



300 Third Avenue NE  
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## **Crosby HRA Board Meeting**

**11:00 a.m. October 13<sup>th</sup>, 2026**

**Community Room, 300 Third Avenue NE, Crosby MN 56441**

### **AGENDA**

**1. CALL TO ORDER**

**2. ROLL CALL**

**3. OATH OF OFFICE**

- a. Re-Appointment of Commissioner Traylor

**4. REVIEW AND APPROVE AGENDA**

**5. REVIEW AND APPROVE MINUTES – Attachment 1 (pg.5)**

- a. Approval of Tuesday September 8<sup>th</sup>, 2026 Meeting Minutes

**6. PRESENTATION**

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

**7. 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.*

**8. BILLS & COMMUNICATIONS**

- a. Financial Report – Attachment 2 (pg.9)
- b. Housing Manager Report – Attachment 3 (pg.19)
- c. Maintenance Director Report – Attachment 4 (pg.21)

**9. UNFINISHED BUSINESS:**

**10. NEW BUSINESS:**

**11. COMMISSIONER COMMENTS:**

**12. NEXT MEETING:** November 10<sup>th</sup>, 2026

**13. 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*



To: Crosby HRA Board Members  
From: Eric Charpentier, Executive Director  
Date: October 13<sup>th</sup>, 2026  
Re: Oath of Office: Paula Traylor

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At the September 8<sup>th</sup>, 2026, City Council meeting, the Crosby City Council approved the re-appointment of Paula Traylor as a Commissioner of the Crosby HRA Board for a term expiring August 31<sup>st</sup>, 2031. Paula will renew her 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, Paula Traylor, 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.

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Paula Traylor

Subscribed and sworn to before me this 13<sup>th</sup> day of October, 2026.

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Hannah Anderson  
Notary Public  
My commission expires  
January 31, 2029



## Crosby Housing & Redevelopment Authority

### BOARD MEETING MINUTES

Tuesday, September 8, 2026 @ 11:00 a.m.

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 56441, at 11:00 a.m. on Tuesday, September 8, 2026.

#### 1. CALL TO ORDER

The meeting was called to order by Chair Paula Traylor at approximately 11:03 a.m.

#### 2. ROLL CALL

Roll call was conducted and a quorum was established. Commissioners present included Chair Paula Traylor, Vice Chair Marsha Larson, Commissioner Terri Larson, and Resident Commissioner Donald Lehnhoff. Commissioner Renae Marsh was absent. Staff present included John Schommer, Rehab & Maintenance Director; Karen Young, Finance Director; Diana Banks, Housing Specialist; and Hannah Gangl, Housing Manager.

#### 3. REVIEW AND APPROVE AGENDA

**Presented by:** Chair Paula Traylor. The Board reviewed the September 8, 2026 agenda. No amendments were recorded.

**Motion to approve the September 8, 2026 agenda as presented was made by Terri Larson and seconded by Marsha Larson. Vote: Paula Traylor, Marsha Larson, Terri Larson, and Donald Lehnhoff voted in favor; Renae Marsh was absent. Motion carried.**

#### 4. OPEN FORUM

During open forum, a tenant asked about the prior removal of the gazebo grill and whether a gas line existed. Staff stated they were not aware of a gas line and noted that insurance requirements would not allow a grill inside a building. No Board action was taken.

#### 5. REVIEW AND APPROVE MINUTES

a. Approval of Tuesday, August 11, 2026 Meeting Minutes

**Presented by:** Chair Paula Traylor. The Board reviewed the August 11, 2026 meeting minutes. No corrections or additions were recorded.

**Motion to approve the August 11, 2026 meeting minutes as presented was made by Donald Lehnhoff and seconded by Marsha Larson. Vote: Paula Traylor, Marsha Larson, Terri Larson, and Donald Lehnhoff voted in favor; Renae Marsh was absent. Motion carried.**

## **6. ANNUAL MEETING**

### **a. Slate of Officers**

**Presented by:** Karen Young, Finance Director. Staff reported that, according to the bylaws, the Crosby HRA is required to hold its annual meeting as part of the regular September meeting. Staff reviewed the current Board officer positions and noted that Chair Paula Traylor has indicated interest in serving another term, with reappointment scheduled for the City Council's September 14, 2026 regular meeting. Staff also reported that the resident commissioner election process is underway and that Commissioner Lehnhoff will continue serving while that process continues.

Donald Lehnhoff nominated the current slate of officers to continue in their present positions: Paula Traylor as Chair, Marsha Larson as Vice Chair, and Renae Marsh as Secretary. After three calls for additional nominations, no additional nominations were made and nominations were closed.

**Motion to approve the current slate of officers was made by Terri Larson and seconded by Donald Lehnhoff. Vote: Paula Traylor, Marsha Larson, Terri Larson, and Donald Lehnhoff voted in favor; Renae Marsh was absent. Motion carried.**

### **b. Review of Bylaws**

Staff provided the bylaws to the Board for annual review and reported that no staff-recommended changes were being proposed. No comments or requested changes were recorded.

**The Annual Meeting was opened at approximately 11:07 a.m. and closed at approximately 11:10 a.m.**

## **7. BILLS & COMMUNICATIONS**

### **a. Financial Report**

**Presented by:** Karen Young, Finance Director. Ms. Young reviewed the August 2026 financial information and reminded the Board that Mary Reedy from CliftonLarsonAllen is scheduled to present the audited financial statements at the October board meeting.

The Board reviewed August public housing ratios, account balances, operating statements, and the August payment summary totaling \$77,380.59. Staff explained that the quick ratio and months expendable net assets ratios were at maximum points, the debt service coverage ratio was affected by timing and negative income as of August, occupancy remained just under 99%, and tenant accounts receivable would be reviewed at fiscal year end for possible write-off under policy while recovery efforts may include revenue recapture.

The Board also discussed the Tenant Activity Fund. Staff clarified that the reported account balance represents donated/private funds and is separate from HUD tenant participation funding. Staff noted

that reasonable and appropriate tenant-related requests may be processed from the fund, subject to applicable law, insurance, code, and agency requirements.

**Motion to approve the August 2026 financial report and payment of the bills as presented was made by Donald Lehnhoff and seconded by Terri Larson. Vote: Paula Traylor, Marsha Larson, Terri Larson, and Donald Lehnhoff voted in favor; Renae Marsh was absent. Motion carried.**

#### **b. Housing Manager Report**

**Presented by:** Diana Banks, Housing Specialist, and Hannah Gangl, Housing Manager. Staff reported August tenant services activity, including 10 Second Harvest boxes, 19 Cuyuna Range Food Shelf deliveries, 245 meals from Crosby Community Table, Study with Zed attendance of 9, Oak Street Chapel Band attendance of 14, and 4 tenants assisted by AARP Brainerd Tax Aide with Certificates of Rent Paid.

Staff reported July occupancy at 100% for Dellwood, Edgewood, and scattered sites, with one move-out, 14 annual recertifications, and 9 termination notices. Waiting list totals were reported as 87 for one-bedroom units, 11 for two-bedroom units, 5 for three-bedroom units, and 2 for four-bedroom units.

Staff reported receipt of the final Minnesota Housing closeout letter confirming compliance and closure of findings for the Edgewood Apartments Management and Occupancy Review. Staff also reported that resident commissioner election memos and candidate questionnaires were mailed to public housing tenants, with initial responses due September 13, 2026. The Tenant Activities Coordinator position has been posted and will remain open until filled.

Board discussion included clarification that work order reporting will now be included in the Maintenance Director Report. Commissioner Lehnhoff noted concern that the reported activities were limited and religious in nature. Staff explained that those activities were standing events and that staff does not currently have capacity to develop new programming until the activities coordinator role is filled, but would assist with events brought forward by others.

Staff also explained that Second Harvest boxes are part of a senior commodity food program for eligible residents and typically include shelf-stable food items and cheese. The Housing Manager Report was received as presented. No formal action was requested.

#### **c. Maintenance Director Report**

**Presented by:** John Schommer, Rehab & Maintenance Director. Mr. Schommer reported that the first review of elevator modernization documents had been completed by Discovery Vertical Solutions and that staff were scheduled to review updated documents by phone. Staff continue moving the elevator modernization planning process forward.

Staff reported installation of a 360-degree camera on the north side of Edgewood Apartments near the recessed bike trailer storage area. Mr. Schommer explained that the camera provides a view of the recessed area, the wall beneath the camera, the garage area, and the back side and yard of the building.

Staff reported 94 non-emergency work orders received, 84 closed, and 845 total completed work orders for the year. One emergency work order was requested and completed within 24 hours. Staff also

reported that remaining open work orders included several longer-term items at Edgewood and scattered-site items identified through inspections.

Board questions addressed temporary maintenance staffing, the duration of an employee's absence, possible water softener software/location planning, AED training, fire extinguisher training, emergency preparedness, elevator document review by the authority having jurisdiction, and the location and purpose of the bike trailer storage area. Staff stated that AED and safety-related training may be coordinated with Fire Safety Month activities and Crosby Fire Department involvement. The Maintenance Director Report was received as presented. No formal action was requested.

## **8. UNFINISHED BUSINESS**

### **a. Discussion on HRA Owned Grill(s)**

**Presented by:** Commissioner Donald Lehnhoff. Commissioner Lehnhoff stated that residents have continued to raise questions about grill access and whether an additional grill could be placed in the back area to better accommodate tenants who smoke and tenants who do not. Discussion included the current grill location, gazebo repairs, direct access through the dining room door, tenant council input, possible funding sources, and the desire to provide a social cooking and eating area for residents in the back area.

Staff discussed insurance and placement considerations, including distance requirements from the building and ignition sources. Staff recommended that the Resident Council obtain quotes for a grill and submit a request identifying the proposed purchase and location. The item remained a discussion item, and no formal Board action was taken.

## **9. NEW BUSINESS**

No new business was presented.

## **10. COMMISSIONER COMMENTS**

Donald Lehnhoff stated that he would not be present for the October meeting.

## **11. NEXT MEETING**

The next regular meeting of the Crosby HRA Board is scheduled for Tuesday, October 13, 2026.

## **12. ADJOURNMENT**

**Motion to adjourn was made by Marsha Larson and seconded by Donald Lehnhoff. Vote: Paula Traylor, Marsha Larson, Terri Larson, and Donald Lehnhoff voted in favor; Renae Marsh was absent. Motion carried.**

**The meeting adjourned at 11:38 a.m.**



To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: October 7, 2026  
Re: October Financial Report

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Please find attached the financial information for September 2026.

**2026 Audit Presentation**

Mary Reedy from CliftonLarsonAllen (CLA) will present the audited financial statements to the board at the October board meeting.

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

## Crosby Housing & Redevelopment Authority

### 2027 Ratios

| FASS Ratios                     | Max Pts | Scoring                   | Apr   | May   | June  | July  | Aug   | Sept  |
|---------------------------------|---------|---------------------------|-------|-------|-------|-------|-------|-------|
| Quick Ratio                     | 12      | QR <1 =0-, QR >2 =12      | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 | 12.00 |
| Months Expendable<br>Net Assets | 11      | MENA <1.0= 0, ME >4 =11   | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 |
| Debt Svc Coverage               | 2       | DSC < 1 = 0, DSC >1.25 =2 | 0.00  | 0.00  | 2.00  | 0.00  | 0.00  | 0.00  |
| Total Points                    | 25      |                           | 23.00 | 23.00 | 25.00 | 23.00 | 23.00 | 23.00 |

| MASS Ratios                   | Max Pts | Scoring                  | Apr   | May   | June  | July  | Aug   | Sept  |
|-------------------------------|---------|--------------------------|-------|-------|-------|-------|-------|-------|
| Occupancy                     | 16      | O <90% =0, O >98% =16    | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 |
| Tenant Accounts<br>Receivable | 5       | TAR <1%=5, TAR >2.5% =0  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| Accounts Payable              | 4       | AP < .75 = 4, AP >1.5 =0 | 4.00  | 4.00  | 4.00  | 4.00  | 4.00  | 4.00  |
| Total Points                  | 25      |                          | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 | 20.00 |

|                       |    |  |    |    |    |    |    |    |
|-----------------------|----|--|----|----|----|----|----|----|
| Total of Above Ratios | 50 |  | 43 | 43 | 45 | 43 | 43 | 43 |
|-----------------------|----|--|----|----|----|----|----|----|

| MASS Ratios                 | Max Pts | Scoring                                          | Apr  | May  | June | July | Aug  | Sept |
|-----------------------------|---------|--------------------------------------------------|------|------|------|------|------|------|
| Timeliness of<br>Obligation | 5       | >90% at OED = 5<br><90% at OED = 0               | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| Occupancy Rate              | 5       | OR <93% = 0, OR >96% =5<br>Must have 5 points or | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 |
| Total Points                | 10      | Capital Fund Troubled                            | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 |

## September 2026 Account Balances

| Program/Account                           | Amount              |
|-------------------------------------------|---------------------|
| Public Housing - Operating Checking       | \$339,053.14        |
| Public Housing - Security Deposit Savings | \$11,616.00         |
|                                           | <hr/>               |
|                                           | <b>\$350,669.14</b> |
| Edgewood - Operating Checking             | \$89,133.03         |
| Edgewood - Investment                     | \$879,173.25        |
|                                           | <hr/>               |
|                                           | <b>\$968,306.28</b> |
| Tenant Activity Fund                      | \$4,291.26          |

**Crosby HRA**  
**Operating Statement**  
**Six Months Ending 09/30/2026**  
**Program: C- 100 - Public Housing      Project: Dellwood & Family Units**

|                               | Period<br>Amount | Period<br>Budget | Period<br>Variance | YTD<br>Amount     | YTD<br>Budget     | YTD<br>Variance    | Annual<br>Budget  | Remaining<br>Budget |
|-------------------------------|------------------|------------------|--------------------|-------------------|-------------------|--------------------|-------------------|---------------------|
| <b>INCOME</b>                 |                  |                  |                    |                   |                   |                    |                   |                     |
| 3110.000 Dwelling Rental      | 24,009.00        | 24,141.25        | (132.25)           | 139,242.00        | 144,847.50        | (5,605.50)         | 289,695.00        | (150,453.00)        |
| 3120.000 Excess Utilities     | 10.00            | 97.92            | (87.92)            | 895.00            | 587.50            | 307.50             | 1,175.00          | (280.00)            |
| 3401.000 Operating Subsidy    | 797.00           | 8,189.58         | (7,392.58)         | 24,042.10         | 49,137.50         | (25,095.40)        | 98,275.00         | (74,232.90)         |
| 3402.000 Capital Fund Revenue | 0.00             | 1,666.67         | (1,666.67)         | 839.94            | 10,000.00         | (9,160.06)         | 20,000.00         | (19,160.06)         |
| 3610.000 Interest Revenue     | 62.67            | 41.67            | 21.00              | 436.80            | 250.00            | 186.80             | 500.00            | (63.20)             |
| 3690.000 Other Income         | 210.10           | 333.33           | (123.23)           | 3,639.62          | 2,000.00          | 1,639.62           | 4,000.00          | (360.38)            |
| 3691.000 Other Tenant Revenue | 3,643.61         | 1,466.67         | 2,176.94           | 7,611.70          | 8,800.00          | (1,188.30)         | 17,600.00         | (9,988.30)          |
| 3695.000 Laundry Revenue      | 308.00           | 337.50           | (29.50)            | 1,924.00          | 2,025.00          | (101.00)           | 4,050.00          | (2,126.00)          |
| <b>TOTAL INCOME</b>           | <b>29,040.38</b> | <b>36,274.59</b> | <b>(7,234.21)</b>  | <b>178,631.16</b> | <b>217,647.50</b> | <b>(39,016.34)</b> | <b>435,295.00</b> | <b>(256,663.84)</b> |
| <b>EXPENSES</b>               |                  |                  |                    |                   |                   |                    |                   |                     |
| <b>ADMINISTRATION</b>         |                  |                  |                    |                   |                   |                    |                   |                     |
| 4110.000 Admin Salaries       | 3,680.05         | 2,704.17         | (975.88)           | 18,049.35         | 16,225.00         | (1,824.35)         | 32,450.00         | 14,400.65           |
| 4130.000 Legal                | 599.00           | 343.33           | (255.67)           | 2,439.44          | 2,060.00          | (379.44)           | 4,120.00          | 1,680.56            |
| 4140.000 Staff Training       | 99.91            | 83.33            | (16.58)            | 840.03            | 500.00            | (340.03)           | 1,000.00          | 159.97              |
| 4150.000 Travel               | 35.83            | 60.42            | 24.59              | 294.00            | 362.50            | 68.50              | 725.00            | 431.00              |
| 4171.000 Auditing Fees        | 525.00           | 458.33           | (66.67)            | 5,092.50          | 2,750.00          | (2,342.50)         | 5,500.00          | 407.50              |
| 4190.000 Other Admin          | 10.00            | 20.83            | 10.83              | 72.50             | 125.00            | 52.50              | 250.00            | 177.50              |
| 4191.000 Management Fees      | 5,052.50         | 5,052.50         | 0.00               | 30,315.00         | 30,315.00         | 0.00               | 60,630.00         | 30,315.00           |
| 4194.000 Office Supplies      | 0.00             | 150.00           | 150.00             | 704.25            | 900.00            | 195.75             | 1,800.00          | 1,095.75            |
| 4195.000 Membership Dues      | 0.00             | 29.17            | 29.17              | 98.40             | 175.00            | 76.60              | 350.00            | 251.60              |
| 4196.000 Telephone            | 61.46            | 58.33            | (3.13)             | 372.84            | 350.00            | (22.84)            | 700.00            | 327.16              |
| 4198.000 Advertising          | 5.27             | 83.33            | 78.06              | 5.27              | 500.00            | 494.73             | 1,000.00          | 994.73              |
| 4199.000 Postage              | 0.00             | 45.83            | 45.83              | 443.50            | 275.00            | (168.50)           | 550.00            | 106.50              |
| <b>TOTAL ADMINISTRATION</b>   | <b>10,069.02</b> | <b>9,089.57</b>  | <b>(979.45)</b>    | <b>58,727.08</b>  | <b>54,537.50</b>  | <b>(4,189.58)</b>  | <b>109,075.00</b> | <b>50,347.92</b>    |
| <b>TENANT SERVICES</b>        |                  |                  |                    |                   |                   |                    |                   |                     |
| 4210.000 Tenant Svcs Salaries | 0.00             | 524.17           | 524.17             | 0.00              | 3,145.00          | 3,145.00           | 6,290.00          | 6,290.00            |
| 4230.000 Tenant Svcs Other    | 8.75             | 108.33           | 99.58              | 52.62             | 650.00            | 597.38             | 1,300.00          | 1,247.38            |
| <b>TOTAL TENANT SERVICES</b>  | <b>8.75</b>      | <b>632.50</b>    | <b>623.75</b>      | <b>52.62</b>      | <b>3,795.00</b>   | <b>3,742.38</b>    | <b>7,590.00</b>   | <b>7,537.38</b>     |
| <b>UTILITIES</b>              |                  |                  |                    |                   |                   |                    |                   |                     |
| 4310.000 Water                | 1,288.21         | 1,166.67         | (121.54)           | 6,397.29          | 7,000.00          | 602.71             | 14,000.00         | 7,602.71            |
| 4315.000 Sewer                | 2,187.22         | 1,854.17         | (333.05)           | 10,390.08         | 11,125.00         | 734.92             | 22,250.00         | 11,859.92           |
| 4320.000 Electricity          | 0.00             | 2,083.33         | 2,083.33           | 10,855.38         | 12,500.00         | 1,644.62           | 25,000.00         | 14,144.62           |
| 4330.000 Gas                  | 129.21           | 1,083.33         | 954.12             | 1,792.61          | 6,500.00          | 4,707.39           | 13,000.00         | 11,207.39           |
| <b>TOTAL UTILITIES</b>        | <b>3,604.64</b>  | <b>6,187.50</b>  | <b>2,582.86</b>    | <b>29,435.36</b>  | <b>37,125.00</b>  | <b>7,689.64</b>    | <b>74,250.00</b>  | <b>44,814.64</b>    |
| <b>MAINTENANCE</b>            |                  |                  |                    |                   |                   |                    |                   |                     |
| 4410.000 Maintenance Labor    | 5,899.41         | 4,260.42         | (1,638.99)         | 27,365.88         | 25,562.50         | (1,803.38)         | 51,125.00         | 23,759.12           |
| 4420.000 Materials            | 4,417.91         | 1,541.67         | (2,876.24)         | 12,779.81         | 9,250.00          | (3,529.81)         | 18,500.00         | 5,720.19            |
| 4430.000 Contracts Costs      | 7,200.29         | 2,508.33         | (4,691.96)         | 21,020.73         | 15,050.00         | (5,970.73)         | 30,100.00         | 9,079.27            |
| 4431.000 Garbage and Trash    | 727.44           | 875.00           | 147.56             | 3,742.55          | 5,250.00          | 1,507.45           | 10,500.00         | 6,757.45            |
| 4432.000 Decorating Contract  | 0.00             | 1,687.50         | 1,687.50           | 9,036.46          | 10,125.00         | 1,088.54           | 20,250.00         | 11,213.54           |
| 4435.000 Grounds Contract     | 306.99           | 350.00           | 43.01              | 2,439.32          | 2,100.00          | (339.32)           | 4,200.00          | 1,760.68            |
| 4445.000 Elevator Maintenance | 0.00             | 500.00           | 500.00             | 3,159.00          | 3,000.00          | (159.00)           | 6,000.00          | 2,841.00            |
| 4450.000 Plumbing/Heating     | 0.00             | 750.00           | 750.00             | 702.09            | 4,500.00          | 3,797.91           | 9,000.00          | 8,297.91            |
| 4455.000 Snow Removal         | 0.00             | 416.67           | 416.67             | 743.66            | 2,500.00          | 1,756.34           | 5,000.00          | 4,256.34            |
| 4456.000 Exterminating        | 68.00            | 166.67           | 98.67              | 1,321.50          | 1,000.00          | (321.50)           | 2,000.00          | 678.50              |
| 4457.000 Janitor/Cleaning     | 842.00           | 1,125.00         | 283.00             | 5,377.42          | 6,750.00          | 1,372.58           | 13,500.00         | 8,122.58            |

|                             | Period<br>Amount   | Period<br>Budget  | Period<br>Variance | YTD<br>Amount      | YTD<br>Budget     | YTD<br>Variance    | Annual<br>Budget   | Remaining<br>Budget |
|-----------------------------|--------------------|-------------------|--------------------|--------------------|-------------------|--------------------|--------------------|---------------------|
| <b>EXPENSES</b>             |                    |                   |                    |                    |                   |                    |                    |                     |
| <b>TOTAL MAINTENANCE</b>    | <b>19,462.04</b>   | <b>14,181.26</b>  | <b>(5,280.78)</b>  | <b>87,688.42</b>   | <b>85,087.50</b>  | <b>(2,600.92)</b>  | <b>170,175.00</b>  | <b>82,486.58</b>    |
| <b>OTHER</b>                |                    |                   |                    |                    |                   |                    |                    |                     |
| 4510.000 Insurance          | 2,804.81           | 3,072.92          | 268.11             | 16,828.86          | 18,437.50         | 1,608.64           | 36,875.00          | 20,046.14           |
| 4520.000 Property Taxes     | 1,020.72           | 1,087.50          | 66.78              | 5,860.09           | 6,525.00          | 664.91             | 13,050.00          | 7,189.91            |
| 4540.000 Employee Benefits  | 2,613.77           | 2,496.68          | (117.09)           | 13,476.62          | 14,980.00         | 1,503.38           | 29,960.00          | 16,483.38           |
| 4570.000 Collection Losses  | 0.00               | 583.33            | 583.33             | 0.00               | 3,500.00          | 3,500.00           | 7,000.00           | 7,000.00            |
| 4583.001 Lease Interest Exp | 8.13               | 0.83              | (7.30)             | 51.30              | 5.00              | (46.30)            | 10.00              | (41.30)             |
| 4590.000 Other Gen Exp      | 0.00               | 416.67            | 416.67             | 0.00               | 2,500.00          | 2,500.00           | 5,000.00           | 5,000.00            |
| 4595.001 Lease Amort Exp    | 52.94              | 31.25             | (21.69)            | 317.64             | 187.50            | (130.14)           | 375.00             | 57.36               |
| <b>TOTAL OTHER</b>          | <b>6,500.37</b>    | <b>7,689.18</b>   | <b>1,188.81</b>    | <b>36,534.51</b>   | <b>46,135.00</b>  | <b>9,600.49</b>    | <b>92,270.00</b>   | <b>55,735.49</b>    |
| <b>TOTAL EXPENSES</b>       | <b>39,644.82</b>   | <b>37,780.01</b>  | <b>(1,864.81)</b>  | <b>212,437.99</b>  | <b>226,680.00</b> | <b>14,242.01</b>   | <b>453,360.00</b>  | <b>240,922.01</b>   |
| <b>SURPLUS</b>              | <b>(10,604.44)</b> | <b>(1,505.42)</b> | <b>(9,099.02)</b>  | <b>(33,806.83)</b> | <b>(9,032.50)</b> | <b>(24,774.33)</b> | <b>(18,065.00)</b> | <b>(15,741.83)</b>  |

**Crosby HRA**  
**Operating Statement**  
**Six Months Ending 09/30/2026**  
**Program: C- 700 - HUD Multi-Family      Project: Edgewood**

|                               | Period<br>Amount | Period<br>Budget | Period<br>Variance | YTD<br>Amount     | YTD<br>Budget     | YTD<br>Variance   | Annual<br>Budget  | Remaining<br>Budget |
|-------------------------------|------------------|------------------|--------------------|-------------------|-------------------|-------------------|-------------------|---------------------|
| <b>INCOME</b>                 |                  |                  |                    |                   |                   |                   |                   |                     |
| 3110.000 Dwelling Rental      | 24,013.00        | 23,435.42        | 577.58             | 142,642.00        | 140,612.50        | 2,029.50          | 281,225.00        | (138,583.00)        |
| 3120.000 Excess Utilities     | 40.00            | 169.17           | (129.17)           | 1,495.00          | 1,015.00          | 480.00            | 2,030.00          | (535.00)            |
| 3404.000 HAP Subsidy          | 13,282.00        | 11,722.08        | 1,559.92           | 75,929.00         | 70,332.50         | 5,596.50          | 140,665.00        | (64,736.00)         |
| 3610.000 Interest Revenue     | 1,315.52         | 1,250.00         | 65.52              | 3,921.87          | 7,500.00          | (3,578.13)        | 15,000.00         | (11,078.13)         |
| 3690.000 Other Income         | 231.14           | 225.00           | 6.14               | 2,159.55          | 1,350.00          | 809.55            | 2,700.00          | (540.45)            |
| 3691.000 Other Tenant Revenue | 20.00            | 616.67           | (596.67)           | 3,824.50          | 3,700.00          | 124.50            | 7,400.00          | (3,575.50)          |
| 3695.000 Laundry Revenue      | 730.00           | 766.67           | (36.67)            | 4,206.00          | 4,600.00          | (394.00)          | 9,200.00          | (4,994.00)          |
| <b>TOTAL INCOME</b>           | <b>39,631.66</b> | <b>38,185.01</b> | <b>1,446.65</b>    | <b>234,177.92</b> | <b>229,110.00</b> | <b>5,067.92</b>   | <b>458,220.00</b> | <b>(224,042.08)</b> |
| <b>EXPENSES</b>               |                  |                  |                    |                   |                   |                   |                   |                     |
| <b>ADMINISTRATION</b>         |                  |                  |                    |                   |                   |                   |                   |                     |
| 4110.000 Admin Salaries       | 3,680.11         | 2,704.17         | (975.94)           | 18,049.58         | 16,225.00         | (1,824.58)        | 32,450.00         | 14,400.42           |
| 4130.000 Legal                | 190.00           | 250.00           | 60.00              | 974.22            | 1,500.00          | 525.78            | 3,000.00          | 2,025.78            |
| 4140.000 Staff Training       | 349.91           | 41.67            | (308.24)           | 840.05            | 250.00            | (590.05)          | 500.00            | (340.05)            |
| 4150.000 Travel               | 29.14            | 62.50            | 33.36              | 225.85            | 375.00            | 149.15            | 750.00            | 524.15              |
| 4171.000 Auditing Fees        | 525.00           | 458.33           | (66.67)            | 5,092.50          | 2,750.00          | (2,342.50)        | 5,500.00          | 407.50              |
| 4190.000 Other Admin          | 10.00            | 20.83            | 10.83              | 72.50             | 125.00            | 52.50             | 250.00            | 177.50              |
| 4191.000 Management Fees      | 5,052.50         | 5,052.50         | 0.00               | 30,315.00         | 30,315.00         | 0.00              | 60,630.00         | 30,315.00           |
| 4194.000 Office Supplies      | 0.00             | 145.83           | 145.83             | 704.28            | 875.00            | 170.72            | 1,750.00          | 1,045.72            |
| 4195.000 Membership Dues      | 0.00             | 16.67            | 16.67              | 98.40             | 100.00            | 1.60              | 200.00            | 101.60              |
| 4196.000 Telephone            | 61.46            | 58.33            | (3.13)             | 372.86            | 350.00            | (22.86)           | 700.00            | 327.14              |
| 4198.000 Advertising          | 5.28             | 83.33            | 78.05              | 5.28              | 500.00            | 494.72            | 1,000.00          | 994.72              |
| 4199.000 Postage              | 0.00             | 37.50            | 37.50              | 443.50            | 225.00            | (218.50)          | 450.00            | 6.50                |
| <b>TOTAL ADMINISTRATION</b>   | <b>9,903.40</b>  | <b>8,931.66</b>  | <b>(971.74)</b>    | <b>57,194.02</b>  | <b>53,590.00</b>  | <b>(3,604.02)</b> | <b>107,180.00</b> | <b>49,985.98</b>    |
| <b>TENANT SERVICES</b>        |                  |                  |                    |                   |                   |                   |                   |                     |
| 4210.000 Tenant Svcs Salaries | 0.00             | 786.25           | 786.25             | 0.00              | 4,717.50          | 4,717.50          | 9,435.00          | 9,435.00            |
| 4230.000 Tenant Svcs Other    | 8.75             | 20.83            | 12.08              | 52.60             | 125.00            | 72.40             | 250.00            | 197.40              |
| <b>TOTAL TENANT SERVICES</b>  | <b>8.75</b>      | <b>807.08</b>    | <b>798.33</b>      | <b>52.60</b>      | <b>4,842.50</b>   | <b>4,789.90</b>   | <b>9,685.00</b>   | <b>9,632.40</b>     |
| <b>UTILITIES</b>              |                  |                  |                    |                   |                   |                   |                   |                     |
| 4310.000 Water                | 641.13           | 841.67           | 200.54             | 3,749.24          | 5,050.00          | 1,300.76          | 10,100.00         | 6,350.76            |
| 4315.000 Sewer                | 1,200.58         | 1,458.33         | 257.75             | 6,922.82          | 8,750.00          | 1,827.18          | 17,500.00         | 10,577.18           |
| 4320.000 Electricity          | 0.00             | 3,000.00         | 3,000.00           | 16,762.30         | 18,000.00         | 1,237.70          | 36,000.00         | 19,237.70           |
| 4330.000 Gas                  | 174.19           | 1,291.67         | 1,117.48           | 2,756.48          | 7,750.00          | 4,993.52          | 15,500.00         | 12,743.52           |
| <b>TOTAL UTILITIES</b>        | <b>2,015.90</b>  | <b>6,591.67</b>  | <b>4,575.77</b>    | <b>30,190.84</b>  | <b>39,550.00</b>  | <b>9,359.16</b>   | <b>79,100.00</b>  | <b>48,909.16</b>    |
| <b>MAINTENANCE</b>            |                  |                  |                    |                   |                   |                   |                   |                     |
| 4410.000 Maintenance Labor    | 5,899.49         | 4,260.42         | (1,639.07)         | 27,366.18         | 25,562.50         | (1,803.68)        | 51,125.00         | 23,758.82           |
| 4420.000 Materials            | 2,433.08         | 1,500.00         | (933.08)           | 7,168.74          | 9,000.00          | 1,831.26          | 18,000.00         | 10,831.26           |
| 4430.000 Contracts Costs      | 2,473.41         | 1,916.67         | (556.74)           | 11,252.90         | 11,500.00         | 247.10            | 23,000.00         | 11,747.10           |
| 4431.000 Garbage and Trash    | 317.06           | 483.33           | 166.27             | 1,675.76          | 2,900.00          | 1,224.24          | 5,800.00          | 4,124.24            |
| 4432.000 Decorating Contract  | 0.00             | 1,666.67         | 1,666.67           | 4,645.38          | 10,000.00         | 5,354.62          | 20,000.00         | 15,354.62           |
| 4435.000 Grounds Contract     | 325.52           | 458.33           | 132.81             | 2,355.89          | 2,750.00          | 394.11            | 5,500.00          | 3,144.11            |
| 4445.000 Elevator Maintenance | 0.00             | 525.00           | 525.00             | 2,112.00          | 3,150.00          | 1,038.00          | 6,300.00          | 4,188.00            |
| 4450.000 Plumbing/Heating     | 0.00             | 541.67           | 541.67             | 0.00              | 3,250.00          | 3,250.00          | 6,500.00          | 6,500.00            |
| 4455.000 Snow Removal         | 0.00             | 541.67           | 541.67             | 1,115.51          | 3,250.00          | 2,134.49          | 6,500.00          | 5,384.49            |
| 4456.000 Exterminating        | 68.00            | 416.67           | 348.67             | 408.00            | 2,500.00          | 2,092.00          | 5,000.00          | 4,592.00            |
| 4457.000 Janitor/Cleaning     | 840.00           | 1,025.00         | 185.00             | 5,667.74          | 6,150.00          | 482.26            | 12,300.00         | 6,632.26            |
| <b>TOTAL MAINTENANCE</b>      | <b>12,356.56</b> | <b>13,335.43</b> | <b>978.87</b>      | <b>63,768.10</b>  | <b>80,012.50</b>  | <b>16,244.40</b>  | <b>160,025.00</b> | <b>96,256.90</b>    |

|                             | Period<br>Amount | Period<br>Budget | Period<br>Variance | YTD<br>Amount     | YTD<br>Budget     | YTD<br>Variance  | Annual<br>Budget  | Remaining<br>Budget |
|-----------------------------|------------------|------------------|--------------------|-------------------|-------------------|------------------|-------------------|---------------------|
| <b>EXPENSES</b>             |                  |                  |                    |                   |                   |                  |                   |                     |
| <b>OTHER</b>                |                  |                  |                    |                   |                   |                  |                   |                     |
| 4510.000 Insurance          | 2,113.08         | 2,398.34         | 285.26             | 12,678.48         | 14,390.00         | 1,711.52         | 28,780.00         | 16,101.52           |
| 4520.000 Property Taxes     | 1,101.86         | 983.33           | (118.53)           | 5,722.31          | 5,900.00          | 177.69           | 11,800.00         | 6,077.69            |
| 4540.000 Employee Benefits  | 2,613.89         | 2,517.51         | (96.38)            | 13,477.18         | 15,105.00         | 1,627.82         | 30,210.00         | 16,732.82           |
| 4570.000 Collection Losses  | 0.00             | 125.00           | 125.00             | 0.00              | 750.00            | 750.00           | 1,500.00          | 1,500.00            |
| 4583.001 Lease Interest Exp | 8.13             | 0.83             | (7.30)             | 51.29             | 5.00              | (46.29)          | 10.00             | (41.29)             |
| 4590.000 Other Gen Exp      | 0.00             | 416.67           | 416.67             | 0.00              | 2,500.00          | 2,500.00         | 5,000.00          | 5,000.00            |
| 4595.001 Lease Amort Exp    | 52.94            | 31.25            | (21.69)            | 317.64            | 187.50            | (130.14)         | 375.00            | 57.36               |
| <b>TOTAL OTHER</b>          | <b>5,889.90</b>  | <b>6,472.93</b>  | <b>583.03</b>      | <b>32,246.90</b>  | <b>38,837.50</b>  | <b>6,590.60</b>  | <b>77,675.00</b>  | <b>45,428.10</b>    |
| <b>TOTAL EXPENSES</b>       | <b>30,174.51</b> | <b>36,138.77</b> | <b>5,964.26</b>    | <b>183,452.46</b> | <b>216,832.50</b> | <b>33,380.04</b> | <b>433,665.00</b> | <b>250,212.54</b>   |
| <b>SURPLUS</b>              | <b>9,457.15</b>  | <b>2,046.24</b>  | <b>7,410.91</b>    | <b>50,725.46</b>  | <b>12,277.50</b>  | <b>38,447.96</b> | <b>24,555.00</b>  | <b>26,170.46</b>    |

**Crosby HRA**  
**Payment Summary Report**  
**September 2026**

| <b>Doc. Date</b> | <b>Name</b>                              | <b>Number</b> | <b>Payments</b> |
|------------------|------------------------------------------|---------------|-----------------|
| 09/01/2026       | Delta Dental                             | ACH           | \$135.54        |
| 09/03/2026       | Payroll for 09/03/2026                   | ACH           | \$4,943.04      |
| 09/03/2026       | Security Benefit                         | ACH           | \$859.25        |
| 09/03/2026       | Minnesota State Retirement System        | ACH           | \$62.00         |
| 09/03/2026       | Harpers Payroll Service                  | ACH           | \$46.98         |
| 09/03/2026       | Harpers Payroll Service                  | ACH           | \$1,853.70      |
| 09/05/2026       | Reliance Standard Life Insurance Company | ACH           | \$176.98        |
| 09/05/2026       | Payroc                                   | ACH           | \$106.59        |
| 09/05/2026       | Payroc                                   | ACH           | \$54.96         |
| 09/17/2026       | Payroll for 09/17/2026                   | ACH           | \$4,851.85      |
| 09/17/2026       | Security Benefit                         | ACH           | \$805.59        |
| 09/17/2026       | Minnesota State Retirement System        | ACH           | \$62.00         |
| 09/17/2026       | Harpers Payroll Service                  | ACH           | \$55.50         |
| 09/17/2026       | Harpers Payroll Service                  | ACH           | \$1,755.60      |
| 09/30/2026       | Payroll for 10/01/2026                   | ACH           | \$4,257.74      |
| 09/30/2026       | Harpers Payroll Service                  | ACH           | \$46.98         |
| 09/30/2026       | Harpers Payroll Service                  | ACH           | \$1,619.80      |
| 09/09/2026       | Thompson, Brit                           | 506           | \$2.30          |
| 09/09/2026       | Banks, Diana                             | 507           | \$20.70         |
| 09/09/2026       | Charpentier, Eric                        | 508           | \$26.56         |
| 09/09/2026       | Gangl, Hannah                            | 509           | \$26.23         |
| 09/09/2026       | Olson, Jamie                             | 510           | \$54.26         |
| 09/09/2026       | Dummer, Jeffrey                          | 511           | \$153.83        |
| 09/09/2026       | Schommer, John                           | 512           | \$80.99         |
| 09/08/2026       | Minnesota Power                          | 120384        | \$24.00         |
| 09/08/2026       | Borden Steinbauer Krueger & Knudson, PA  | 120385        | \$346.00        |
| 09/08/2026       | Cintas                                   | 120386        | \$245.84        |
| 09/08/2026       | City Of Crosby                           | 120387        | \$5,721.78      |
| 09/08/2026       | CliftonLarsonAllen LLP                   | 120388        | \$1,050.00      |
| 09/08/2026       | Crosby Ace Hardware                      | 120389        | \$215.30        |
| 09/08/2026       | Crosby-Ironton Courier                   | 120390        | \$10.55         |
| 09/08/2026       | Granite Pest Control LLC                 | 120391        | \$136.00        |
| 09/08/2026       | Home Depot Supply                        | 120392        | \$166.00        |
| 09/08/2026       | Integrity Services Inc                   | 120393        | \$2,796.31      |
| 09/08/2026       | Keystone Compliance Group - Shofcorp     | 120394        | \$75.48         |
| 09/08/2026       | Management Computer Services Inc         | 120395        | \$250.00        |
| 09/08/2026       | Master Trade Service Inc.                | 120396        | \$3,563.85      |
| 09/08/2026       | Minnesota Energy                         | 120397        | \$303.40        |
| 09/08/2026       | MRI Software LLC                         | 120398        | \$25.00         |
| 09/08/2026       | Old National Bank Credit Card            | 120399        | \$52.52         |
| 09/08/2026       | Gorvin Inc                               | 120400        | \$37.10         |
| 09/08/2026       | Ratwik, Roszak & Maloney, P.A.           | 120401        | \$380.00        |
| 09/08/2026       | Rise and Shine Cleaners LLC              | 120402        | \$1,680.00      |
| 09/08/2026       | T & J Services LLC                       | 120403        | \$250.00        |
| 09/08/2026       | The Nelrod Company                       | 120404        | \$189.00        |
| 09/08/2026       | Advanced Business Methods                | 120405        | \$308.75        |
| 09/08/2026       | T-Mobile                                 | 120406        | \$110.82        |
| 09/08/2026       | Visa--Unity                              | 120407        | \$7,094.06      |
| 09/08/2026       | Waste Partners Inc                       | 120408        | \$602.76        |
| 09/08/2026       | Alpenglow Technologies                   | 120409        | \$578.75        |
| 09/08/2026       | Borden Steinbauer Krueger & Knudson, PA  | 120410        | \$63.00         |
| 09/08/2026       | Labor Logic LLC                          | 120411        | \$13.00         |
| 09/17/2026       | Ctc-446126                               | 120412        | \$380.83        |

**Crosby HRA**  
**Payment Summary Report**  
**September 2026**

| <b>Doc. Date</b> | <b>Name</b>                  | <b>Number</b> | <b>Payments</b> |
|------------------|------------------------------|---------------|-----------------|
| 09/17/2026       | Internation Eprocurement LLC | 120413        | \$1,000.00      |
| 09/17/2026       | Medica                       | 120414        | \$2,123.41      |

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|              |  |  |                    |
|--------------|--|--|--------------------|
| <b>Total</b> |  |  | <b>\$51,852.48</b> |
|--------------|--|--|--------------------|

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

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### **Tenant Activities Update**

Second Harvest Boxes: 10

Cuyuna Range Food Shelf Deliveries: 22

Meals donated by Crosby Community Table: 140

Events: Study with Zed (8); Oak Street Chapel Band (12)

Special meals were donated during 9.11 Community Spirit week, donated by The Community Effect, Cuyuna Youth Center, Emily Care N' Share, and local American Legion Clubs. Meals included cubed chicken, sloppy joes and chicken alfredo. Volunteers from CRYC included 4 kids and one adult who hosted a free pizza party for tenants. CRYC provided Pizza Hut pizzas, chips, cookies and water, with 35 tenants attending.

### **Monthly Property Performance Stats for September 2026**

- Occupancy Rate: 100% Dellwood; 100% Edgewood; 100% Scattered Sites
- New Move-Ins: 1
- Move Outs: 8
- Annual Recertifications: 7
- Termination Notices: 8

### **Waiting Lists as of 9/30/2026**

| 1BR | 2BR | 3BR | 4BR |
|-----|-----|-----|-----|
| 90  | 13  | 9   | 3   |

### **Staffing Update**

The Tenant Activities Coordinator position has been posted and will remain open until it is filled.

### **Discussion Items**

No discussion items this month

## Tenant Council summary for the month of September 2026

No meeting held in September

Income and Expenses for the month of September

|                         |                           |
|-------------------------|---------------------------|
| Coffee income: \$100.25 | Coffee expense: \$21.56   |
| Bingo income: \$46.96   | Bingo expense: \$45.94    |
| Potluck income: \$15.00 | Potluck expense: \$3.99   |
|                         | Birdseed expense: \$6.96  |
|                         | Prog. Bingo exp.: \$50.00 |
|                         | Kitchen expense: \$2.99   |

Petty Cash for end of September: \$378.40

Checking for end of September: \$960.71

### OLD BUSINESS:

Had our September potluck on the 12th, there were 13 in attendance.

Usual activities for the month.

Helped serve the Community Effect meals that were delivered on the 9th and 10th. Tenants really enjoyed the food.

### NEW BUSINESS:

Next potluck will be the 17th of October.

Guidepoint coming on the 15th to give flu shots for those that signed up.

Usual activities for the month.

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Here are the two bids you asked for the grill in the back by the smoking table.

Weber Spirit E-210 2 burner liquid propane grill

26.6" D x 48.3" W x 46.2" H \$399.00

Weber Traveler 1 burner liquid propane grill

37" H x 43" W x 23" D \$399.00

These are both at Ace Hardware, they offer free assembly and delivery for grills \$399 and up for members or a \$25.00 assembly charge.



To: Crosby HRA Board Members  
 From: John Schommer, Rehab & Maintenance Director  
 Date: October 2, 2026  
 Re: Maintenance Update

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### **Elevators**

The IFB (Invitation for bids) for the Dellwood and Edgewood elevator modernization were let on Friday, September 23<sup>rd</sup>, the pre-bid meeting was held Tuesday, October 6<sup>th</sup> and 5 potential bidders attended. Bids are due Thursday, October 29<sup>th</sup> and staff anticipates having bids reviewed for responsiveness and recommendation by Thursday, November 5<sup>th</sup> should the board choose to meet to approve the contract prior to their next regularly scheduled meeting, which is set for Tuesday, December 8<sup>th</sup>. Lead time on equipment is expected to be between three and four months with construction planned to start in April of next year.

### **Edgewood**

Gravelle Plumbing and Heating replaced the main water line coming in from the city starting at the water meter and continuing approximately 130' down the first-floor hallway due to our cleaning vendor making staff aware of a wet spot on the floor.

Staff discovered the roof on the garage for Edgewood is leaking in a couple of locations when it rained during the last week of September. We are soliciting bids and plan on having it replaced before winter.

### **Work Orders**

#### Non-Emergency

|                                      |     |
|--------------------------------------|-----|
| Received                             | 102 |
| Closed                               | 89  |
| Total Completed Work Orders for Year | 880 |

Emergency

|                                   | This Month | Year-to-Date |
|-----------------------------------|------------|--------------|
| Requested                         | 3          | 75           |
| Completed within 24 hours         | 3          | 75           |
| Percent completed within 24 hours | 100%       | 100%         |

**No Action Requested; Discussion Items.**