

# Crosby Housing & Redevelopment Authority

300 Third Avenue N.E.  
CROSBY, MINNESOTA 56441-1642

Telephone (218) 546-5088  
FAX (218) 546-5041

## **Agenda**

### **Crosby HRA Commissioners Meeting**

**11:00 a.m.**

**Tuesday, December 12, 2017**

- 1. Call to Order**
  - 2. Roll Call**
  - 3. Appointment of Chair & Election of Vice Chair** (*Attachment 1*)
  - 4. Reading and Approval of Minutes** (*Attachment 2*)
  - 5. Bills and Communications**
    - a. Financial Report (*Attachment 3*)
    - b. Housing Manager Report (*Attachment 4*)
  - 6. Unfinished Business**
  - 7. New Business**
  - 8. Adjournment**  
Next Meeting: Tuesday, January 9, 2018
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# Crosby Housing & Redevelopment Authority

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CROSBY, MINNESOTA 56441-1642

Telephone (218) 546-5088  
FAX (218) 546-5041

To: Crosby HRA Board Members  
From: Teresa Hettver, Housing Manager  
Date: December 8, 2017  
Re: Appointment of Chair and Election of Vice Chair

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The Bylaws of the Crosby HRA states that “In case of the resignation or death of the Chairman, the Vice-Chairman shall perform such duties as are imposed on the Chairman.”

Section 8 of the bylaws further states “Should the office of the Chairman, Vice-Chairman or Secretary become vacant, the Authority shall elect a successor from its membership at the next regular meeting, and such election shall be for the unexpired term of said office.”

To follow the bylaws, interim Chair Peoples needs to be formally appointed as Chair and the Board needs to elect a successor Vice Chair.

**Action Requested: Appoint Linda Peoples as Chair of the Crosby HRA Board and Elect a Vice Chair.**

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## Minutes of the November 14<sup>th</sup>, 2017, Board of Commissioners Meeting

The regular meeting of the commissioners of the Housing and Redevelopment Authority of Crosby was held at 11:00 a.m., Tuesday, November 14<sup>th</sup>, 2017, at 300 3<sup>rd</sup> Avenue NE in Crosby, Minnesota.

1. **CALL TO ORDER:** Vice Chair Peeples called the meeting to order at 10:59 a.m.
2. **ROLL CALL:** Present at the meeting were Commissioners Renae Marsh, William Small, Buzz Neprud and Linda Peeples; Finance Director Karen Young, Housing Manager Teresa Hettver, Executive Assistant LeAnn Goltz, and Assistant Director Deanna Heglund.
3. **READING AND APPROVAL OF MINUTES FROM PREVIOUS MEETING:**  
  
**Commissioner Marsh made a motion to approve the minutes from the September 12<sup>th</sup>, 2017, board meeting. Commissioner Small seconded the motion. All commissioners voted in favor of the motion and none were opposed. The minutes were approved.**
4. **BILLS AND COMMUNICATIONS:**
  - a. **Financial Report:** Financial information was provided for September and October 2017. Young made note to the Board that the \$5,350 payment to Finn Daniels was for a Physical Needs Assessment that was done for Dellwood Apartments.  
  
**Commissioner Marsh made a motion to approve September checks numbered 116552 through 116582 and October checks numbered 116583 through 116617. Commissioner Small seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved.**
  - b. **Housing Manager Report:** Hettver reported that Board Chair Mary Johnson passed away on October 16, 2017. Pursuant to the bylaws, Vice Chair Linda Peeples shall perform such duties as are imposed on the Chair. Peeples will officially be elected as Chair at the next meeting and the Board will select a new Vice Chair.

Hettver informed the Board that a public hearing for approval of the annual plan will take place in January and the legal notice was published, as required, in the local paper.

Heglund also informed the Board that they are having issues with the water heater at Dellwood and requested this issue be discussed at the next meeting.

### **POHP**

The construction project at the Scattered Sites has been taking longer than anticipated with unexpected delays. HRA staff, WSN, and Baratto Brothers met on November 8<sup>th</sup> to discuss the progress. Baratto Brothers' goal is to have the drainage work completed by the end of December and the concrete work will be done in the spring.

### **October Vacancies**

For October, there were two vacancies at Edgewood and none at the Family Units or Dellwood.

**5. OATH OF OFFICE: BUZZ NEPRUD:** State Statute states that Commissioners continue to serve until either reappointed or replaced. Commissioner Neprud was reappointed for another five-year term last month by the City of Crosby's mayor. Hettver conducted a formal Oath of Office for Commissioner Neprud.

**6. UNFINISHED BUSINESS: NOTHING TO REPORT.**

**7. NEW BUSINESS:**

**a. Approval of Amending Premium Only Plan to allow for Opt-Out Provision:** In April 2016, the Crosby HRA adopted a Premium Only Plan that allows for pretax contributions under IRC Section 125 for the employee portion of the group medical benefits.

Staff proposed an amendment to allow an employee covered under another insurance policy (as allowed under current law) to opt-out of employer-provided health insurance and receive cash (in the form of taxable compensation) in lieu of insurance. The amended Premium Only Plan document was available at the meeting for the Board's review.

**Commissioner Neprud made a motion to amend the Premium Only Plan by adopting Resolution No. 2018-01. Commissioner Marsh seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved.**

The amendment will be effective December 1<sup>st</sup>, 2017.

**8. ADJOURNMENT:**

**Commissioner Neprud made a motion to adjourn the meeting. Commissioner Marsh seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved and meeting was adjourned at 11:30 a.m.**

# Crosby Housing & Redevelopment Authority

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Telephone (218) 546-5088  
FAX (218) 546-5041

To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: December 6, 2017  
Re: December Financial Report

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Please find attached the financial information for November 2017.

## **POHP**

In October, we processed Pay App #5 to Baratto Brothers for the Scattered Sites Improvement Project in the amount of \$74,551.01. \$20,547 of this was leverage by the HRA and paid out of the TIF account. The remainder was paid out of the POHP grant. As of October 15<sup>th</sup>, the project was 75% complete.

**Action Requested: Approval of November Checks numbered 116618 through 116649.**

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## Crosby Housing & Redevelopment Authority 2018 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov
Quick Ratio	12	QR <1 =0-, QR >2 =12	12.00	12.00	0.00	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	0.00	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
<b>Total Points</b>	<b>25</b>		<b>25.00</b>	<b>25.00</b>	<b>2.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>

MASS Ratios	Max Pts	Scoring								
Occupancy	16	O <90% =0, O >98% =16	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5%=5, TAR >2.5% =0	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	0.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
<b>Total Points</b>	<b>25</b>		<b>16.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>
<b>Total of Above Ratios</b>	<b>50</b>		<b>41</b>	<b>45</b>	<b>22</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>	<b>45</b>

MASS Ratios	Max Pts	Scoring								
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
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
<b>Total Points</b>	<b>10</b>		<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>

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**Crosby HRA  
 Public Housing Operating  
 November, 2017**

	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>Income</b>				
100-000-3110.000 Dwelling Rental	-18,545.00	-128,577.00	-124,066.64	-4,510.36
100-000-3120.000 Excess Utilities	-10.00	-490.00	-520.00	30.00
100-000-3401.000 Operating Subsidy	-6,055.00	-52,858.00	-45,086.64	-7,771.36
100-000-3610.000 Interest Revenue	2.15	33.33	-36.64	69.97
100-000-3690.000 Other Income	0.00	-37.00	-1,460.00	1,423.00
100-000-3691.000 Other Tenant Revenue	-582.65	-9,783.19	-4,420.00	-5,363.19
100-000-3695.000 Laundry Revenue	-127.75	-1,317.50	-1,600.00	282.50
100-000-3699.000 POHP Grant Revenue	-76,790.51	-185,712.66	0.00	-185,712.66
<b>Total Income</b>	<b>-102,108.76</b>	<b>-378,742.02</b>	<b>-177,189.92</b>	<b>-201,552.10</b>
<b>Expense</b>				
100-000-4110.000 Administration Salaries	1,822.47	15,490.92	15,343.36	147.56
100-000-4130.000 Legal	0.00	1,550.92	1,000.00	550.92
100-000-4140.000 Staff Training	0.00	0.00	333.36	-333.36
100-000-4150.000 Travel	97.64	346.95	426.64	-79.69
100-000-4171.000 Auditing Fees	0.00	3,000.00	3,250.00	-250.00
100-000-4190.000 Sundry-Other Admin	12.50	281.77	133.36	148.41
100-000-4191.000 Management Fees	1,262.00	10,096.00	10,096.00	0.00
100-000-4194.000 Office Supplies	0.00	356.84	296.64	60.20
100-000-4195.000 Membership Dues	0.00	187.10	66.64	120.46
100-000-4196.000 Telephone	82.61	658.07	586.64	71.43
100-000-4198.000 Advertising	0.00	36.68	333.36	-296.68
100-000-4199.000 Postage	0.00	207.25	213.36	-6.11
100-000-4210.000 Tenant Svcs Salaries	314.54	2,757.34	2,686.64	70.70
100-000-4230.000 Tenant Services Other	33.44	282.69	273.36	9.33
100-000-4310.000 Water	1,093.97	6,603.04	8,520.00	-1,916.96
100-000-4315.000 Sewer	1,876.09	11,012.74	9,880.00	1,132.74
100-000-4320.000 Electricity	0.00	9,867.34	16,100.00	-6,232.66
100-000-4330.000 Gas	346.54	1,668.79	8,820.00	-7,151.21
100-000-4431.000 Garbage & Trash	478.44	4,640.45	4,666.64	-26.19
100-000-4410.000 Maintenance Labor	2,249.20	19,118.22	19,886.64	-768.42
100-000-4420.000 Materials	810.08	5,993.46	7,796.64	-1,803.18
100-000-4430.000 Contracts Costs	791.42	7,111.76	12,666.64	-5,554.88
100-000-4432.000 Decorating Contract	39.97	6,441.49	6,666.64	-225.15
100-000-4435.000 Grounds Contract	73.09	190.00	400.00	-210.00
100-000-4440.000 Repairs Contract	0.00	177.84	466.64	-288.80
100-000-4445.000 Elevator Maintenance	0.00	2,167.44	2,200.00	-32.56
100-000-4450.000 Plumbing/Heating	0.00	1,833.44	4,000.00	-2,166.56
100-000-4456.000 Exterminating	20.00	329.00	2,433.36	-2,104.36
100-000-4457.000 Janitor/Cleaning	667.24	4,713.49	4,333.36	380.13
100-000-4510.000 Insurance	1,480.41	11,868.28	9,750.00	2,118.28
100-000-4520.000 Property Tax	738.00	4,866.85	4,386.64	480.21
100-000-4540.000 Employee Benefits	2,299.48	18,726.31	18,660.00	66.31
100-000-4800.000 Depreciation Expense	9,997.62	79,996.20	0.00	79,996.20
<b>Total Expense</b>	<b>26,586.75</b>	<b>232,578.67</b>	<b>176,672.56</b>	<b>55,906.11</b>
<b>Net Income(-) or Loss</b>	<b>-75,522.01</b>	<b>-146,163.35</b>	<b>-517.36</b>	<b>-145,645.99</b>

**Crosby HRA**  
**Edgewood Operating Stmt**  
**November, 2017**

	Current Period	Current Year	Year To Date Budget	Variance
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-17,201.00	-138,068.00	-144,333.36	6,265.36
700-000-3120.000 Excess Utilities	-15.00	-1,620.00	-1,206.64	-413.36
700-000-3404.000 Other Government Grant	-8,691.00	-69,622.00	-67,500.00	-2,122.00
700-000-3610.000 Interest Revenue	-2.98	27.00	-556.64	583.64
700-000-3690.000 Other Income	0.00	-37.00	-66.64	29.64
700-000-3691.000 Other Tenant Revenue	0.00	-5,090.25	-4,676.64	-413.61
700-000-3695.000 Laundry Revenue	-596.50	-4,940.25	-6,040.00	1,099.75
<b>Total Income</b>	<b>-26,506.48</b>	<b>-219,350.50</b>	<b>-224,379.92</b>	<b>5,029.42</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	2,716.73	22,942.28	24,680.00	-1,737.72
700-000-4130.000 Legal	0.00	0.00	1,000.00	-1,000.00
700-000-4140.000 Staff Training	0.00	0.00	333.36	-333.36
700-000-4150.000 Travel	97.64	329.90	400.00	-70.10
700-000-4171.000 Auditing Fees	0.00	3,000.00	3,250.00	-250.00
700-000-4190.000 Sundry-Other Admin	12.50	328.78	133.36	195.42
700-000-4191.000 Management Fees	6,238.00	49,904.00	49,904.00	0.00
700-000-4194.000 Office Supplies	0.00	407.02	313.36	93.66
700-000-4195.000 Membership Dues	0.00	187.10	66.64	120.46
700-000-4196.000 Telephone	82.63	658.17	586.64	71.53
700-000-4198.000 Advertising	0.00	0.00	333.36	-333.36
700-000-4199.000 Postage	0.00	207.25	213.36	-6.11
700-000-4210.000 Tenant Svcs Salaries	471.80	4,136.00	4,846.64	-710.64
700-000-4230.000 Tenant Services Other	33.44	282.69	273.36	9.33
700-000-4310.000 Water	612.04	3,621.04	5,046.64	-1,425.60
700-000-4315.000 Sewer	1,129.59	6,701.13	6,240.00	461.13
700-000-4320.000 Electricity	0.00	14,110.81	20,240.00	-6,129.19
700-000-4330.000 Gas	364.99	1,894.86	9,000.00	-7,105.14
700-000-4431.000 Garbage & Trash	135.07	1,119.51	2,666.64	-1,547.13
700-000-4410.000 Maintenance Labor	2,249.20	19,118.18	19,886.64	-768.46
700-000-4420.000 Materials	734.69	4,070.22	6,566.64	-2,496.42
700-000-4430.000 Contracts Costs	452.85	6,017.46	7,333.36	-1,315.90
700-000-4432.000 Decorating Contract	33.98	3,558.40	7,666.64	-4,108.24
700-000-4435.000 Grounds Contract	80.48	235.06	400.00	-164.94
700-000-4440.000 Repairs Contract	0.00	0.00	466.64	-466.64
700-000-4445.000 Elevator Maintenance	0.00	2,167.44	2,200.00	-32.56
700-000-4450.000 Plumbing/Heating	0.00	82.59	3,333.36	-3,250.77
700-000-4456.000 Exterminating	30.00	1,350.00	2,333.36	-983.36
700-000-4457.000 Janitor/Cleaning	757.25	4,858.09	5,000.00	-141.91
700-000-4510.000 Insurance	1,540.67	12,350.36	11,940.00	410.36
700-000-4520.000 Property Tax	748.72	5,382.50	5,366.64	15.86
700-000-4540.000 Employee Benefits	2,626.51	21,393.69	22,019.92	-626.23
700-000-4800.000 Depreciation Expense	3,761.73	31,898.85	0.00	31,898.85
<b>Total Expense</b>	<b>24,910.51</b>	<b>222,313.38</b>	<b>224,040.56</b>	<b>-1,727.18</b>
<b>Net Income(-) or Loss</b>	<b>-1,595.97</b>	<b>2,962.88</b>	<b>-339.36</b>	<b>3,302.24</b>

**Housing and Redevelopment Authority of Crosby**  
**Payment Summary Report**  
**November 2017**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
11/15/2017	61	Jennifer Bergman	\$34.24
11/9/2017	1132	Lincoln Financial Group	\$640.73
11/9/2017	1133	Lincoln Financial Group	\$300.00
11/9/2017	1134	Electronic Federal Tax Payment System	\$1,088.57
11/9/2017	1135	Minnesota Dept Of Revenue	\$139.90
11/22/2017	1136	Lincoln Financial Group	\$640.73
11/22/2017	1137	Lincoln Financial Group	\$300.00
11/22/2017	1138	Electronic Federal Tax Payment System	\$1,192.39
11/22/2017	1139	Minnesota Dept Of Revenue	\$138.70
11/9/2017	116618	Minnesota Energy Resources	\$711.53
11/9/2017	116619	Timber Building Supply	\$73.95
11/9/2017	116620	Verizon Wireless	\$79.49
11/14/2017	116621	Adams Pest Control	\$50.00
11/14/2017	116622	Baratto Brothers Construction, Inc.	\$74,551.01
11/14/2017	116623	City Of Crosby	\$5,100.09
11/14/2017	116624	Crow Wing County Recorder	\$192.00
11/14/2017	116625	Ctc	\$462.27
11/14/2017	116626	Ctcit	\$200.00
11/14/2017	116627	Dacotah Paper Co.	\$421.37
11/14/2017	116628	Deerwood True Value Hardware	\$12.05
11/14/2017	116629	Tenant Refund	\$254.92
11/14/2017	116630	Hd Supply Facilities Maint	\$398.21
11/14/2017	116631	Holden Electric Co. Inc.	\$427.35
11/14/2017	116632	Housing Data Systems	\$120.00
11/14/2017	116633	Jeff Banick	\$88.28
11/14/2017	116634	Judy Robinson	\$900.00
11/14/2017	116635	Midwest Machinery Co	\$116.67
11/14/2017	116636	Minnesota Power	\$81.00
11/14/2017	116637	Nisswa Sanitation Inc	\$225.11
11/14/2017	116638	Rental History Reports	\$25.00
11/14/2017	116639	ShofCorp LLC	\$74.00
11/14/2017	116640	Teresa Hettver	\$161.04
11/14/2017	116641	Visa--Unity	\$1,122.87
11/14/2017	116642	Widseth Smith Nolting & Assoc	\$975.00
11/14/2017	116643	Yde's Major Appliance	\$109.95
11/14/2017	116644	Healthpartners	\$3,628.70
	116645	Voided Check	\$0.00
	116646	Voided Check	\$0.00
	116647	Voided Check	\$0.00
11/21/2017	116648	Tenant Refund	\$262.01
11/21/2017	116649	Holiday	\$73.92
		<b>Report Total</b>	<b>\$95,373.05</b>

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# Crosby Housing & Redevelopment Authority

300 Third Avenue N.E.  
CROSBY, MINNESOTA 56441-1642

Telephone (218) 546-5088  
FAX (218) 546-5041

To: Crosby HRA Board Members  
From: Teresa Hettver, Housing Manager  
Date: December 6, 2017  
Re: Housing Manager Report

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We have requested that the appointment of a new Commissioner be placed on the agenda for the December 11<sup>th</sup>, 2017, City Council meeting. We have suggested to Mayor Novak that he appoint Julie McGinnis to fill the vacant seat on the Board. Should the Mayor appoint Ms. McGinnis to the Board, we will administer an Oath at the meeting.

## **POHP**

We will provide you with an update at the meeting.

## **November Vacancies**

Edgewood – 3  
Dellwood – 0  
Family Units – 0

**No Action Requested; Discussion Items**

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