



Crosby HRA Board Meeting

11:00 a.m. February 10th, 2026

Community Room, 300 Third Avenue NE, Crosby MN 56441

AGENDA

1. CALL TO ORDER

2. ROLL CALL

3. REVIEW AND APPROVE AGENDA

4. 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.

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

- a. Approval of Tuesday January 13th, 2026 Meeting Minutes

6. 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)

7. RAB COMMITTEE UPDATE: (Resident Commissioner Lehnhoff)

8. UNFINISHED BUSINESS:

9. NEW BUSINESS:

- a. Unity Bank Signatory Update (Attachment 5 – Pg. 25)
- b. Update to Employee Policy Manual (Attachment 6 – Pg. 27)
- c. Public Housing Flat Rent Update (Attachment 7 – Pg. 29)
- d. Budget Review (Attachment 8 – Pg. 31)

10. COMMISSIONER COMMENTS:

11. NEXT MEETING: March 10th, 2026

12. ADJOURNMENT

Donald Lehnhoff, Resident Commissioner Term Expires: 2026

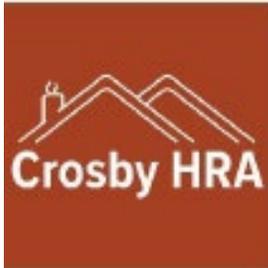
Renae Marsh, Secretary/Treasurer Term Expires: 2030

Terri Larson, Commissioner Term Expires: 2027

Marsha Larson, Vice Chair Term Expires: 2029

Paula Traylor, Chair Term Expires: 2026

**All terms expire August 31st*



Crosby Omnia Cooperative Savings

HRA

BOARD MEETING MINUTES

Tuesday, January 13, 2026

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 in the Community Room, 300 Third Avenue NE, Crosby, MN, at 11:00 AM on Tuesday, January 13, 2026.

1. CALL TO ORDER:

- Meeting began promptly at 11:00 AM as scheduled.
- Full board attendance ensured immediate ability to proceed with agenda.

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

2. ROLL CALL:

- All commissioners were present, confirming quorum.
- Key staff were in attendance to provide reports and answer questions.

Commissioners Paula Traylor (Chair), Renae Marsh (Secretary/Treasurer), Marsha Larson (Vice Chair), Donald Lehnhoff (Resident Commissioner), and Therese (Terri) Larson (Commissioner).

Others Present: Executive Director Eric Charpentier; Rehab & Maintenance Director John Schommer; Certified Housing Specialist Diana Banks.

3. REVIEW AND APPROVE AGENDA:

- Agenda reviewed with no requested changes.
- Motion by Commissioner Marsh and second by Commissioner Lehnhoff.
- Board approved agenda unanimously.

Commissioner Marsh motioned to approve the agenda as presented. Seconded by Commissioner Lehnhoff. Motion carried unanimously.

4. OATH OF OFFICE:

- Commissioner Therese (Terri) Larson completed her official oath.
- Her appointment fills the previously vacant seat through August 31, 2027.
- Board acknowledged importance of stability and continuity.

Executive Director Eric Charpentier administered the oath of office to Commissioner Therese (Terri) Larson for a term expiring August 31, 2027.

5. PUBLIC HEARING – Annual & Five-Year Action Plan:

- Staff presented the full plan, including capital improvements and RAB comments.
- Public discussion covered maintenance issues, ventilation needs, and resident safety.
- Motion by Commissioner Lehnhoff and second by Commissioner Marsh to adopt Resolution 2026-02.
- Plan adopted unanimously via roll call vote.

Staff presented the Annual Plan and Five-Year Action Plan and summarized Resident Advisory Board input. Following discussion, Commissioner Lehnhoff motioned to adopt Resolution No. 2026-02 approving the Annual & Five-Year Action Plan; seconded by Commissioner Marsh. Motion passed on roll call: all ayes.

6. OPEN FORUM:

- Residents raised concerns regarding smoke odors and ventilation problems.
- Issues with maintenance delays and backlog were noted by multiple speakers.
- Questions regarding social spaces, grilling areas, and building security were discussed.
- Staff provided clarifications and committed to reviewing follow-up actions.

Time was provided for citizen and tenant comments. Residents spoke regarding ventilation, smoke-free policy enforcement, amenities, and maintenance response. Staff noted follow-ups and clarified policies.

7. REVIEW AND APPROVE MINUTES:

- Minutes from December 9, 2025 were reviewed.
- No corrections were requested.
- Motion to approve by Commissioner Lehnhoff, seconded by Commissioner Marsh; passed unanimously.

Approval of Tuesday, December 9, 2025 meeting minutes as presented. Commissioner Lehnhoff motioned to approve; seconded by Commissioner Marsh. Motion carried unanimously.

8. BILLS & COMMUNICATIONS:

- Financial report presented, showing stable budget status for Dellwood and Edgewood.
- Discussion regarding elevator modernization contract and use of Omnia Cooperative Savings.
- Housing Manager and Maintenance reports highlighted resident services and ongoing projects.

a. Financial Report and Approval Request – Presented by Eric Charpentier. A motion to approve payments as presented was made by Commissioner Marsh and seconded by Resident Commissioner Lehnoff; motion carried unanimously.

b. Housing Manager Report – Presented by Diana Banks.

c. Maintenance Director Report – Presented by John Schommer. Elevator modernization update included anticipated savings via the Omnia Cooperative contract.

9. RAB COMMITTEE UPDATE (Resident Commissioner Lehnoff):

- RAB input focused on ventilation, ceiling fans, and capital plan needs.
- Strong emphasis on improving resident comfort and building functionality.

Resident Commissioner Lehnoff reported on the RAB's recent work providing input on the capital plan and continuing recruitment efforts.

10. UNFINISHED BUSINESS:

- No items required continued discussion or action.

None.

11. NEW BUSINESS:

- Designation of Unity Bank and RBC reaffirmed for 2026.
- Motion by Commissioner T. Larson, second by Commissioner M. Larson; approved unanimously.

a. Designation of Official Depository – Presented by Eric Charpentier. Commissioner T. Larson motioned to designate Unity Bank and RBC as official depositories for 2026; seconded by Commissioner M. Larson. Motion carried unanimously.

12. COMMISSIONER COMMENTS:

- Commissioners expressed appreciation for staff work and community engagement.
- No new issues or concerns were raised.

General comments and appreciation were offered. No additional items raised.

13. NEXT MEETING:

- Next meeting confirmed for Tuesday, February 10, 2026.
- No scheduling conflicts noted.

Tuesday, February 10, 2026.

14. ADJOURNMENT:

- Motion to adjourn made by Commissioner Lehnhoff and seconded by Commissioner Marsh.
- Meeting adjourned at 12:22 PM without further discussion.

Commissioner Lehnhoff motioned to adjourn. Seconded by Commissioner Marsh. Motion carried unanimously. Meeting adjourned at 12:22 PM.



To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 5, 2026
Re: February Financial Report

Please find attached the financial information for January 2026.

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	Jan
Quick Ratio	12	QR <1 =0-, QR >2 =12	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
Months Expendable Net Assets	11	MENA <1.0= 0, ME >4 =11	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
Total Points	25		25.00									

MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
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	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	0.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
Total Points	25		20.00									

Total of Above Ratios	50		45									
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MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
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	5.00
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or Capital Fund Troubled	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Total Points	10		10.0									

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January 2026 Account Balances

Program/Account	Amount
Public Housing - Operating Checking	\$302,460.31
Public Housing - Security Deposit Savings	\$11,181.70
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	\$313,642.01
Edgewood - Operating Checking	\$83,000.49
Edgewood - Investment	\$864,144.26
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	\$947,144.75
Tenant Activity Fund	\$4,284.46

Crosby HRA
Operating Statement
Ten Months Ending 01/31/2026
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	23,628.00	21,684.17	1,943.83	223,941.00	216,841.67	7,099.33	260,210.00	(36,269.00)
3120.000 Excess Utilities	15.00	83.33	(68.33)	1,076.60	833.33	243.27	1,000.00	76.60
3401.000 Operating Subsidy	0.00	9,780.00	(9,780.00)	94,048.00	97,800.00	(3,752.00)	117,360.00	(23,312.00)
3402.000 Capital Fund Revenue	0.00	1,666.67	(1,666.67)	4,802.50	16,666.67	(11,864.17)	20,000.00	(15,197.50)
3610.000 Interest Revenue	62.94	41.67	21.27	618.29	416.67	201.62	500.00	118.29
3690.000 Other Income	74.60	333.33	(258.73)	922.23	3,333.33	(2,411.10)	4,000.00	(3,077.77)
3691.000 Other Tenant Revenue	170.00	1,500.00	(1,330.00)	10,246.87	15,000.00	(4,753.13)	18,000.00	(7,753.13)
3695.000 Laundry Revenue	312.00	333.33	(21.33)	3,332.00	3,333.33	(1.33)	4,000.00	(668.00)
TOTAL INCOME	24,262.54	35,422.50	(11,159.96)	338,987.49	354,225.00	(15,237.51)	425,070.00	(86,082.51)
EXPENSES								
ADMINISTRATION								
4110.000 Admin Salaries	2,413.89	2,583.75	169.86	25,471.40	25,837.50	366.10	31,005.00	5,533.60
4130.000 Legal	302.50	500.00	197.50	2,827.36	5,000.00	2,172.64	6,000.00	3,172.64
4140.000 Staff Training	10.43	33.33	22.90	1,974.98	333.33	(1,641.65)	400.00	(1,574.98)
4150.000 Travel	48.58	60.42	11.84	481.07	604.17	123.10	725.00	243.93
4171.000 Auditing Fees	0.00	445.00	445.00	5,114.27	4,450.00	(664.27)	5,340.00	225.73
4190.000 Other Admin	7.50	47.92	40.42	117.10	479.17	362.07	575.00	457.90
4191.000 Management Fees	4,766.67	4,766.67	0.00	47,666.65	47,666.67	0.02	57,200.00	9,533.35
4194.000 Office Supplies	1.12	150.00	148.88	1,992.81	1,500.00	(492.81)	1,800.00	(192.81)
4195.000 Membership Dues	200.00	29.17	(170.83)	297.20	291.67	(5.53)	350.00	52.80
4196.000 Telephone	84.53	58.33	(26.20)	492.41	583.33	90.92	700.00	207.59
4198.000 Advertising	0.00	83.33	83.33	337.50	833.33	495.83	1,000.00	662.50
4199.000 Postage	0.00	45.83	45.83	372.75	458.33	85.58	550.00	177.25
TOTAL ADMINISTRATION	7,835.22	8,803.75	968.53	87,145.50	88,037.50	892.00	105,645.00	18,499.50
TENANT SERVICES								
4210.000 Tenant Svcs Salaries	0.00	524.17	524.17	1,368.36	5,241.67	3,873.31	6,290.00	4,921.64
4230.000 Tenant Svcs Other	8.75	108.33	99.58	82.47	1,083.33	1,000.86	1,300.00	1,217.53
TOTAL TENANT SERVICES	8.75	632.50	623.75	1,450.83	6,325.00	4,874.17	7,590.00	6,139.17
UTILITIES								
4310.000 Water	1,090.56	1,241.67	151.11	10,166.89	12,416.67	2,249.78	14,900.00	4,733.11
4315.000 Sewer	1,736.89	1,958.33	221.44	15,889.36	19,583.33	3,693.97	23,500.00	7,610.64
4320.000 Electricity	0.00	2,187.50	2,187.50	14,392.99	21,875.00	7,482.01	26,250.00	11,857.01
4330.000 Gas	0.00	1,166.67	1,166.67	5,059.61	11,666.67	6,607.06	14,000.00	8,940.39
TOTAL UTILITIES	2,827.45	6,554.17	3,726.72	45,508.85	65,541.67	20,032.82	78,650.00	33,141.15
MAINTENANCE								
4410.000 Maintenance Labor	3,968.99	4,177.50	208.51	43,257.65	41,775.00	(1,482.65)	50,130.00	6,872.35
4420.000 Materials	754.52	1,416.67	662.15	14,624.95	14,166.67	(458.28)	17,000.00	2,375.05
4430.000 Contracts Costs	4,099.65	2,333.33	(1,766.32)	29,987.47	23,333.33	(6,654.14)	28,000.00	(1,987.47)
4431.000 Garbage and Trash	761.88	875.00	113.12	7,754.94	8,750.00	995.06	10,500.00	2,745.06
4432.000 Decorating Contract	3,850.00	1,333.33	(2,516.67)	21,996.73	13,333.33	(8,663.40)	16,000.00	(5,996.73)
4435.000 Grounds Contract	168.17	350.00	181.83	4,160.27	3,500.00	(660.27)	4,200.00	39.73
4445.000 Elevator Maintenance	0.00	500.00	500.00	2,652.00	5,000.00	2,348.00	6,000.00	3,348.00
4450.000 Plumbing/Heating	2,268.13	750.00	(1,518.13)	9,754.58	7,500.00	(2,254.58)	9,000.00	(754.58)
4455.000 Snow Removal	1,721.52	416.67	(1,304.85)	2,798.96	4,166.67	1,367.71	5,000.00	2,201.04
4456.000 Exterminating	68.00	166.67	98.67	662.00	1,666.67	1,004.67	2,000.00	1,338.00
4457.000 Janitor/Cleaning	1,155.32	1,125.00	(30.32)	9,160.23	11,250.00	2,089.77	13,500.00	4,339.77

	Period Amount	Period Budget	Period Variance	YTD Amount	YTD Budget	YTD Variance	Annual Budget	Remaining Budget
EXPENSES								
TOTAL MAINTENANCE	18,816.18	13,444.17	(5,372.01)	146,809.78	134,441.67	(12,368.11)	161,330.00	14,520.22
OTHER								
4510.000 Insurance	2,840.80	3,162.50	321.70	26,209.32	31,625.00	5,415.68	37,950.00	11,740.68
4520.000 Property Taxes	1,040.78	916.67	(124.11)	9,300.44	9,166.67	(133.77)	11,000.00	1,699.56
4540.000 Employee Benefits	1,831.04	2,400.84	569.80	22,279.42	24,008.34	1,728.92	28,810.00	6,530.58
4570.000 Collection Losses	0.00	500.00	500.00	0.00	5,000.00	5,000.00	6,000.00	6,000.00
4583.001 Lease Interest Exp	0.36	0.83	0.47	7.61	8.33	0.72	10.00	2.39
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	4,166.67	4,166.67	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.84	31.25	0.41	308.40	312.50	4.10	375.00	66.60
TOTAL OTHER	5,743.82	7,428.76	1,684.94	58,105.19	74,287.51	16,182.32	89,145.00	31,039.81
TOTAL EXPENSES	35,231.42	36,863.35	1,631.93	339,020.15	368,633.35	29,613.20	442,360.00	103,339.85
SURPLUS	(10,968.88)	(1,440.85)	(9,528.03)	(32.66)	(14,408.35)	14,375.69	(17,290.00)	17,257.34

Crosby HRA
Operating Statement
Ten Months Ending 01/31/2026
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	23,349.00	21,583.33	1,765.67	231,315.00	215,833.33	15,481.67	259,000.00	(27,685.00)
3120.000 Excess Utilities	45.00	162.50	(117.50)	1,793.00	1,625.00	168.00	1,950.00	(157.00)
3404.000 HAP Subsidy	11,206.00	12,333.33	(1,127.33)	114,110.00	123,333.33	(9,223.33)	148,000.00	(33,890.00)
3610.000 Interest Revenue	917.11	1,250.00	(332.89)	21,822.67	12,500.00	9,322.67	15,000.00	6,822.67
3690.000 Other Income	111.91	250.00	(138.09)	1,150.82	2,500.00	(1,349.18)	3,000.00	(1,849.18)
3691.000 Other Tenant Revenue	42.00	625.00	(583.00)	8,754.22	6,250.00	2,504.22	7,500.00	1,254.22
3695.000 Laundry Revenue	698.00	816.67	(118.67)	7,654.00	8,166.67	(512.67)	9,800.00	(2,146.00)
TOTAL INCOME	36,369.02	37,020.83	(651.81)	386,599.71	370,208.33	16,391.38	444,250.00	(57,650.29)
EXPENSES								
ADMINISTRATION								
4110.000 Admin Salaries	2,413.91	2,583.75	169.84	25,471.64	25,837.50	365.86	31,005.00	5,533.36
4130.000 Legal	362.50	250.00	(112.50)	1,798.00	2,500.00	702.00	3,000.00	1,202.00
4140.000 Staff Training	10.43	41.67	31.24	760.00	416.67	(343.33)	500.00	(260.00)
4150.000 Travel	45.50	62.50	17.00	408.32	625.00	216.68	750.00	341.68
4171.000 Auditing Fees	0.00	445.00	445.00	5,114.27	4,450.00	(664.27)	5,340.00	225.73
4190.000 Other Admin	17.50	47.92	30.42	154.81	479.17	324.36	575.00	420.19
4191.000 Management Fees	4,766.66	4,766.67	0.01	47,666.69	47,666.67	(0.02)	57,200.00	9,533.31
4194.000 Office Supplies	1.13	145.83	144.70	1,992.88	1,458.33	(534.55)	1,750.00	(242.88)
4195.000 Membership Dues	0.00	16.67	16.67	97.20	166.67	69.47	200.00	102.80
4196.000 Telephone	84.53	62.50	(22.03)	492.42	625.00	132.58	750.00	257.58
4198.000 Advertising	0.00	83.33	83.33	337.50	833.33	495.83	1,000.00	662.50
4199.000 Postage	0.00	37.50	37.50	374.12	375.00	0.88	450.00	75.88
TOTAL ADMINISTRATION	7,702.16	8,543.34	841.18	84,667.85	85,433.34	765.49	102,520.00	17,852.15
TENANT SERVICES								
4210.000 Tenant Svcs Salaries	0.00	786.25	786.25	2,052.53	7,862.50	5,809.97	9,435.00	7,382.47
4230.000 Tenant Svcs Other	8.75	20.83	12.08	82.47	208.33	125.86	250.00	167.53
TOTAL TENANT SERVICES	8.75	807.08	798.33	2,135.00	8,070.83	5,935.83	9,685.00	7,550.00
UTILITIES								
4310.000 Water	654.92	958.33	303.41	6,500.64	9,583.33	3,082.69	11,500.00	4,999.36
4315.000 Sewer	1,199.80	1,583.33	383.53	11,275.29	15,833.33	4,558.04	19,000.00	7,724.71
4320.000 Electricity	0.00	3,166.67	3,166.67	23,328.30	31,666.67	8,338.37	38,000.00	14,671.70
4330.000 Gas	0.00	1,416.67	1,416.67	6,324.88	14,166.67	7,841.79	17,000.00	10,675.12
TOTAL UTILITIES	1,854.72	7,125.00	5,270.28	47,429.11	71,250.00	23,820.89	85,500.00	38,070.89
MAINTENANCE								
4410.000 Maintenance Labor	3,969.02	4,177.50	208.48	43,258.05	41,775.00	(1,483.05)	50,130.00	6,871.95
4420.000 Materials	1,498.29	1,500.00	1.71	10,138.63	15,000.00	4,861.37	18,000.00	7,861.37
4430.000 Contracts Costs	7,272.98	1,916.67	(5,356.31)	22,963.06	19,166.67	(3,796.39)	23,000.00	36.94
4431.000 Garbage and Trash	320.33	483.33	163.00	3,176.86	4,833.33	1,656.47	5,800.00	2,623.14
4432.000 Decorating Contract	1,106.94	1,250.00	143.06	23,286.07	12,500.00	(10,786.07)	15,000.00	(8,286.07)
4435.000 Grounds Contract	252.83	458.33	205.50	1,446.34	4,583.33	3,136.99	5,500.00	4,053.66
4445.000 Elevator Maintenance	0.00	350.00	350.00	4,500.00	3,500.00	(1,000.00)	4,200.00	(300.00)
4450.000 Plumbing/Heating	1,577.60	541.67	(1,035.93)	2,302.60	5,416.67	3,114.07	6,500.00	4,197.40
4455.000 Snow Removal	2,582.28	541.67	(2,040.61)	4,198.44	5,416.67	1,218.23	6,500.00	2,301.56
4456.000 Exterminating	68.00	416.67	348.67	3,065.50	4,166.67	1,101.17	5,000.00	1,934.50
4457.000 Janitor/Cleaning	1,243.41	1,025.00	(218.41)	8,309.14	10,250.00	1,940.86	12,300.00	3,990.86
TOTAL MAINTENANCE	19,891.68	12,660.84	(7,230.84)	126,644.69	126,608.34	(36.35)	151,930.00	25,285.31

	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	21,728.30	23,475.00	1,746.70	28,170.00	6,441.70
4520.000 Property Taxes	1,076.96	770.00	(306.96)	9,308.93	7,700.00	(1,608.93)	9,240.00	(68.93)
4540.000 Employee Benefits	1,831.09	2,420.84	589.75	22,332.20	24,208.34	1,876.14	29,050.00	6,717.80
4570.000 Collection Losses	0.00	83.33	83.33	0.00	833.33	833.33	1,000.00	1,000.00
4583.001 Lease Interest Exp	0.36	0.83	0.47	7.61	8.33	0.72	10.00	2.39
4590.000 Other Gen Exp	0.00	416.67	416.67	0.00	4,166.67	4,166.67	5,000.00	5,000.00
4595.001 Lease Amort Exp	30.83	31.25	0.42	308.30	312.50	4.20	375.00	66.70
TOTAL OTHER	5,112.07	6,070.42	958.35	53,685.34	60,704.17	7,018.83	72,845.00	19,159.66
TOTAL EXPENSES	34,569.38	35,206.68	637.30	314,561.99	352,066.68	37,504.69	422,480.00	107,918.01
SURPLUS	1,799.64	1,814.15	(14.51)	72,037.72	18,141.65	53,896.07	21,770.00	50,267.72

**Crosby HRA
Payment Summary Report
January 2026**

Doc. Date		Number	Payments
01/02/2026	Delta Dental	ACH	\$211.10
01/02/2026	Reliance Standard Life	ACH	\$127.13
01/06/2026	Payroc LLC	ACH	\$53.56
01/06/2026	Payroc LLC	ACH	\$116.15
01/08/2026	Harpers Payroll Service	ACH	\$1,682.01
01/08/2026	Harpers Payroll Service	ACH	\$44.85
01/08/2026	Minnesota State	ACH	\$62.00
01/08/2026	Payroll for 01/08/2026	ACH	\$4,644.29
01/08/2026	Security Benefit	ACH	\$547.43
01/22/2026	Harpers Payroll Service	ACH	\$190.62
01/22/2026	Harpers Payroll Service	ACH	\$1,741.87
01/22/2026	Minnesota State	ACH	\$62.00
01/22/2026	Payroll for 01/22/2026	ACH	\$4,988.92
01/22/2026	Security Benefit	ACH	\$547.43
01/13/2026	Banks, Diana	459	\$23.94
01/13/2026	Charpentier, Eric	460	\$44.80
01/13/2026	Gangl, Hannah	461	\$46.20
01/13/2026	Dummer, Jeffrey	462	\$55.79
01/13/2026	Schommer, John	463	\$161.70
01/13/2026	Borden Steinbauer	120093	\$60.00
01/13/2026	Brainerd HRA	120094	\$54.00
01/13/2026	Cintas	120095	\$208.50
01/13/2026	City Of Crosby	120096	\$5,086.81
01/13/2026	Climate Makers	120097	\$1,958.00
01/13/2026	Crosby Ace Hardware	120098	\$101.88
01/13/2026	Ctc-446126	120099	\$375.90
01/13/2026	Dearborn National	120100	\$11.95
01/13/2026	DM Carpet LLC	120101	\$3,850.00
01/13/2026	Ecowater Systems	120102	\$179.00
01/13/2026	Electrical Options LLC	120103	\$95.00
01/13/2026	Goodin Company	120104	\$39.04
01/13/2026	Granite Pest Control	120105	\$136.00
01/13/2026	Handyman's, Inc.	120106	\$1,370.25
01/13/2026	Voided Check	120107	\$0.00
01/13/2026	Labor Logic LLC	120108	\$9.75
01/13/2026	Holden Electric Co. Inc.	120109	\$4,494.38
01/13/2026	Home Depot Supply	120110	\$372.36
01/13/2026	Integrity Services Inc	120111	\$485.00
01/13/2026	Majestic Creations	120112	\$4,303.80
01/13/2026	Management Computer	120113	\$2,393.44
01/13/2026	Minnesota Department	120114	\$145.00
01/13/2026	MRI Software LLC	120115	\$75.00
01/13/2026	Office Shop	120116	\$2.25

**Crosby HRA
Payment Summary Report
January 2026**

Doc. Date		Number	Payments
01/13/2026	Old National Bank	120117	\$38.86
01/13/2026	Gorvin Inc	120118	\$36.40
01/13/2026	Phada	120119	\$200.00
01/13/2026	Quick Construction Inc.	120120	\$1,665.41
01/13/2026	Ratwik, Roszak &	120121	\$561.00
01/13/2026	Rise and Shine	120122	\$1,680.00
01/13/2026	RM Cotton Company	120123	\$1,163.00
01/13/2026	ShofCorp LLC	120124	\$150.96
01/13/2026	T-Mobile	120125	\$110.82
01/13/2026	Unity Bank	120126	\$20.00
01/13/2026	Visa--Unity	120127	\$2,356.02
01/13/2026	Waste Partners Inc	120128	\$641.17
01/13/2026	Alpenglow Technologies	120129	\$555.50
01/15/2026	Medica	120130	\$4,624.24
Total			\$54,962.48

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

Tenant Activities Update

Second Harvest Boxes: 9
 Community Meals from Crosby Community Table and Emily Care’N Share: 379
 Events: Study with Zed (4); Oak Street Chapel Band (12)

Monthly Property Performance Stats for January 2026

- Occupancy Rate: 100% Dellwood; 98% Edgewood; 100% Scattered Sites
- New Move-Ins: 0
- Move Outs: 1
- Annual Recertifications: 1
- Termination Notices: 4
- Work Orders Received: 49

Waiting Lists as of 1/31/2026

1BR	2BR	3BR	4BR
82	33	16	7

Discussion Items

- No discussion items this month

Tenant Council summary for the month of January 2026

No meeting held in January

Income and Expenses for the month of January

Coffee income: \$63.35	Coffee expense: \$56.31
Bingo income: \$97.75	Bingo expense: \$50.78
Potluck income: 17.00	Prog. Bingo exp.: \$25.00
	Birdseed exp: \$14.99
	Misc. exp: \$29.17

Petty Cash for end of January: \$364.10

Checking for end of January: \$940.71

OLD BUSINESS:

Had the New Year's Eve Potluck on the 31st. There were 14 people. Played a few games, ate and did the door prize winners. 1st Place: Teresa; 2nd Place: Robin; and 3rd Place: Sharilyn.

Had our January potluck on the 17th. There were 20 people, and lots of good food and fellowship.

Had the regular activities and music.

NEW BUSINESS:

Will be having a potluck on February 14th.

Will be having the usual activities for month.



To: Crosby HRA Board Members
From: John Schommer, Rehab & Maintenance Director
Date: January 28, 2026
Re: Maintenance Update

Edgewood Apartments NSPIRE Inspection

On March 5th we are scheduled to have an NSPIRE inspection for Edgewood Apartments. This will be our first inspection under the new protocol and is weighted very differently than the previous protocol. Staff will adjust how we prepare for the inspection which will likely include pre-inspecting tenant units.

Elevators

Staff continue to work with Omnia Partners Cooperative Purchasing to establish a contract for A&E services with VDA to get the design work completed.

Edgewood Entry

During the extreme cold spell that we experienced in January we had some pipes freeze and burst in the main entry of Edgewood. Maintenance staff worked with a vendor to have the piping repaired, get the heating system back online and restore heat to the building and to those tenants that were affected.

Bathroom Fans – Dellwood

As a follow-up to a discussion point at our January meeting, attached are two photos of the bathroom fan units in Dellwood. These may not look like a traditional bathroom fan, but these units are drawing the warm and moist air out of the bathrooms, which is highlighted by the second picture of the piece of tissue paper clinging to the vent.

No Action Requested; Discussion Items.

Dellwood Bathroom Vent



Dellwood Bathroom Vent Airflow Testing



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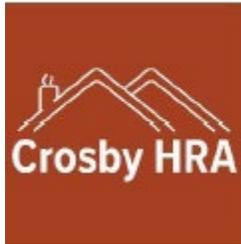
To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 4, 2026
Re: Addition of Commissioner to Unity Bank Account

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

Action Requested:

Motion to approve the addition of commissioner Therese Larson to the Unity Bank account as a signatory.

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To: Crosby HRA Board Members
 From: Eric Charpentier, Executive Director
 Date: February 10th, 2026
 Re: Updates to Personnel Policy

Effective January 1, 2026, the Minnesota Legislature modified the language surrounding meal and break times for hourly employees (absent a collective bargaining agreement (CBA) that states otherwise). The language changed the wording from “permit” to “allow” a meal break of 30 minutes for an employee that works more than eight consecutive hours. The language was also updated from “permit” to “allow” employees to take a rest break of at least 15 minutes within each 4 consecutive hours of work. We are currently having our attorney update the language in our employee policy manual, specifically in section VII “Time Away” to mirror the amended state statute governing rest and meal break requirements (Minnesota Statutes Section 177.253 and 177.254 respectively). This avoids unintentional deviations from the law and ensures employees are getting what they are entitled to.

As of January 1st, 2026, employers are now required to:

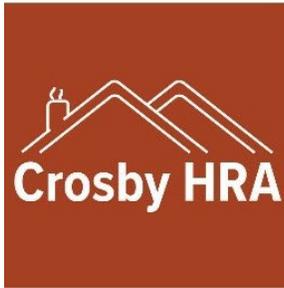
- “Allow” employees to take a meal break of at least 30 minutes if they work **six** or more consecutive hours. This is a significant change from last year, when employers were only required to “permit” employees working **eight** or more consecutive hours “sufficient” time to eat, without specifying how much time that would be; and
- “Allow” employees to take a rest break of at least 15 minutes or enough time to utilize the nearest convenient restroom, whichever is longer, within each four consecutive hours of work. This is another significant change because previously the rest break requirement only was for employees to be given “adequate” time to use the restroom, without specifying the specific amount of time that could be.

Also, effective January 1st, 2026 is the new Minnesota Paid Leave. We are including the updates to our employee policy manual to update section VII which reflect the statutory requirements for employers and employees for such leave. Minnesota’s Paid Leave law provides most employees with up to 20 weeks of combined paid family and medical leave per year. The program is funded through a 0.66% payroll premium, split between employers and employees. Leave benefits are paid by the State of Minnesota, with partial wage replacement based on an employee’s earnings.

To remain compliant with state law we are also updating that our stated regular workday is from 7am – 5:30pm, Monday through Friday. Per the Department of Labor’s literature on the new statute, they do allow for a waiver or acknowledgement for staff if staff are choosing to deviate from the

requirements listed above. We are having our legal staff draft such an acknowledgement so that our office staff would have that option. Staff will have the marked up changes along with a clean update of these updated policies for review at the March meeting. Staff will be implementing these changes in anticipation of formalized board approval after review of the revised updates to the personnel policy.

Action Requested; Informational Update



To: Crosby HRA Board Members
 From: Hannah Gangl, Housing Manager
 Date: January 30th, 2026
 Re: Public Housing Flat Rent Annual Update

Pursuant to PIH notice 2021-27, HUD requires us to update our public housing flat rent amounts each year so that they are no less than 80% of the Fair Market Rents (FMRs) for our area.

For the current year, HUD has established the following Fair Market Rents for Crow Wing County:

One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
\$854	\$1,120	\$1,345	\$1,569

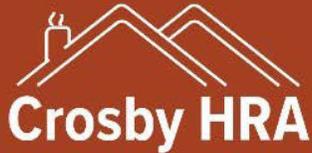
Based on 80% of the FMRs, the flat rents will be increased as follows:

Unit Size	Current Flat Rent	New Flat Rent	Phase In Flat Rent
One Bedroom	\$489	\$684	\$636
Two Bedroom	\$543	\$791	\$706
Three Bedroom	\$687	\$932	\$893
Four Bedroom	\$755	\$1,089	\$982

HUD has limited rent increases to 35% per year for residents currently paying flat rent. PHAs may also choose to phase in increases of less than 35%, as long as the new flat rents are reached within 3 years. Because the proposed flat rents would result in increases greater than 35%, we are proposing a phase in of 30% per year to limit the financial impact on current residents. As listed above, current one-bedroom residents who would like to continue paying flat rent will pay \$636 this year instead of \$684. At this time, 22 households have elected to pay flat rent rather than income-based rent. At their next annual recertification, they will choose between the new phase in flat rent or income-based rent.

Action Requested: Approval of the increased Public Housing Flat Rent amounts.

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To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: February 2nd, 2026
Re: Approval of Budgets

The 2027 budgets are attached for Public Housing and Edgewood.

Overview

- Most line items were budgeted on a 3-year average unless more accurate information was available.
- Vacancy Loss is calculated at 2%.
- Budget reflects a 5% wage increase.
- Employee Benefits: Increasing due to the new MN Paid Family Medical Leave (PFML) tax. Also has changes due to staff turnover and new employee elections.

Public Housing

- Dwelling Rent increased based on a 2.9% Social Security COLA increase in 2026 and increasing flat rents.
- Operating Subsidy is based on HUD's approved amount for calendar year 2026 and prorated at 95%.
- Administrative Expenses – Staff training increased due to anticipated trainings for new and existing staff. Legal decreased due to a 3-year average. The management fee increased by 6%.
- Maintenance Expenses – Contract costs and maintenance materials changed based on the 3-year average. Decorating increased due to the increase of flooring and painting costs in unit turnovers.
- Utilities were adjusted based off a 3-year average.
- Payment in Lieu of Taxes increased from dwelling rental increasing and utilities decreasing.
- Insurance 2025 insurance policy increased 1%. 2026 policy is projecting an 8% increase, which is our historical average in the last 3 years.

- Collection Losses increased because of 3-year averages.
- CFP Transfer to Operations \$20,000 of Capital Fund will be used for operations.
- Net Cash – Public Housing has a \$18,065 budget deficit. Any budget deficit will be funded by operating reserves.

HUD requires the submission of a board resolution approving the Public Housing Budget prior to year-end. Resolution 2026-03 is attached.

Edgewood

- Dwelling Rent increased based off a 4.9% OCAF increase for 2026.
- Administrative Expenses – The management fee increased by 6%.
- Maintenance Expenses – Elevator Expense increased based on current issues experiencing. Decorating increased due to the increase of flooring and painting costs in unit turnovers.
- Utilities were adjusted based off a 3-year average.
- Insurance 2025 insurance policy increased 1%. 2026 policy is projecting an 8% increase, which is our historical average in the last 3 years.
- Payment in Lieu of Taxes increased from dwelling rental increasing and utilities decreasing.
- Collection Losses increased because of 3-year averages.
- Net Cash – Edgewood has a \$24,555 budget surplus. Any budget surplus will fund reserves for future capital improvements. This is recommended given the significant capital improvements planned for the property.

Action Requested: Adopt the 2027 Public Housing Budget by approving Resolution 2026-03 PHA Board Resolution Approving Operating Budget. Adopt the 2027 Edgewood Budget.

2027 Public Housing Comparative Operating Budget

FDS Line #	Account Title	2026 Budget	2027 Budget	Difference	% Difference
Operating Income:					
703	Gross Potential Rent	265,520	295,607	30,087	11%
	Less: Vacancy Loss	(5,310)	(5,912)	(602)	11%
	Net Dwelling Rent	260,210	289,695	29,485	11%
706	HUD Operating Grant Income	119,755	103,447	(16,308)	-14%
	Less: Proration Amount	(2,395)	(5,172)	(2,777)	116%
	Net Operating Grant Income	117,360	98,275	(19,085)	-16%
704	Other Tenant Charges	18,000	17,600	(400)	-2%
704	Excess Utilities	1,000	1,175	175	18%
711	Interest Income	500	500	0	0%
715	Other Income	8,000	8,050	50	1%
Total Operating Income		405,070	415,295	10,225	3%

Operating Expenditures:

Administrative

911	Salaries	31,005	32,450	1,445	5%
915	Employee Benefits	10,010	12,620	2,610	26%
916	Travel	725	725	0	0%
916	Staff Training	400	1,000	600	150%
912	Audit Cost	5,340	5,500	160	3%
916	Legal	6,000	4,120	(1,880)	-31%
916	Telephone	700	700	0	0%
916	Office Supplies	1,800	1,800	0	0%
	Management Fee	57,200	60,630	3,430	6%
916	Other Administrative Costs	2,475	2,150	(325)	-13%
Total Administrative		115,655	121,695	6,040	5%

Maintenance

941	Labor	50,130	51,125	995	2%
945	Employee Benefits	18,315	16,845	(1,470)	-8%
942	Maintenance Materials	17,000	18,500	1,500	9%
943	Maintenance Contract:				
	Contract Costs	28,000	30,100	2,100	8%
	Snow Removal	5,000	5,000	0	0%
	Grounds	4,200	4,200	0	0%
	Janitor	13,500	13,500	0	0%
943	Garbage	10,500	10,500	0	0%
943	Plumbing	9,000	9,000	0	0%
943	Elevator	6,000	6,000	0	0%
943	Decorating	16,000	20,250	4,250	27%
943	Exterminating	2,000	2,000	0	0%
Total Maintenance		179,645	187,020	7,375	4%

FDS Line #	Account Title	2026 Budget	2027 Budget	Difference	% Difference
Utilities					
931	Water	14,900	14,000	(900)	-6%
932	Electricity	26,250	25,000	(1,250)	-5%
933	Gas	14,000	13,000	(1,000)	-7%
936	Sewer	23,500	22,250	(1,250)	-5%
Total Utilities		78,650	74,250	(4,400)	-6%
Tenant Services					
921	Resident Services Salaries	6,290	6,290	0	0%
923	Employee Benefits	485	495	10	2%
924	Ten Svcs - Con Costs Train, Other 4230	1,300	1,300	0	0%
Total Tenant Services		8,075	8,085	10	0%
General Expenses					
961	Insurance				
961.1	Property	26,200	26,655	455	2%
961.2	General Liability	4,850	4,980	130	3%
961.5	Worker's Comp	4,800	3,270	(1,530)	-32%
961.6	D & O	2,100	1,970	(130)	-6%
962	Other General Expenses	5,375	5,375	0	0%
963	Payments in Lieu of Taxes	11,000	13,050	2,050	19%
966	Collection Losses	6,000	7,000	1,000	17%
967.2	Lease Interest	10	10	0	0%
Total General Expenses		60,335	62,310	1,975	3%
Total Operating Expenditures		442,360	453,360	11,000	2%
Cash Flow from Operations		(37,290)	(38,065)	(775)	
Other Financial Items					
	CFP Transfer of Operations	20,000	20,000	0	0%
706.1	HUD Grants-Capital Contributions	130,000	130,000	0	0%
	Capital Expenditures	(130,000)	(130,000)	0	0%
Total Other Financial Items		20,000	20,000	0	0%
Net Cash Flow		(17,290)	(18,065)	(775)	

2027 Edgewood Comparative Operating Budget

FDS Line #	Account Title	2026 Budget	2027 Budget	Difference	% Difference
Operating Income:					
703	Gross Potential Rent	264,286	286,964	22,679	9%
	Less: Vacancy Loss	(5,286)	(5,739)	(454)	9%
	Net Dwelling Rent	259,000	281,225	22,225	9%
	HAP Subsidy	148,000	140,665	(7,335)	-5%
704	Other Tenant Charges	7,500	7,400	(100)	-1%
704	Excess Utilities	1,950	2,030	80	4%
711	Interest Income	15,000	15,000	0	0%
715	Other Income	12,800	11,900	(900)	-7%
Total Operating Income		444,250	458,220	13,970	3%
Operating Expenditures:					
Administrative					
911	Salaries	31,005	32,450	1,445	5%
915	Employee Benefits	10,010	12,620	2,610	26%
916	Travel	750	750	0	0%
916	Staff Training	500	500	0	0%
912	Audit Cost	5,340	5,500	160	3%
916	Legal	3,000	3,000	0	0%
916	Telephone	750	700	(50)	-7%
916	Office Supplies	1,750	1,750	0	0%
	Management Fee	57,200	60,630	3,430	6%
916	Other Administrative Costs	2,225	1,900	(325)	-15%
Total Administrative		112,530	119,800	7,270	6%
Maintenance					
941	Labor	50,130	51,125	995	2%
945	Employee Benefits	18,315	16,845	(1,470)	-8%
942	Maintenance Materials	18,000	18,000	0	0%
943	Maintenance Contract:				
	Contract Costs	23,000	23,000	0	0%
	Snow Removal	6,500	6,500	0	0%
	Grounds	5,500	5,500	0	0%
	Janitor	12,300	12,300	0	0%
943	Garbage	5,800	5,800	0	0%
943	Plumbing	6,500	6,500	0	0%
943	Elevator	4,200	6,300	2,100	50%
943	Decorating	15,000	20,000	5,000	33%
943	Exterminating	5,000	5,000	0	0%
Total Maintenance		170,245	176,870	6,625	4%

FDS Line #	Account Title	2026 Budget	2027 Budget	Difference	% Difference
Utilities					
931	Water	11,500	10,100	(1,400)	-12%
932	Electricity	38,000	36,000	(2,000)	-5%
933	Gas	17,000	15,500	(1,500)	-9%
936	Sewer	19,000	17,500	(1,500)	-8%
Total Utilities		85,500	79,100	(6,400)	-7%
Tenant Services					
921	Resident Services Salaries	9,435	9,435	0	0%
923	Employee Benefits	725	745	20	3%
924	Ten Svcs - Recreation, Pubs, Other 4220	250	250	0	0%
Total Tenant Services		10,410	10,430	20	0%
General Expenses					
961	Insurance				
961.1	Property	18,100	18,860	760	4%
961.2	General Liability	4,470	4,710	240	5%
961.5	Worker's Comp	3,500	3,270	(230)	-7%
961.6	D & O	2,100	1,940	(160)	-8%
962	Other General Expenses	5,375	5,375	0	0%
963	Payments in Lieu of Taxes	9,240	11,800	2,560	28%
966	Collection Losses	1,000	1,500	500	50%
967.2	Lease Interest	10	10	0	0%
Total General Expenses		43,795	47,465	3,670	8%
Total Operating Expenditures		422,480	433,665	11,185	3%
Cash Flow from Operations		21,770	24,555	2,785	
Other Financial Items					
	Transfer of Operations (BLI Acct. 1406)				
706.1	HUD Grants-Capital Contributions				
	Capital Expenditures				
Total Other Financial Items		0	0	0	
Net Cash Flow		21,770	24,555	2,785	

PHA Board Resolution
Approving Operating Budget

**U.S. Department of Housing and
 Urban Development**
Office of Public and Indian Housing

OMB Approval No. 2577-0029 (exp. 04/30/2027)

Public reporting burden for this collection of information is estimated to average 136.2 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, completing the operating budget 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 for reducing this burden, to the Reports Management Officer, QDAM, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410. When providing comments, please refer to OMB Approval No. 2577-0029. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

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

PHA Name: **Crosby Housing Authority** PHA Code: **MN082**

PHA Fiscal Year Beginning **April 1, 2026** Board Resolution Number: **2026-03**

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

- Operating Budget approved by Board resolution on: DATE
02/10/2026
- Operating Budget submitted to HUD, if applicable, on: _____
- Operating Budget revision approved by Board resolution on: _____
- Operating Budget revision submitted to HUD, if applicable, on: _____

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

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

I/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; 31 U.S.C. §3729, 3802).

Print Board Chairperson's Name:	Signature:	Date:

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