hosting two events.

Hope for the Holidays is scheduled for 1-2:30 p.m. on Tuesday, Dec. 2, in the Theresa Room at Essentia Health-St. Joseph’s Medical Center, 523 N. Third St. in Brainerd. This event is an opportunity to find ways to understand grief and cope with the loss of a loved one during the holidays. Meet with others who are experiencing a similar situation and allow Essentia’s grief-support staff, who provide tips and coping mechanisms, to guide you through this difficult process.

This event is free to attend and registration is not required.

The annual Tree of Life Memorial Service and Lighting is at 4 p.m. Dec. 16 in the River Room at St. Joseph’s. This event remembers the lives and legacies of loved ones through poems, scriptures, reading of names and the hanging of holiday ornaments. While the event is free, donations are appreciated. Proceeds will go to support our grief-support services program.

Attendees are encouraged to stay for refreshments and fellowship after the ceremony.

To make a donation and remember, honor or thank someone special, visit Essentia’s website.

For more information regarding free grief-support groups and other resources, click here, email griefcenter@essentiahealth.org or call 218-828-7530.

Crosby HRA to have public hearing

CROSBY — The Crosby Housing & Redevelopment Authority will have a public hearing on the 2026 annual plan and five year action plan at 11 a.m. Jan. 13 at the Authority’s office.

Plans are available at the Authority’s office. Members of the public who want to address the HRA Board during the hearing may attend the meeting in person.

For those who cannot attend in person, written comments will be accepted and must be received by 8 a.m. on the day of the meeting.

Written comments may be submitted to the HRA via U.S. mail to 300 Third Avenue NE, Crosby, MN 56441.

BRIEFS

Authorities name New London man who died in skid steer accident

NEW LONDON — The man who died in a skid steer accident reported Sunday was 67-year-old Randall Lipinski, of New London, according to Kandiyohi County Chief Sheriff’s Deputy Kent Bauman.

According to a news release issued Monday by the Kandiyohi County Sheriff’s Office, dispatchers received a report around 2:41 p.m. Sunday, Nov. 23, of a man trapped by a skid steer loader in the city of New London. He was pronounced dead at the scene.

His name was not released until Tuesday pending notification of family and further investigation, according to the earlier release from Detective Sgt. Quin Pomplun.

Duck hunters rescued from Mississippi River

WABASHA, Minn. — Three duck hunters needed to be rescued after their boat capsized on the Mississippi River on Wednesday, Nov. 26, according to the Wabasha County Sheriff’s Office.

At 6:07 a.m., the sheriff’s office received a 911 call that the hunters needed help near the Weaver Landing, which is south of Kellogg.

The duck hunters were rescued from the water and brought to shore by other duck hunters in the area.

All three were taken to an area hospital in stable condition, according to the sheriff’s office.

Man killed by falling tree near Two Harbors

ALDEN TOWNSHIP, Minn. — A man was killed by a falling tree while out using a snowblower in rural St. Louis County Wednesday morning, Nov. 26, according to the St. Louis County Sheriff’s Office.

Brian Pelander, 69, died after the sheriff’s office said that high winds and heavy snow caused a tree to give way at his property in the 7400 block of Laine Road in Alden Township, north of Knife River.

First responders were called at 10:22 a.m. Pelander’s wife reported she left for approximately 45 minutes as Pelander was out with a snowblower. She returned to find Pelander under a large downed tree, according to the sheriff’s office.

Forum News Service

BRAINERD DISPATCH

Read local news 24/7.

brainerddispatch.com

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Crosby HRA hearing

(Published in the Crosby-Ironton
Courier Wednesday, Dec. 3, 2025)

LEGAL NOTICE

The Crosby Housing & Redevelopment Authority (HRA) will hold a public hearing on the 2026 Annual Plan and 5 Year Action Plan on January 13th, 2026, at the Authority's office at 11:00 A.M. Plans are available at the Authority's office.

Members of the public who want to address the HRA Board during the hearing may attend the meeting in person. If you cannot attend in person, written comments will be accepted and must be received by 8:00 A.M. on the day of the meeting. Written comments may be submitted to the HRA via U.S. mail to 300 Third Avenue NE, Crosby, MN 56441.

Civil Rights Certification (Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires 09/30/2027

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning 04/2026, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*), the Violence Against Women Act (34 U.S.C. § 12291 *et seq.*), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. The PHA will affirmatively further fair housing in compliance with the Fair Housing Act, 24 CFR § 5.150 *et seq.*, 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies are designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

HRA OF CROSBY, MINNESOTA

MN082

PHA Name

PHA Number/HA Code

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. § 3729, 3802)

Name of Executive Director: MR Eric Charpentier		Name of Board Chairman: Paula Traylor	
Signature:	Date:	Signature:	Date:

This information is collected to ensure compliance with PHA Plan, Civil Rights, and related laws and regulations including PHA plan elements that have changed.

Public reporting burden for this information collection is estimated to average 0.16 hours per year 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. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 *et seq.*, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

Form identification: *MN082 form HUD-50077-CR (Form ID - 5573) printed by Hannah Gangl in HUD Secure Systems/Public Housing Portal at 01/07/2026 12:42PM EST*

Capital Fund Program - Five-Year Action Plan

Status: Draft

Approval Date:

Approved By:

Part I: Summary						
PHA Name : HRA OF CROSBY, MINNESOTA		Locality (City/County & State)				
PHA Number: MN082		<input checked="" type="checkbox"/> Original 5-Year Plan <input type="checkbox"/> Revised 5-Year Plan (Revision No:)				
A.	Development Number and Name	Work Statement for Year 1 2026	Work Statement for Year 2 2027	Work Statement for Year 3 2028	Work Statement for Year 4 2029	Work Statement for Year 5 2030
	DELLWOOD APART./SCATTERED (MN082000001)	\$100,000.00	\$100,000.00	\$120,000.00	\$120,000.00	\$120,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DELLWOOD APART./SCATTERED (MN082000001)			\$100,000.00
ID0000126	Replace showers(Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers)	Remove and properly dispose of bathroom showers at Dellwood Apartments. Repair any drywall that is deteriorated or was damaged in the removal, tape, sand and paint to match existing. Replace faucet and drain assemblies with new. Install new shower stalls. Asbestos and lead-based paint will be addressed when found.		\$15,000.00
ID0000127	A&E(Contract Administration (1480)-Other Fees and Costs)	A/E for design, bidding and construction management of shower, sidewalk & step, toilet and appliance replacement, exterior doors, flooring, security and camera system, domestic water and heating boiler systems and garage door replacement, asphalt replacement/repair, installation of isolation valves and improvement/expansion of maintenance building. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$5,000.00
ID0000128	Replace flooring at up to 20 Scattered Sites(Dwelling Unit-Interior (1480)-Flooring (non routine))	Remove vinyl, carpet and padding in up to 20 scattered site family units. Prepare for new flooring by replacing any deteriorated, worn or damaged sub-flooring. Install new durable flooring. Asbestos and lead-based paint will be addressed when found.		\$10,000.00
ID0000129	Replace security and camera systems at Dellwood Apts(Management Improvement (1408)-System Improvements,Management Improvement (1408)-Security Improvements (not police or guard-non-physical))	Remove and properly dispose of existing security and camera systems that are at the end of their life cycle at Dellwood Apartments. Install new systems of substantially the same layout as the existing that were removed. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000130	Replace domestic water and heating boilers at Dellwood Apts(Non-Dwelling Construction - Mechanical (1480)-Central Boiler,Non-Dwelling Construction - Mechanical (1480)-Heating Equipment - System,Non-Dwelling Construction - Mechanical (1480)-Hot Water Heaters)	Remove and properly dispose of old domestic water and heating boilers, controls, pumps and valves at Dellwood apartments. Install new energy efficient domestic water and heating boilers with new controls, software, pumps, valves, associated piping and wiring for a complete and properly functioning system. Asbestos and lead-based paint will be addressed when found		\$25,000.00
ID0000131	Install isolation valves on domestic water lines at Dellwood Apts.(Non-Dwelling Construction - Mechanical (1480)-Other,Non-Dwelling Construction - Mechanical (1480)-Water Distribution)	Install new isolation valves on water lines at Dellwood Apartments. Repair any finishes if disturbed as a result of the work. Asbestos and lead-based paint will be addressed when found.		\$5,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000132	Replace garage doors(Non-Dwelling Exterior (1480)-Doors)	Remove and properly dispose of overhead garage doors and all associated hardware at up to 20 scattered site family units. Replace with new doors of the same size as those removed, including new tracks, springs and hardware. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$15,000.00
ID0000133	Replace exterior doors at 20 Scattered Sites(Dwelling Unit-Exterior (1480)-Exterior Doors)	Remove entry and storm doors and frames at up to 20 scattered site family units including garages. Replace with new pre-hung doors of the same style and size as existing. Asbestos and lead-based paint will be addressed when found.		\$6,000.00
ID0000134	Replace sidewalks and steps at Scattered Sites(Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Remove and properly dispose of 12 sets of concrete steps and sidewalks at scattered site family units. Pour new steps and sidewalks with 4000 psi fiber entrained concrete of a similar layout of existing that was removed. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$1,000.00
ID0000135	Repair asphalt at Dellwood Apartments(Non-Dwelling Site Work (1480)-Asphalt - Concrete - Paving)	Route out and blow out/clean cracks in bituminous. Remove any broken or damaged areas and patch with new. Seal entire area and paint new striping. Restore landscaping that was disturbed, if any. Asbestos and lead-based paint will be addressed when found. Because the soil may be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$1,000.00
ID0000137	Improve/expand maintenance building(Non-Dwelling Exterior (1480)-Paint and Caulking,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Exterior (1480)-Siding,Non-Dwelling Exterior (1480)-Soffits,Non-Dwelling Exterior (1480)-Windows,Non-Dwelling Exterior (1480)-Doors,Non-Dwelling Exterior (1480)-Lighting,Non-Dwelling Exterior (1480)-Other)	Improve/expand maintenance building at Dellwood Apartments site by adding on and replacing roofing, siding, doors and windows, improving electrical, installing insulation and heat. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$6,000.00
ID0000138	Replace toilets at Dellwood Apartments(Dwelling Unit-Interior (1480)-Commodities,Dwelling Unit-Interior (1480)-Plumbing)	Remove and properly dispose of toilets in all of the bathrooms at Dellwood Apartments. Repair any drywall that has deteriorated or was damaged in the removal, tape, sand, prime and paint. Install new water shut off valves and supply lines in addition to the low water consumption toilets. Asbestos and lead-based paint will be addressed when found		\$1,000.00
ID0000140	Operations(Operations (1406))	Operations - Contract Costs including garbage removal, elevator maintenance, exterminating services, plumbing and heating repairs, copier maintenance, grounds contract, and repairs contract. Utilities including gas, water, sewer and electric. Property and liability insurance. Janitor and cleaning supplies including glass cleaner, tile/floor cleaner, towels and office supplies, postage and		\$5,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2026				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
		advertising. Telephone and internet services. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		
	Subtotal of Estimated Cost			\$100,000.00

CHRA Board Packet 01.13.2026

Work Statement for Year 2 2027

Form HUD-50075.2(4/2008)

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 3 2028				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DELLWOOD APART./SCATTERED (MN082000001)			\$120,000.00
ID0000156	Replace vanities, toilets and showers in up to 20 Scattered Sites(Dwelling Unit-Interior (1480)-Bathroom Flooring (non cyclical),Dwelling Unit-Interior (1480)-Commodes,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers)	Replace vanities, toilets and showers in up to 20 scattered site family units. Remove vanities, toilets, bathtub/showers and dispose of properly. Fix drywall if damaged during the removal process, prime and paint if applicable. Install new vanities, bathtubs, shower surrounds, faucet and drain assemblies. Install new water saving toilets including new wax rings, supply lines and water shut off valves. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000157	Repair excessive exterior tenant damage at Dellwood Apartments and Scattered Site Family Units(Dwelling Unit-Exterior (1480)-Balconies-Porches-Railings-etc,Dwelling Unit-Exterior (1480)-Building Slab,Dwelling Unit-Exterior (1480)-Canopies,Dwelling Unit-Exterior (1480)-Tuck-Pointing,Dwelling Unit-Exterior (1480)-Windows,Dwelling Unit-Exterior (1480)-Exterior Paint and Caulking,Dwelling Unit-Exterior (1480)-Exterior Stairwells - Fire Escape,Dwelling Unit-Exterior (1480)-Carports -Surface Garage,Dwelling Unit-Exterior (1480)-Columns and Porches,Dwelling Unit-Exterior (1480)-Decks and Patios,Dwelling Unit-Exterior (1480)-Exterior Doors,Dwelling Unit-Exterior (1480)-Exterior Lighting,Dwelling Unit-Exterior (1480)-Foundations,Dwelling Unit-Exterior (1480)-Gutters - Downspouts,Dwelling Unit-Exterior (1480)-Landings and Railings,Dwelling Unit-Exterior (1480)-Mail Facilities,Dwelling Unit-Exterior (1480)-Other,Dwelling Unit-Exterior (1480)-Roofs,Dwelling Unit-Exterior (1480)-Siding,Dwelling Unit-Exterior (1480)-Soffits,Dwelling Unit-Exterior (1480)-Stairwells - Fire Escapes)	Repair excessive exterior tenant damage or damage done by natural occurrence. Repair and/or replacement of sitework, siding, roofing, soffit & fascia, windows and doors. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$10,000.00
ID0000158	Operations(Operations (1406))	Operations - Contract Costs including garbage removal, elevator maintenance, exterminating services, plumbing and heating repairs, copier maintenance, grounds contract, and repairs contract. Utilities including gas, water, sewer and electric. Property and liability insurance. Janitor and cleaning supplies including glass cleaner, tile/floor cleaner, towels and office supplies, postage and advertising. Telephone and internet services. Asbestos and lead-based paint will be addressed when found. Because the soil may be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$10,000.00
ID0000159	A&E(Contract Administration (1480)-Other Fees and Costs)	A/E for design, bidding and construction management of tenant damage repair, office air conditioning, flooring and appliance replacement, improving CO detection, installing air conditioning in common areas and bedrooms. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$10,000.00

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Form HUD-50075.2(4/2008)

CHRA Board Packet 01.13.2026

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 4 2029				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000171	Operations(Operations (1406))	Operations - Contract Costs including garbage removal, elevator maintenance, exterminating services, plumbing and heating repairs, copier maintenance, grounds contract, and repairs contract. Utilities including gas, water, sewer and electric. Property and liability insurance. Janitor and cleaning supplies including glass cleaner, tile/floor cleaner, towels and office supplies, postage and advertising. Telephone and internet services. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$10,000.00
ID0000172	Install water softer system at Dellwood Apartments(Non-Dwelling Construction - Mechanical (1480)-Water Distribution)	Install new water softening system to service Dellwood Apartments including all plumbing and electrical wiring. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
	Subtotal of Estimated Cost			\$120,000.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2030				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	DELLWOOD APART./SCATTERED (MN082000001)			\$120,000.00
ID0000136	Operations(Operations (1406))	Operations - Contract Costs including garbage removal, elevator maintenance, exterminating services, plumbing and heating repairs, copier maintenance, grounds contract, and repairs contract. Utilities including gas, water, sewer and electric. Property and liability insurance. Janitor and cleaning supplies including glass cleaner, tile/floor cleaner, towels and office supplies, postage and advertising. Telephone and internet services. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$10,000.00
ID0000139	Install rain gutters at Scattered Sites(Dwelling Unit-Exterior (1480)-Gutters - Downspouts)	Install new seamless rain gutters with gutter guards including all mounting hardware, down spouts and splash blocks at 20 Scattered Sites. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000141	Replace flooring at Dellwood Apts(Non-Dwelling Interior (1480)-Common Area Flooring)	Remove and properly dispose of existing hallway/common area carpet and flooring on all 3 floors at Dellwood Apartments. Install new durable flooring throughout common areas. Asbestos and lead-based paint will be addressed when found.		\$20,000.00
ID0000142	A&E(Contract Administration (1480)-Other Fees and Costs)	A/E for design, bidding and construction management of excessive tenant damage and replacement of isolation valves, replacing flooring, replacing siding, adding ceiling fans and kitchen ventilation, bathroom and gazebo rehabilitation. Asbestos and lead-based paint will be addressed when found. Because the soil will be disturbed, the HRA will be responsive to any soil Environmental Review issues, prior to work beginning.		\$15,000.00
ID0000143	Replace heating units isolation valves at Dellwood Apts(Dwelling Unit-Interior (1480)-Bathroom Counters and Sinks,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Mechanical,Dwelling Unit-Interior (1480)-Plumbing,Dwelling Unit-Interior (1480)-Tubs and Showers)	Remove and replace failing isolation valves on heating units at Dellwood Apartments. Asbestos and lead based paint will be addressed when found.		\$5,000.00

Capital Fund Program - Five-Year Action Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
2577-0274
02/28/2022

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 5 2030				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
ID0000144	Physical Needs/LBP/Asbestos Assessment(Contract Administration (1480)-Other Fees and Costs)	Conduct a Physical Needs/LBP/Asbestos Assessment on public housing properties. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000145	Rehab gazebo at Dellwood Apartments(Non-Dwelling Exterior (1480)-Paint and Caulking,Non-Dwelling Exterior (1480)-Roofs,Non-Dwelling Exterior (1480)-Siding,Non-Dwelling Exterior (1480)-Other,Non-Dwelling Exterior (1480)-Soffits,Non-Dwelling Exterior (1480)-Doors,Non-Dwelling Exterior (1480)-Lighting)	Remove and replace roof, soffit, fascia, flooring, door, trim, lighting and furniture, pressure wash and stain gazebo at Dellwood Apartments. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000146	Add ceiling fans and ventilation in the kitchens of 39 apartments at Dellwood Apts(Dwelling Unit-Interior (1480)-Electrical,Dwelling Unit-Interior (1480)-Kitchen Cabinets,Dwelling Unit-Interior (1480)-Kitchen Sinks and Faucets,Dwelling Unit-Interior (1480)-Plumbing)	Install ceiling fans and ventilation in the kitchens of 39 apartments including carpentry, HVAC, electrical, drywall and painting. Asbestos and lead-based paint will be addressed when found.		\$45,000.00
ID0000147	Upgrade/Repair/Replace elevators at Dellwood Apartments(Non-Dwelling Construction - Mechanical (1480)-Elevator)	Improve, repair and or replace elevator components, systems or infrastructure for the elevator system at Dellwood Apartments to make code compliant. Asbestos and lead-based paint will be addressed when found.		\$5,000.00
ID0000148	Improve CO detection(Dwelling Unit-Interior (1480)-Other)	Improve carbon monoxide detection throughout Dellwood Apartments.		\$5,000.00
	Subtotal of Estimated Cost			\$120,000.00

RAB MINUTES
Special Meeting – 5 Year Capital Plan Input
December 16, 2025 – called to order 10:00am

Members: Lynne, Carrie, Margo, Jeff
Scribe: Don
Guests: Roxie, Roger

ITEMS

Kitchen Vents (\$100K)

Proximity of smoke detector to stove in Dellwood is a problem. Smoke or steam from any cooking activity sets off the alarm. Strategies to avoid false alarms (blocking or disarming) violate the lease. Adding venting to Dellwood kitchens is needed to correct this problem.
[NOTE: Edgewood kitchens have vents and do not experience this problem.]

Bathroom Vents (\$100K)

Bathroom vents to avoid moisture buildup are standard in most residential buildings. There are none in Dellwood units.
[NOTE: Edgewood bathrooms have vents.]

Water Softener/Water Treatment System (\$5K)

A buildup in toilets of what is presumed to be alkaline (water testing is in process to confirm) causes odor and staining. Following testing, a water treatment system would be designed to eliminate the problem.
[NOTE: Edgewood has a water softener and does not experience this problem.]

Additional Washer/Dryer in Laundry (\$3K)

There are currently two, and residents have expressed a need for a third. This would more readily allow multiple residents to do laundry at the same time, and would provide additional backup when a machine goes down.
[NOTE: Edgewood laundry has 3 pair of machines.]

Ceiling Fans (\$100K)

Lack of air circulation is an issue for many Dellwood residents. Ceiling fans are a good remedy for this, helping balance the heating system in winter and A/C in summer, enhancing health and comfort.
[NOTE: It appears that most, if not all, Edgewood units have ceiling fans. Management is in the process of determining if they are original construction, post-construction additions, or individual tenant-installed items.]

Non-Smoking Patio (\$20K)

The smoking patio in the back of the building is a pleasant gathering place for residents. Non-smokers who don't want to be exposed to 2nd-hand smoke should have a similar outdoor social space.

Refurbish Gazebo (\$20K)

The Gazebo in the front of the building is in a state of disrepair, rendering it useless and attracting vagrants and vandals at night. It is a large common enclosure that could be put to good use. It should be refurbished and upgraded, including attention to security.

Heat Lamps On Smoking Patio (\$5K)

The smoking patio in the rear of the building is the only place where smoking is allowed on the property. Smoking can be an addiction. In the winter, smokers who can tolerate the cold bundle up and sit there to smoke. Others who can't tolerate it smoke in their apartment – while this is a lease violation, it doesn't solve the problem for an addicted smoker. Heat lamps on a timer would solve this.

Exit Canopy (\$1K)

The exit from the Edgewood end of the connecting tunnel to the small patio area has an open section where rain and snow funnel down to the walk (and people) below. The accumulation is particularly bad after a big snowfall, effectively blocking access to the door. It would be an inexpensive fix to put a simple roof/canopy over that area.

Building Crosswalk (\$250K)

The Idea of a "skywalk" between the buildings on 2nd & 3rd floor has been discussed previously. Its benefit for safety and security has been unanimously recognized, especially for residents in both buildings who have mobility issues. All agree to the benefit; the assumption is that it would be cost-prohibitive. That assumption does not necessarily rule it out for future consideration.

Next meeting set for Tuesday, February 3, 2026 @ 10:00 am.

Adjourned 10:48am

RAB/dfi

HOUSING AND REDEVELOPMENT AUTHORITY
IN AND FOR THE CITY OF CROSBY

RESOLUTION NO. 2026-02

PUBLIC HOUSING AGENCY ANNUAL PLAN AND FIVE YEAR ACTION PLAN
FOR FISCAL YEAR BEGINNING APRIL 1, 2026

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby is required to prepare and submit to HUD an Annual Plan and Five Year Action Plan every year from its initial submission; and

WHEREAS, the Housing and Redevelopment Authority in and for the City of Crosby has developed an Annual Plan and Five Year Action Plan for use of Capital Funds; and

WHEREAS, the Annual Plan and Five Year Action Plan were made available for public comment on November 29th, 2025; and

WHEREAS, HUD requires the Annual Plan and Five Year Action Plan to be accompanied by a “Civil Rights Certifications” executed by the Board Chair;

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

1. The Annual Plan and Five Year Action Plan for the PHA Fiscal Year beginning April 1, 2026, is hereby approved.
2. The Board Chair is authorized to execute the Civil Rights Certification.

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

Dated: _____
Paula Traylor, Board Chair

Dated: _____
Eric Charpentier, Executive Director

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Crosby HRA BOARD MEETING MINUTES Tuesday, December 9th, 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, December 9th, 2025.

1. CALL TO ORDER:

Chair Traylor called the meeting to order at 11:00 AM.

2. ROLL CALL:

Commissioners Paula Traylor, Renae Marsh, Donald Lehnhoff, and Marsha Larson.

Others Present: Executive Director Eric Charpentier, Finance Director Karen Young, Maintenance & Rehab Director John Schommer, Housing Manager Hannah Gangl, and Housing Specialist Diana Banks.

3. REVIEW AND APPROVE AGENDA:

Commissioner Marsh motioned to approve the Agenda for the Tuesday, December 9th, 2025 meeting, as presented. Seconded by Commissioner Lehnhoff. Motion Carried Unanimously.

4. OPEN FORUM:

Time allocated for citizens and tenants to bring matters not on the agenda to the attention of the Crosby HRA Board. Speakers were limited to 3 minutes; no Board action was taken.

There were no speakers during open forum.

5. REVIEW AND APPROVE MINUTES:

Approval of Tuesday, October 14th, 2025 Meeting Minutes as presented.

Commissioner Marsh motioned to approve the meeting minutes from Tuesday, October 14th, 2025, as presented. Seconded by Commissioner Lehnhoff. Motion Carried Unanimously.

6. BILLS AND COMMUNICATIONS:

a. Financial Report and Approval Request:

Eric Charpentier presented the financial information for October and November 2025.

Commissioner Lehnhoff inquired about the payments to Harper's Payroll Service, Payroc LLC, and Alpenglow Technologies.

Commissioner Lehnhoff motioned to approve the payments as presented. Seconded by Commissioner Larson. Motion Carried Unanimously.

b. Housing Manager Report:

Diana Banks presented the Housing Programs Report.

c. Maintenance Director Report:

John Schommer presented the Maintenance Update.

Commissioner Lehnhoff asked for an update regarding the elevator project.

d. Executive Director Report:

Executive Director Eric Charpentier presented the ED Report.

7. RAB COMMITTEE UPDATE:

Resident Commissioner Lehnhoff provided an update. The RAB held a special meeting on November 13, 2025 regarding the 5-Year Capital Plan; input will be submitted to staff and incorporated into the draft plan timeline.

8. UNFINISHED BUSINESS:

None.

9. NEW BUSINESS:

a. 2026 Meeting Schedule

Commissioner Lehnhoff noted that he would like to see the agenda posted in the Crosby-Ironton Courier.

Commissioner Marsh motioned to approve the 2026 Meeting Schedule. Seconded by Commissioner Larson. Motion Carried Unanimously.

10.COMMISSIONER COMMENTS:

There were no commissioner comments.

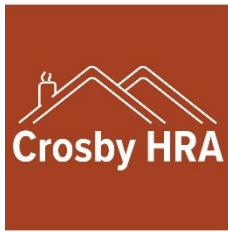
11.NEXT MEETING:

Tuesday, January 13th, 2026

12.ADJOURNMENT:

Commissioner Lehnhoff motioned to adjourn the meeting. Seconded by Commissioner Marsh. Motion Carried Unanimously.

Meeting adjourned at 11:29 AM.



300 Third Avenue NE
Crosby, MN 56441-1642

PHONE (218) 546-5088

FAX (218) 546-5041

www.crosbyhra.org

To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: January 6, 2026
Re: January Financial Report

Please find attached the financial information for December 2025.

Action Requested: Motion for approval of payments as presented.

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Crosby Housing & Redevelopment Authority

2026 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
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
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
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
Total Points	25		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
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00	16.00	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	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
Total Points	25		20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00

Total of Above Ratios	50		45	45	45	45	45	45	45	45	45
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MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00	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	5.00	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0

Crosby HRA
Operating Statement
Nine Months Ending 12/31/2025
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
INCOME								
3110.000 Dwelling Rental	22,815.00	21,684.17	1,130.83	200,313.00	195,157.50	5,155.50	260,210.00	(59,897.00)
3120.000 Excess Utilities	57.28	83.33	(26.05)	1,061.60	750.00	311.60	1,000.00	61.60
3401.000 Operating Subsidy	23,156.98	9,780.00	13,376.98	94,048.00	88,020.00	6,028.00	117,360.00	(23,312.00)
3402.000 Capital Fund Revenue	0.00	1,666.67	(1,666.67)	4,802.50	15,000.00	(10,197.50)	20,000.00	(15,197.50)
3610.000 Interest Revenue	61.84	41.67	20.17	555.35	375.00	180.35	500.00	55.35
3690.000 Other Income	38.31	333.33	(295.02)	847.63	3,000.00	(2,152.37)	4,000.00	(3,152.37)
3691.000 Other Tenant Revenue	1,245.33	1,500.00	(254.67)	10,076.87	13,500.00	(3,423.13)	18,000.00	(7,923.13)
3695.000 Laundry Revenue	390.00	333.33	56.67	3,020.00	3,000.00	20.00	4,000.00	(980.00)
TOTAL INCOME	47,764.74	35,422.50	12,342.24	314,724.95	318,802.50	(4,077.55)	425,070.00	(110,345.05)
EXPENSES								
ADMINISTRATION								
4110.000 Admin Salaries	2,376.38	2,583.75	207.37	23,057.51	23,253.75	196.24	31,005.00	7,947.49
4130.000 Legal	0.00	500.00	500.00	2,524.86	4,500.00	1,975.14	6,000.00	3,475.14
4140.000 Staff Training	0.00	33.33	33.33	1,964.55	300.00	(1,664.55)	400.00	(1,564.55)
4150.000 Travel	34.65	60.42	25.77	432.49	543.75	111.26	725.00	292.51
4171.000 Auditing Fees	0.00	445.00	445.00	5,114.27	4,005.00	(1,109.27)	5,340.00	225.73
4190.000 Other Admin	25.00	47.92	22.92	109.60	431.25	321.65	575.00	465.40
4191.000 Management Fees	9,533.34	4,766.67	(4,766.67)	42,899.98	42,900.00	0.02	57,200.00	14,300.02
4194.000 Office Supplies	121.34	150.00	28.66	1,991.69	1,350.00	(641.69)	1,800.00	(191.69)
4195.000 Membership Dues	0.00	29.17	29.17	97.20	262.50	165.30	350.00	252.80
4196.000 Telephone	137.33	58.33	(79.00)	407.88	525.00	117.12	700.00	292.12
4198.000 Advertising	337.50	83.33	(254.17)	337.50	750.00	412.50	1,000.00	662.50
4199.000 Postage	0.00	45.83	45.83	372.75	412.50	39.75	550.00	177.25
TOTAL ADMINISTRATION	12,565.54	8,803.75	(3,761.79)	79,310.28	79,233.75	(76.53)	105,645.00	26,334.72
TENANT SERVICES								
4210.000 Tenant Svcs Salaries	0.00	524.17	524.17	1,368.36	4,717.50	3,349.14	6,290.00	4,921.64
4230.000 Tenant Svcs Other	17.51	108.33	90.82	73.72	975.00	901.28	1,300.00	1,226.28
TOTAL TENANT SERVICES	17.51	632.50	614.99	1,442.08	5,692.50	4,250.42	7,590.00	6,147.92
UTILITIES								
4310.000 Water	1,017.08	1,241.67	224.59	9,076.33	11,175.00	2,098.67	14,900.00	5,823.67
4315.000 Sewer	1,607.64	1,958.33	350.69	14,152.47	17,625.00	3,472.53	23,500.00	9,347.53
4320.000 Electricity	4,134.35	2,187.50	(1,946.85)	14,392.99	19,687.50	5,294.51	26,250.00	11,857.01
4330.000 Gas	2,550.76	1,166.67	(1,384.09)	5,059.61	10,500.00	5,440.39	14,000.00	8,940.39
TOTAL UTILITIES	9,309.83	6,554.17	(2,755.66)	42,681.40	58,987.50	16,306.10	78,650.00	35,968.60
MAINTENANCE								
4410.000 Maintenance Labor	3,968.99	4,177.50	208.51	39,288.66	37,597.50	(1,691.16)	50,130.00	10,841.34
4420.000 Materials	1,193.37	1,416.67	223.30	13,870.43	12,750.00	(1,120.43)	17,000.00	3,129.57
4430.000 Contracts Costs	5,963.10	2,333.33	(3,629.77)	25,887.82	21,000.00	(4,887.82)	28,000.00	2,112.18
4431.000 Garbage and Trash	708.97	875.00	166.03	6,993.06	7,875.00	881.94	10,500.00	3,506.94
4432.000 Decorating Contract	1,689.54	1,333.33	(356.21)	18,146.73	12,000.00	(6,146.73)	16,000.00	(2,146.73)
4435.000 Grounds Contract	101.75	350.00	248.25	3,992.10	3,150.00	(842.10)	4,200.00	207.90
4445.000 Elevator Maintenance	0.00	500.00	500.00	2,652.00	4,500.00	1,848.00	6,000.00	3,348.00
4450.000 Plumbing/Heating	3,488.45	750.00	(2,738.45)	7,486.45	6,750.00	(736.45)	9,000.00	1,513.55
4455.000 Snow Removal	632.84	416.67	(216.17)	1,077.44	3,750.00	2,672.56	5,000.00	3,922.56
4456.000 Exterminating	66.00	166.67	100.67	594.00	1,500.00	906.00	2,000.00	1,406.00
4457.000 Janitor/Cleaning	2,277.17	1,125.00	(1,152.17)	8,004.91	10,125.00	2,120.09	13,500.00	5,495.09

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
EXPENSES								
TOTAL MAINTENANCE	20,090.18	13,444.17	(6,646.01)	127,993.60	120,997.50	(6,996.10)	161,330.00	33,336.40
OTHER								
4510.000 Insurance	2,840.80	3,162.50	321.70	23,368.52	28,462.50	5,093.98	37,950.00	14,581.48
4520.000 Property Taxes	678.12	916.67	238.55	8,259.66	8,250.00	(9.66)	11,000.00	2,740.34
4540.000 Employee Benefits	1,814.14	2,400.84	586.70	20,448.38	21,607.50	1,159.12	28,810.00	8,361.62
4570.000 Collection Losses	0.00	500.00	500.00	0.00	4,500.00	4,500.00	6,000.00	6,000.00
4583.001 Lease Interest Exp	1.62	0.83	(0.79)	7.25	7.50	0.25	10.00	2.75
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	3,750.00	3,750.00	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.84	31.25	0.41	277.56	281.25	3.69	375.00	97.44
TOTAL OTHER	5,365.52	7,428.76	2,063.24	52,361.37	66,858.75	14,497.38	89,145.00	36,783.63
TOTAL EXPENSES	47,348.58	36,863.35	(10,485.23)	303,788.73	331,770.00	27,981.27	442,360.00	138,571.27
SURPLUS	416.16	(1,440.85)	1,857.01	10,936.22	(12,967.50)	23,903.72	(17,290.00)	28,226.22

Crosby HRA
Operating Statement
Nine Months Ending 12/31/2025
Program: C- 700 - HUD Multi-Family Project: Edgewood

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
INCOME								
3110.000 Dwelling Rental	22,576.00	21,583.33	992.67	207,966.00	194,250.00	13,716.00	259,000.00	(51,034.00)
3120.000 Excess Utilities	45.00	162.50	(117.50)	1,748.00	1,462.50	285.50	1,950.00	(202.00)
3404.000 HAP Subsidy	10,778.00	12,333.33	(1,555.33)	102,904.00	111,000.00	(8,096.00)	148,000.00	(45,096.00)
3610.000 Interest Revenue	1,527.25	1,250.00	277.25	20,905.56	11,250.00	9,655.56	15,000.00	5,905.56
3690.000 Other Income	57.46	250.00	(192.54)	1,038.91	2,250.00	(1,211.09)	3,000.00	(1,961.09)
3691.000 Other Tenant Revenue	3,767.20	625.00	3,142.20	8,712.22	5,625.00	3,087.22	7,500.00	1,212.22
3695.000 Laundry Revenue	808.00	816.67	(8.67)	6,956.00	7,350.00	(394.00)	9,800.00	(2,844.00)
TOTAL INCOME	39,558.91	37,020.83	2,538.08	350,230.69	333,187.50	17,043.19	444,250.00	(94,019.31)
EXPENSES								
ADMINISTRATION								
4110.000 Admin Salaries	2,376.44	2,583.75	207.31	23,057.73	23,253.75	196.02	31,005.00	7,947.27
4130.000 Legal	0.00	250.00	250.00	1,435.50	2,250.00	814.50	3,000.00	1,564.50
4140.000 Staff Training	0.00	41.67	41.67	749.57	375.00	(374.57)	500.00	(249.57)
4150.000 Travel	34.65	62.50	27.85	362.82	562.50	199.68	750.00	387.18
4171.000 Auditing Fees	0.00	445.00	445.00	5,114.27	4,005.00	(1,109.27)	5,340.00	225.73
4190.000 Other Admin	35.41	47.92	12.51	137.31	431.25	293.94	575.00	437.69
4191.000 Management Fees	9,533.32	4,766.67	(4,766.65)	42,900.03	42,900.00	(0.03)	57,200.00	14,299.97
4194.000 Office Supplies	121.35	145.83	24.48	1,991.75	1,312.50	(679.25)	1,750.00	(241.75)
4195.000 Membership Dues	0.00	16.67	16.67	97.20	150.00	52.80	200.00	102.80
4196.000 Telephone	137.33	62.50	(74.83)	407.89	562.50	154.61	750.00	342.11
4198.000 Advertising	337.50	83.33	(254.17)	337.50	750.00	412.50	1,000.00	662.50
4199.000 Postage	0.00	37.50	37.50	374.12	337.50	(36.62)	450.00	75.88
TOTAL ADMINISTRATION	12,576.00	8,543.34	(4,032.66)	76,965.69	76,890.00	(75.69)	102,520.00	25,554.31
TENANT SERVICES								
4210.000 Tenant Svcs Salaries	0.00	786.25	786.25	2,052.53	7,076.25	5,023.72	9,435.00	7,382.47
4230.000 Tenant Svcs Other	17.51	20.83	3.32	73.72	187.50	113.78	250.00	176.28
TOTAL TENANT SERVICES	17.51	807.08	789.57	2,126.25	7,263.75	5,137.50	9,685.00	7,558.75
UTILITIES								
4310.000 Water	636.44	958.33	321.89	5,845.72	8,625.00	2,779.28	11,500.00	5,654.28
4315.000 Sewer	1,167.31	1,583.33	416.02	10,075.49	14,250.00	4,174.51	19,000.00	8,924.51
4320.000 Electricity	5,334.87	3,166.67	(2,168.20)	23,328.30	28,500.00	5,171.70	38,000.00	14,671.70
4330.000 Gas	3,326.60	1,416.67	(1,909.93)	6,324.88	12,750.00	6,425.12	17,000.00	10,675.12
TOTAL UTILITIES	10,465.22	7,125.00	(3,340.22)	45,574.39	64,125.00	18,550.61	85,500.00	39,925.61
MAINTENANCE								
4410.000 Maintenance Labor	3,969.03	4,177.50	208.47	39,289.03	37,597.50	(1,691.53)	50,130.00	10,840.97
4420.000 Materials	863.82	1,500.00	636.18	8,640.34	13,500.00	4,859.66	18,000.00	9,359.66
4430.000 Contracts Costs	1,222.09	1,916.67	694.58	15,690.08	17,250.00	1,559.92	23,000.00	7,309.92
4431.000 Garbage and Trash	442.33	483.33	41.00	2,856.53	4,350.00	1,493.47	5,800.00	2,943.47
4432.000 Decorating Contract	2,961.75	1,250.00	(1,711.75)	22,179.13	11,250.00	(10,929.13)	15,000.00	(7,179.13)
4435.000 Grounds Contract	152.64	458.33	305.69	1,193.51	4,125.00	2,931.49	5,500.00	4,306.49
4445.000 Elevator Maintenance	0.00	350.00	350.00	4,500.00	3,150.00	(1,350.00)	4,200.00	(300.00)
4450.000 Plumbing/Heating	0.00	541.67	541.67	725.00	4,875.00	4,150.00	6,500.00	5,775.00
4455.000 Snow Removal	949.26	541.67	(407.59)	1,616.16	4,875.00	3,258.84	6,500.00	4,883.84
4456.000 Exterminating	769.50	416.67	(352.83)	2,997.50	3,750.00	752.50	5,000.00	2,002.50
4457.000 Janitor/Cleaning	2,204.84	1,025.00	(1,179.84)	7,065.73	9,225.00	2,159.27	12,300.00	5,234.27
TOTAL MAINTENANCE	13,535.26	12,660.84	(874.42)	106,753.01	113,947.50	7,194.49	151,930.00	45,176.99

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
EXPENSES								
OTHER								
4510.000 Insurance	2,172.83	2,347.50	174.67	19,555.47	21,127.50	1,572.03	28,170.00	8,614.53
4520.000 Property Taxes	607.79	770.00	162.21	8,231.97	6,930.00	(1,301.97)	9,240.00	1,008.03
4540.000 Employee Benefits	1,814.18	2,420.84	606.66	20,501.11	21,787.50	1,286.39	29,050.00	8,548.89
4570.000 Collection Losses	0.00	83.33	83.33	0.00	750.00	750.00	1,000.00	1,000.00
4583.001 Lease Interest Exp	1.62	0.83	(0.79)	7.25	7.50	0.25	10.00	2.75
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	3,750.00	3,750.00	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.83	31.25	0.42	277.47	281.25	3.78	375.00	97.53
TOTAL OTHER	4,627.25	6,070.42	1,443.17	48,573.27	54,633.75	6,060.48	72,845.00	24,271.73
TOTAL EXPENSES	41,221.24	35,206.68	(6,014.56)	279,992.61	316,860.00	36,867.39	422,480.00	142,487.39
SURPLUS	(1,662.33)	1,814.15	(3,476.48)	70,238.08	16,327.50	53,910.58	21,770.00	48,468.08

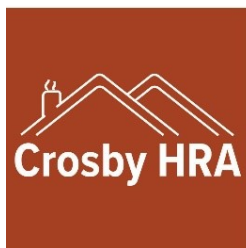
**Crosby HRA
Payment Summary Report
December 2025**

Doc. Date		Number	Payments
12/01/2025	Brainerd HRA	ACH	\$9,533.33
12/01/2025	Security Benefit	ACH	\$621.45
12/01/2025	Minnesota State	ACH	\$62.00
12/05/2025	Reliance Standard Life	ACH	\$175.96
12/05/2025	Payroc LLC	ACH	\$44.16
12/05/2025	Payroc LLC	ACH	\$110.63
12/11/2025	Payroll for 12/11/2025	ACH	\$4,624.13
12/11/2025	Security Benefit	ACH	\$547.43
12/11/2025	Minnesota State	ACH	\$62.00
12/11/2025	Harpers Payroll Service	ACH	\$44.85
12/11/2025	Harpers Payroll Service	ACH	\$1,664.13
12/23/2025	Payroc LLC	ACH	\$110.63
12/24/2025	Payroll for 12/24/2025	ACH	\$4,901.16
12/24/2025	Security Benefit	ACH	\$547.43
12/24/2025	Minnesota State	ACH	\$62.00
12/24/2025	Harpers Payroll Service	ACH	\$1,710.05
12/24/2025	Harpers Payroll Service	ACH	\$53.37
12/31/2025	Unity Bank	ACH	\$50.00
12/31/2025	Brainerd HRA	ACH	\$9,533.33
12/10/2025	Gangl, Hannah	456	\$69.30
12/10/2025	Dummer, Jeffrey	457	\$77.42
12/10/2025	Schommer, John	458	\$168.00
12/02/2025	Voided Check	120052	\$0.00
12/02/2025	Medica	120053	\$1,050.32
12/02/2025	Minnesota Energy	120054	\$1,976.85
12/02/2025	Minnesota Power	120055	\$5,011.09
12/02/2025	Old National Bank	120056	\$855.97
12/03/2025	Rise and Shine	120057	\$1,732.50
12/09/2025	Cintas	120058	\$147.19
12/09/2025	City Of Crosby	120059	\$4,833.11
12/09/2025	Crosby Ace Hardware	120060	\$97.89
12/09/2025	Crosby-Ironton Courier	120061	\$70.50
12/09/2025	Crow Wing County	120062	\$100.00
12/09/2025	Forum Communications	120063	\$604.50
12/09/2025	Granite Pest Control	120064	\$835.50
12/09/2025	Labor Logic LLC	120065	\$9.75
12/09/2025	Holden Electric Co. Inc.	120066	\$1,569.41
12/09/2025	Home Depot Supply	120067	\$883.28
12/09/2025	Integrity Services Inc	120068	\$829.62
12/09/2025	Majestic Creations	120069	\$1,582.10
12/09/2025	Master Trade Service	120070	\$1,994.02
12/09/2025	Minnesota Cleaning	120071	\$480.00
12/09/2025	Office Shop	120072	\$242.69

**Crosby HRA
Payment Summary Report
December 2025**

Doc. Date		Number	Payments
12/09/2025	Old National Bank	120073	\$43.50
12/09/2025	Rise and Shine	120074	\$1,680.00
12/09/2025	RM Cotton Company	120075	\$2,755.00
12/09/2025	Strike Painting &	120076	\$700.00
12/09/2025	Advanced Business	120077	\$226.36
12/09/2025	T-Mobile	120078	\$110.82
12/09/2025	Visa--Unity	120079	\$2,427.71
12/09/2025	Waste Partners Inc	120080	\$646.66
12/09/2025	Wicks Advanced Drain	120081	\$250.00
12/09/2025	Alpenglow Technologies	120082	\$518.50
12/09/2025	DM Carpet LLC	120083	\$2,261.75
12/18/2025	Tenant Refund	120084	\$427.60
12/23/2025	Ctc-446126	120085	\$334.11
12/23/2025	Minnesota Energy	120086	\$42.28
12/23/2025	Minnesota Power	120087	\$4,458.13
12/23/2025	MRI Software LLC	120088	\$25.00
12/23/2025	Old National Bank	120089	\$38.86
12/29/2025	Ctc-446126	120090	\$433.12
12/29/2025	Minnesota Energy	120091	\$3,858.23
12/29/2025	Tenant Refund	120092	\$208.42
Total			\$81,125.10

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300 Third Avenue NE
Crosby, MN 56441-1642

PHONE (218) 546-5088
FAX (218) 546-5041
www.crosbyhra.org

To: Crosby HRA Board Members
From: Diana Banks, Certified Housing Specialist
Date: January 1, 2026
Re: Housing Programs Report

Tenant Activities Update

Second Harvest Boxes: 11

Community Meals (Crosby Community Table and Emily Care'N Share): 273

Christmas Eve Meal (provided by Ironton & Deerwood Legion Clubs): 72

Events: Study with Zed: October (3); Oak Street Chapel Band (12)

Christmas Caroling Groups: Zion Lutheran Crosby/Immanuel Lutheran Iron Hub; and Bible Baptist Church – there were numerous tenants and visitors present for both groups

Monthly Property Performance Stats for December 2025

- Occupancy Rate: 100% Dellwood; 100% Edgewood; 100% Scattered Sites
- New Move-Ins: 2
- Move Outs: 0
- Annual Recertifications: 8
- Termination Notices: 3
- Work Orders Received: 47

Waiting Lists as of 12/31/2025

1BR	2BR	3BR	4BR
106	35	16	7

Discussion Items

- No Additional Actions Requested

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Tenant Council summary for the month of December 2025

No meeting held in December

Income and Expenses for the month of December

Coffee inc.: \$71.00	Coffee exp.: \$41.85
Bingo inc.: \$96.05	Bingo exp.: \$65.11
	Potluck exp.: \$75.60
	Birdseed: \$52.60
	Kitchen: \$64.21

Petty Cash for end of December: \$362.25

Checking for end of December: \$940.71

OLD BUSINESS:

Had our Christmas potluck on the 20th. There were 17 in attendance. Tenant Council provided the ham.

The Zion Lutheran Crosby and Immanuel Lutheran Iron Hub choir came on the 7th. Was approx 12 people.

The Bible Baptist Church came on the 17th and sang Christmas songs for those who came to listen. Was approx. 10 people.

Christmas meals were delivered by the Ironton and Deerwood Legions on the 24th for those who signed up.

The Oak Street Chapel Band came and sang on the 23rd. Were approx. 10 that came to listen.

NEW BUSINESS:

Will be having our annual New Year's Eve Appetizer Potluck on the 31st at 5:00. Will announce the winners of the door decorating contest. Will be playing a few games besides enjoying the fellowship with others.

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To: Crosby HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: January 6, 2026
Re: Maintenance Update

Elevators

Staff have been working on the contract with VDA, the design consultants, and discovered they are part of the Omnia Cooperative Purchasing Contract which would result in significant savings. Unfortunately, they are unaware of the process for us to utilize the cooperative purchasing so it is extending the timeframe to get the design work completed.

No Action Requested; Discussion Items.

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300 Third Avenue NE
Crosby, MN 56441-1642

PHONE (218) 546-5088
FAX (218) 546-5041
www.crosbyhra.org

To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: January 6, 2026
Re: 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 depositories are Unity Bank and RBC.

Action Requested: Approve the designation of Unity Bank and RBC as the official depositories.