

# 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, November 14, 2017**

- 1. Call to Order**
  - 2. Roll Call**
  - 3. Oath of Office:** Buzz Neprud
  - 4. Reading and Approval of Minutes** (*Attachment 1*)
  - 5. Bills and Communications**
    - a. Financial Report (*Attachment 2*)
    - b. Housing Manager Report (*Attachment 3*)
  - 6. Unfinished Business**
  - 7. New Business**
    - a. Approval of Amending Premium Only Plan to allow for Opt-Out Provision (*Attachment 4*)
  - 8. Adjournment**

Next Meeting: Tuesday, December 12, 2017
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## **Minutes of the September 12<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, September 12<sup>th</sup>, 2017, at 300 3<sup>rd</sup> Ave NE in Crosby, Minnesota.

- 1. CALL TO ORDER:** Chair Johnson called the meeting to order at 11:02 a.m.
- 2. ROLL CALL:** Present at the meeting were Commissioners Mary Johnson, Renae Marsh, William Small, and Linda Peeples; Executive Director Jennifer Bergman, Housing Manager Teresa Hettver, Executive Assistant LeAnn Goltz, and Assistant Director Deanna Heglund. Absent from the meeting: Buzz Neprud.

**3. READING AND APPROVAL OF MINUTES FROM PREVIOUS MEETING:**

**Commissioner Marsh made a motion to approve the minutes from the August 18<sup>th</sup>, 2017, board meeting. Commissioner Peeples seconded the motion. All commissioners voted in favor of the motion and none were opposed. The minutes were approved.**

**4. ANNUAL MEETING:**

- a. Election of Officers:** Commissioner Neprud's term expires this year, but according to State Statute, commissioners continue to serve until either reappointed or replaced. Commissioner Peeples contacted the City of Crosby and requested that the mayor reappoints Commissioner Neprud. This will be done at the September 28<sup>th</sup> council meeting.

According to the bylaws, the chairman, vice chairman, and secretary shall be elected at the annual meeting of the HRA.

**Commissioner Marsh made a motion to elect the same commissioners for officers: Mary Johnson as Chairman, Linda Peeples as Vice Chairman, and Renae Marsh as Secretary/Treasurer. Commissioner Small seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion passed.**

- b. **Review Bylaws:** The Board reviewed the bylaws.

**Commissioner Peeples made a motion to amend the bylaws so that it is gender-neutral and any reference to “Chairman” reads “Chair.” Commissioner Marsh seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion passed and the bylaws were approved as amended.**

5. **BILLS AND COMMUNICATIONS:**

- a. **Financial Report:** Financial information was provided for August 2017.

**Commissioner Peeples made a motion to approve August checks numbered 116508 through 116551. 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:** .

**PHAS Score Report Appeal**

Executive Director Bergman informed the Board that she received a response from HUD denying our letter of appeal.

**POHP**

Baratto Brothers will be back onsite to begin construction the week of September 11<sup>th</sup>. Interior work has been completed and they will be finishing up any remaining punch list items. The project is slated to be complete by the end of October.

**August Vacancies**

For August, there were no vacancies at Edgewood or the Family Units and one at Dellwood. However, Assistant Director Heglund reported that as of today's date of September 12, 2017, she was able to fill the unit.

**State-Funded Project Tour**

Bergman reminded the Board about the September 20<sup>th</sup> project tour and encouraged them to attend the full tour.

6. **UNFINISHED BUSINESS:** Nothing to report.

7. **NEW BUSINESS:** Nothing to report.

8. **ADJOURNMENT:**

**Commissioner Marsh made a motion to adjourn the meeting. Commissioner Small seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved and meeting was adjourned at 11:15 a.m.**

# Crosby Housing & Redevelopment Authority

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CROSBY, MINNESOTA 56441-1642

Telephone (218) 546-5088  
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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: November 8, 2017  
Re: November Financial Report

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Please find attached the financial information for September and October 2017.

**Action Requested: Approval of September Checks numbered 116552 through 116582 and October Checks numbered 116583 through 116617.**

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## Crosby Housing & Redevelopment Authority 2018 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct
Quick Ratio	12	QR <1 =0-, QR >2 =12	12.00	12.00	0.00	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
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
<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>

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
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
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	0.00	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>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>

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
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
<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>

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**September 2017**  
**Operating Statements**

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**Crosby HRA  
 Public Housing Operating  
 September, 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	-15,685.00	-94,257.00	-93,049.98	-1,207.02
100-000-3120.000 Excess Utilities	-10.00	-470.00	-390.00	-80.00
100-000-3401.000 Operating Subsidy	-6,047.00	-40,796.00	-33,814.98	-6,981.02
100-000-3610.000 Interest Revenue	2.02	29.17	-27.48	56.65
100-000-3690.000 Other Income	-0.50	-37.00	-1,095.00	1,058.00
100-000-3691.000 Other Tenant Revenue	-2,501.50	-8,223.04	-3,315.00	-4,908.04
100-000-3695.000 Laundry Revenue	-213.75	-1,189.75	-1,200.00	10.25
100-000-3699.000 POHP Grant Revenue	0.00	-108,922.15	0.00	-108,922.15
<b>Total Income</b>	<b>-24,455.73</b>	<b>-253,865.77</b>	<b>-132,892.44</b>	<b>-120,973.33</b>
<b>Expense</b>				
100-000-4110.000 Administration Salaries	1,822.45	11,845.99	11,507.52	338.47
100-000-4130.000 Legal	123.00	1,550.92	750.00	800.92
100-000-4140.000 Staff Training	0.00	0.00	250.02	-250.02
100-000-4150.000 Travel	69.59	240.54	319.98	-79.44
100-000-4171.000 Auditing Fees	500.00	3,000.00	3,250.00	-250.00
100-000-4190.000 Sundry-Other Admin	35.00	125.00	100.02	24.98
100-000-4191.000 Management Fees	1,262.00	7,572.00	7,572.00	0.00
100-000-4194.000 Office Supplies	18.99	211.95	222.48	-10.53
100-000-4195.000 Membership Dues	0.00	187.10	49.98	137.12
100-000-4196.000 Telephone	83.46	493.53	439.98	53.55
100-000-4198.000 Advertising	36.68	36.68	250.02	-213.34
100-000-4199.000 Postage	7.00	207.25	160.02	47.23
100-000-4210.000 Tenant Svcs Salaries	301.20	2,117.60	2,014.98	102.62
100-000-4230.000 Tenant Services Other	40.10	216.51	205.02	11.49
100-000-4310.000 Water	956.53	4,564.25	6,390.00	-1,825.75
100-000-4315.000 Sewer	1,639.74	7,527.88	7,410.00	117.88
100-000-4320.000 Electricity	0.00	6,322.01	12,075.00	-5,752.99
100-000-4330.000 Gas	0.00	1,118.53	6,615.00	-5,496.47
100-000-4431.000 Garbage & Trash	1,304.64	3,760.61	3,499.98	260.63
100-000-4410.000 Maintenance Labor	2,249.21	14,619.82	14,914.98	-295.16
100-000-4420.000 Materials	975.92	4,661.70	5,847.48	-1,185.78
100-000-4430.000 Contracts Costs	637.01	5,862.63	9,499.98	-3,637.35
100-000-4432.000 Decorating Contract	1,140.83	5,784.98	4,999.98	785.00
100-000-4435.000 Grounds Contract	39.99	92.39	300.00	-207.61
100-000-4440.000 Repairs Contract	0.00	177.84	349.98	-172.14
100-000-4445.000 Elevator Maintenance	0.00	2,167.44	1,650.00	517.44
100-000-4450.000 Plumbing/Heating	0.00	1,755.53	3,000.00	-1,244.47
100-000-4456.000 Exterminating	189.00	289.00	1,825.02	-1,536.02
100-000-4457.000 Janitor/Cleaning	1,251.68	3,528.22	3,250.02	278.20
100-000-4510.000 Insurance	1,480.41	8,907.46	7,312.50	1,594.96
100-000-4520.000 Property Tax	589.70	3,674.80	3,289.98	384.82
100-000-4540.000 Employee Benefits	2,298.24	14,126.77	13,995.00	131.77
100-000-4800.000 Depreciation Expense	9,997.62	60,000.96	0.00	60,000.96
<b>Total Expense</b>	<b>29,049.99</b>	<b>176,747.89</b>	<b>133,316.92</b>	<b>43,430.97</b>
<b>Net Income(-) or Loss</b>	<b>4,594.26</b>	<b>-77,117.88</b>	<b>424.48</b>	<b>-77,542.36</b>

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

	Current Period	Current Year	Year To Date Budget	Variance
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-17,625.00	-103,241.00	-108,250.02	5,009.02
700-000-3120.000 Excess Utilities	-15.00	-1,590.00	-904.98	-685.02
700-000-3404.000 Other Government Grant	-8,619.00	-52,125.00	-50,625.00	-1,500.00
700-000-3610.000 Interest Revenue	11.98	24.44	-417.48	441.92
700-000-3690.000 Other Income	-0.50	-37.00	-49.98	12.98
700-000-3691.000 Other Tenant Revenue	-25.00	-4,430.50	-3,507.48	-923.02
700-000-3695.000 Laundry Revenue	-732.75	-4,343.75	-4,530.00	186.25
<b>Total Income</b>	<b>-27,005.27</b>	<b>-165,742.81</b>	<b>-168,284.94</b>	<b>2,542.13</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	2,716.75	17,708.81	18,510.00	-801.19
700-000-4130.000 Legal	0.00	0.00	750.00	-750.00
700-000-4140.000 Staff Training	0.00	0.00	250.02	-250.02
700-000-4150.000 Travel	52.49	223.48	300.00	-76.52
700-000-4171.000 Auditing Fees	500.00	3,000.00	3,250.00	-250.00
700-000-4190.000 Sundry-Other Admin	40.00	167.00	100.02	66.98
700-000-4191.000 Management Fees	6,238.00	37,428.00	37,428.00	0.00
700-000-4194.000 Office Supplies	19.00	211.99	235.02	-23.03
700-000-4195.000 Membership Dues	0.00	187.10	49.98	137.12
700-000-4196.000 Telephone	83.48	493.59	439.98	53.61
700-000-4198.000 Advertising	0.00	0.00	250.02	-250.02
700-000-4199.000 Postage	7.00	207.25	160.02	47.23
700-000-4210.000 Tenant Svcs Salaries	451.80	3,176.40	3,634.98	-458.58
700-000-4230.000 Tenant Services Other	40.11	216.51	205.02	11.49
700-000-4310.000 Water	530.96	2,518.31	3,784.98	-1,266.67
700-000-4315.000 Sewer	983.03	4,659.30	4,680.00	-20.70
700-000-4320.000 Electricity	0.00	9,226.85	15,180.00	-5,953.15
700-000-4330.000 Gas	0.00	1,315.87	6,750.00	-5,434.13
700-000-4431.000 Garbage & Trash	148.36	971.44	1,999.98	-1,028.54
700-000-4410.000 Maintenance Labor	2,249.19	14,619.78	14,914.98	-295.20
700-000-4420.000 Materials	142.36	2,998.17	4,924.98	-1,926.81
700-000-4430.000 Contracts Costs	503.98	5,196.45	5,500.02	-303.57
700-000-4432.000 Decorating Contract	0.00	3,362.38	5,749.98	-2,387.60
700-000-4435.000 Grounds Contract	54.61	119.80	300.00	-180.20
700-000-4440.000 Repairs Contract	0.00	0.00	349.98	-349.98
700-000-4445.000 Elevator Maintenance	0.00	2,167.44	1,650.00	517.44
700-000-4450.000 Plumbing/Heating	0.00	82.59	2,500.02	-2,417.43
700-000-4456.000 Exterminating	30.00	1,290.00	1,750.02	-460.02
700-000-4457.000 Janitor/Cleaning	591.68	3,502.80	3,750.00	-247.20
700-000-4510.000 Insurance	1,540.67	9,269.02	8,955.00	314.02
700-000-4520.000 Property Tax	798.88	4,077.42	4,024.98	52.44
700-000-4540.000 Employee Benefits	2,624.69	16,155.05	16,514.94	-359.89
700-000-4800.000 Depreciation Expense	3,791.92	24,345.21	0.00	24,345.21
<b>Total Expense</b>	<b>24,138.96</b>	<b>168,898.01</b>	<b>168,842.92</b>	<b>55.09</b>
<b>Net Income(-) or Loss</b>	<b>-2,866.31</b>	<b>3,155.20</b>	<b>557.98</b>	<b>2,597.22</b>

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

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
9/13/2017	55	Jennifer Bergman	\$ 17.12
9/13/2017	56	LeAnn Goltz	\$ 116.55
9/13/2017	57	Roberta Piekarski	\$ 17.66
9/28/2017	58	Dudley Gangestad	\$ 3.75
9/14/2017	1116	Lincoln Financial Group	\$ 640.73
9/14/2017	1117	Lincoln Financial Group	\$ 300.00
9/14/2017	1118	Minnesota Dept Of Revenue	\$ 137.76
9/14/2017	1119	Electronic Federal Tax Payment System	\$ 1,144.05
9/28/2017	1120	Lincoln Financial Group	\$ 640.73
9/28/2017	1121	Lincoln Financial Group	\$ 300.00
9/28/2017	1122	Electronic Federal Tax Payment System	\$ 1,080.62
9/28/2017	1123	Minnesota Dept Of Revenue	\$ 138.70
9/12/2017	116552	Adams Pest Control	\$ 219.00
9/12/2017	116553	Borden Steinbauer And Kruger	\$ 123.00
9/12/2017	116554	City Of Crosby	\$ 4,488.66
9/12/2017	116555	Cliftonlarsonallen	\$ 1,000.00
9/12/2017	116556	Crosby-Ironton Courier	\$ 76.68
9/12/2017	116557	Crow Wing Recycling	\$ 265.00
9/12/2017	116558	Ctc	\$ 476.93
9/12/2017	116559	Ctcit	\$ 200.00
9/12/2017	116560	Deerwood True Value Hardware	\$ 39.78
9/12/2017	116561	Hd Supply Facilities Maint	\$ 273.68
9/12/2017	116562	Hillyard/Hutchinson	\$ 153.18
9/12/2017	116563	Housing Data Systems	\$ 120.00
9/12/2017	116564	Hudrlik Carpet Service	\$ 695.63
9/12/2017	116565	Jeff Banick	\$ 90.15
9/12/2017	116566	Nisswa Sanitation Inc	\$ 783.60
9/12/2017	116567	Paper Storm	\$ 26.00
9/12/2017	116568	Park Supply Inc.	\$ 261.37
9/12/2017	116569	Rental History Reports	\$ 175.00
9/12/2017	116570	Servicemaster Clean of Brainerd	\$ 475.00
9/12/2017	116571	Servpro	\$ 75.00
9/12/2017	116572	ShofCorp LLC	\$ 74.00
9/12/2017	116573	Teresa Hettver	\$ 69.75
9/12/2017	116574	Timber Building Supply	\$ 98.55
9/12/2017	116575	Verizon Wireless	\$ 79.31
9/12/2017	116576	Visa--Unity	\$ 554.13
9/12/2017	116577	Widseth Smith Nolting & Assoc	\$ 487.50
9/12/2017	116578	Judy Robinson	\$ 1,100.00
9/28/2017	116579	A-1 Electric of Crosby Inc.	\$ 70.00
9/28/2017	116580	Healthpartners	\$ 3,628.70
9/28/2017	116581	Holiday	\$ 109.75
9/28/2017	116582	Lincoln Financial Group	\$ 69.12
		<b>Report Total</b>	<b>\$ 20,896.14</b>

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**October 2017**  
**Operating Statements**

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**Crosby HRA  
 Public Housing Operating  
 October, 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	-15,775.00	-110,032.00	-108,558.31	-1,473.69
100-000-3120.000 Excess Utilities	-10.00	-480.00	-455.00	-25.00
100-000-3401.000 Operating Subsidy	-6,007.00	-46,803.00	-39,450.81	-7,352.19
100-000-3610.000 Interest Revenue	2.01	31.18	-32.06	63.24
100-000-3690.000 Other Income	0.00	-37.00	-1,277.50	1,240.50
100-000-3691.000 Other Tenant Revenue	-977.50	-9,200.54	-3,867.50	-5,333.04
100-000-3695.000 Laundry Revenue	0.00	-1,189.75	-1,400.00	210.25
100-000-3699.000 POHP Grant Revenue	0.00	-108,922.15	0.00	-108,922.15
<b>Total Income</b>	<b>-22,767.49</b>	<b>-276,633.26</b>	<b>-155,041.18</b>	<b>-121,592.08</b>
<b>Expense</b>				
100-000-4110.000 Administration Salaries	1,822.46	13,668.45	13,425.44	243.01
100-000-4130.000 Legal	0.00	1,550.92	875.00	675.92
100-000-4140.000 Staff Training	0.00	0.00	291.69	-291.69
100-000-4150.000 Travel	8.77	249.31	373.31	-124.00
100-000-4171.000 Auditing Fees	0.00	3,000.00	3,250.00	-250.00
100-000-4190.000 Sundry-Other Admin	144.27	269.27	116.69	152.58
100-000-4191.000 Management Fees	1,262.00	8,834.00	8,834.00	0.00
100-000-4194.000 Office Supplies	144.89	356.84	259.56	97.28
100-000-4195.000 Membership Dues	0.00	187.10	58.31	128.79
100-000-4196.000 Telephone	81.93	575.46	513.31	62.15
100-000-4198.000 Advertising	0.00	36.68	291.69	-255.01
100-000-4199.000 Postage	0.00	207.25	186.69	20.56
100-000-4210.000 Tenant Svcs Salaries	325.20	2,442.80	2,350.81	91.99
100-000-4230.000 Tenant Services Other	32.74	249.25	239.19	10.06
100-000-4310.000 Water	944.82	5,509.07	7,455.00	-1,945.93
100-000-4315.000 Sewer	1,608.77	9,136.65	8,645.00	491.65
100-000-4320.000 Electricity	3,545.33	9,867.34	14,087.50	-4,220.16
100-000-4330.000 Gas	203.72	1,322.25	7,717.50	-6,395.25
100-000-4431.000 Garbage & Trash	401.40	4,162.01	4,083.31	78.70
100-000-4410.000 Maintenance Labor	2,249.20	16,869.02	17,400.81	-531.79
100-000-4420.000 Materials	521.68	5,183.38	6,822.06	-1,638.68
100-000-4430.000 Contracts Costs	457.71	6,320.34	11,083.31	-4,762.97
100-000-4432.000 Decorating Contract	616.54	6,401.52	5,833.31	568.21
100-000-4435.000 Grounds Contract	24.52	116.91	350.00	-233.09
100-000-4440.000 Repairs Contract	0.00	177.84	408.31	-230.47
100-000-4445.000 Elevator Maintenance	0.00	2,167.44	1,925.00	242.44
100-000-4450.000 Plumbing/Heating	77.91	1,833.44	3,500.00	-1,666.56
100-000-4456.000 Exterminating	20.00	309.00	2,129.19	-1,820.19
100-000-4457.000 Janitor/Cleaning	518.03	4,046.25	3,791.69	254.56
100-000-4510.000 Insurance	1,480.41	10,387.87	8,531.25	1,856.62
100-000-4520.000 Property Tax	454.05	4,128.85	3,838.31	290.54
100-000-4540.000 Employee Benefits	2,300.06	16,426.83	16,327.50	99.33
100-000-4800.000 Depreciation Expense	9,997.62	69,998.58	0.00	69,998.58
<b>Total Expense</b>	<b>29,244.03</b>	<b>205,991.92</b>	<b>154,994.74</b>	<b>50,997.18</b>
<b>Net Income(-) or Loss</b>	<b>6,476.54</b>	<b>-70,641.34</b>	<b>-46.44</b>	<b>-70,594.90</b>

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

	<b>Current Period</b>	<b>Current Year</b>	<b>Year To Date Budget</b>	<b>Variance</b>
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-17,626.00	-120,867.00	-126,291.69	5,424.69
700-000-3120.000 Excess Utilities	-15.00	-1,605.00	-1,055.81	-549.19
700-000-3404.000 Other Government Grant	-8,806.00	-60,931.00	-59,062.50	-1,868.50
700-000-3610.000 Interest Revenue	5.54	29.98	-487.06	517.04
700-000-3690.000 Other Income	0.00	-37.00	-58.31	21.31
700-000-3691.000 Other Tenant Revenue	-659.75	-5,090.25	-4,092.06	-998.19
700-000-3695.000 Laundry Revenue	0.00	-4,343.75	-5,285.00	941.25
<b>Total Income</b>	<b>-27,101.21</b>	<b>-192,844.02</b>	<b>-196,332.43</b>	<b>3,488.41</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	2,516.74	20,225.55	21,595.00	-1,369.45
700-000-4130.000 Legal	0.00	0.00	875.00	-875.00
700-000-4140.000 Staff Training	0.00	0.00	291.69	-291.69
700-000-4150.000 Travel	8.78	232.26	350.00	-117.74
700-000-4171.000 Auditing Fees	0.00	3,000.00	3,250.00	-250.00
700-000-4190.000 Sundry-Other Admin	149.28	316.28	116.69	199.59
700-000-4191.000 Management Fees	6,238.00	43,666.00	43,666.00	0.00
700-000-4194.000 Office Supplies	195.03	407.02	274.19	132.83
700-000-4195.000 Membership Dues	0.00	187.10	58.31	128.79
700-000-4196.000 Telephone	81.95	575.54	513.31	62.23
700-000-4198.000 Advertising	0.00	0.00	291.69	-291.69
700-000-4199.000 Postage	0.00	207.25	186.69	20.56
700-000-4210.000 Tenant Svcs Salaries	487.80	3,664.20	4,240.81	-576.61
700-000-4230.000 Tenant Services Other	32.74	249.25	239.19	10.06
700-000-4310.000 Water	490.69	3,009.00	4,415.81	-1,406.81
700-000-4315.000 Sewer	912.24	5,571.54	5,460.00	111.54
700-000-4320.000 Electricity	4,883.96	14,110.81	17,710.00	-3,599.19
700-000-4330.000 Gas	214.00	1,529.87	7,875.00	-6,345.13
700-000-4431.000 Garbage & Trash	13.00	984.44	2,333.31	-1,348.87
700-000-4410.000 Maintenance Labor	2,249.20	16,868.98	17,400.81	-531.83
700-000-4420.000 Materials	337.36	3,335.53	5,745.81	-2,410.28
700-000-4430.000 Contracts Costs	368.16	5,564.61	6,416.69	-852.08
700-000-4432.000 Decorating Contract	162.04	3,524.42	6,708.31	-3,183.89
700-000-4435.000 Grounds Contract	34.78	154.58	350.00	-195.42
700-000-4440.000 Repairs Contract	0.00	0.00	408.31	-408.31
700-000-4445.000 Elevator Maintenance	0.00	2,167.44	1,925.00	242.44
700-000-4450.000 Plumbing/Heating	0.00	82.59	2,916.69	-2,834.10
700-000-4456.000 Exterminating	30.00	1,320.00	2,041.69	-721.69
700-000-4457.000 Janitor/Cleaning	598.04	4,100.84	4,375.00	-274.16
700-000-4510.000 Insurance	1,540.67	10,809.69	10,447.50	362.19
700-000-4520.000 Property Tax	556.36	4,633.78	4,695.81	-62.03
700-000-4540.000 Employee Benefits	2,612.13	18,767.18	19,267.43	-500.25
700-000-4800.000 Depreciation Expense	3,791.91	28,137.12	0.00	28,137.12
<b>Total Expense</b>	<b>28,504.86</b>	<b>197,402.87</b>	<b>196,441.74</b>	<b>961.13</b>
<b>Net Income(-) or Loss</b>	<b>1,403.65</b>	<b>4,558.85</b>	<b>109.31</b>	<b>4,449.54</b>

# Housing and Redevelopment Authority of Crosby

## Payment Summary Report

### October 2017

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
10/12/2017	59	John Schommer	\$19.80
10/12/2017	60	LeAnn Goltz	\$25.86
10/12/2017	1124	Lincoln Financial Group	\$300.00
10/12/2017	1125	Lincoln Financial Group	\$640.73
10/12/2017	1126	Electronic Federal Tax Payment System	\$1,093.59
10/12/2017	1127	Minnesota Dept Of Revenue	\$140.97
10/26/2017	1128	Electronic Federal Tax Payment System	\$1,080.60
10/26/2017	1129	Minnesota Dept Of Revenue	\$138.70
10/26/2017	1130	Lincoln Financial Group	\$640.73
10/26/2017	1131	Lincoln Financial Group	\$300.00
10/12/2017	116583	Adams Pest Control	\$50.00
10/12/2017	116584	City Of Crosby	\$4,344.92
10/12/2017	116585	Crow Wing County Treasurer	\$7,192.99
10/12/2017	116586	Ctc	\$459.63
10/12/2017	116587	Ctcit	\$200.00
10/12/2017	116588	Dacotah Paper Co.	\$306.09
10/12/2017	116589	Finn Daniels Inc.	\$5,350.00
10/12/2017	116590	Gravelle Plumbing & Heating	\$77.91
10/12/2017	116591	Handyman's Inc.	\$85.55
10/12/2017	116592	Hd Supply Facilities Maint	\$350.83
10/12/2017	116593	Heartwood	\$47.24
10/12/2017	116594	Hudrlik Carpet Service	\$454.50
10/12/2017	116595	Jeff Banick	\$17.66
10/12/2017	116596	Judy Robinson	\$800.00
10/12/2017	116597	Minnesota Dept Of Labor & Ind	\$10.00
10/12/2017	116598	Minnesota Energy Resources	\$417.72
10/12/2017	116599	Minnesota Power	\$4,071.02
10/12/2017	116600	Northland Fire Protection	\$148.50
10/12/2017	116601	Paper Storm	\$26.00
10/12/2017	116602	Park Supply Inc.	\$44.73
10/12/2017	116603	Rental History Reports	\$25.00
10/12/2017	116604	Sherwin-Williams	\$205.16
10/12/2017	116605	ShofCorp LLC	\$74.00
10/12/2017	116606	The Office Shop	\$289.78
10/12/2017	116607	Timber Building Supply	\$206.52
10/12/2017	116608	Void / Visa--Unity	\$0.00
10/12/2017	116609	Wells Fargo Credit Card	\$175.00
10/12/2017	116610	Visa--Unity	\$554.13
10/12/2017	116611	Visa--Unity	\$285.26
10/12/2017	116612	Verizon Wireless	\$79.31
10/26/2017	116613	Hd Supply Facilities Maint	\$17.38
10/26/2017	116614	Healthpartners	\$3,628.70
10/26/2017	116615	Holiday	\$160.65
10/26/2017	116616	Lincoln Financial Group	\$69.12

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

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
10/26/2017	116617	Minnesota Power	\$4,427.27
		<b>Report Total</b>	<b>\$39,033.55</b>

# 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: November 8, 2017  
Re: Housing Manager Report

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As you are all aware, Board Chair Mary Johnson passed away on October 16, 2017. Pursuant to the bylaws, the board needs to elect a successor at the meeting. Mary's passing also leaves us with an open seat on the board.

## **POHP**

We will provide you with an update at the meeting.

## **October Vacancies**

Edgewood – 2  
Dellwood – 0  
Family Units – 0

## **No Action Requested; Discussion Items**

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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: Karen Young, Finance Director  
Date: November 8, 2017  
Re: Approval of Amending Premium Only Plan to allow for Opt-Out Provision

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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. We are now proposing an amendment to that Plan.

The purpose of amending the Premium Only Plan is 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 amendment would be effective December 1<sup>st</sup>, 2017.

The Amended Premium Only Plan document will be available at the board meeting for review.

**Action Requested: Motion to amend Premium Only Plan adopting Resolution No. 2018-01.**

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Crosby Housing and Redevelopment Authority

Resolution # 2018-01

Resolution Relating to Amendment of Premium Only Plan

The following is a formal record of action taken by the governing body of the Housing and Redevelopment Authority of Crosby, MN.

Section 1.        Background:

- 1.01 The group medical plan sponsored by the Crosby Housing and Redevelopment Authority (“Crosby HRA”) provides group health care coverage to its participants.
- 1.02 The Crosby HRA adopted a Premium Only Plan effective April, 2016 in order to allow participants to pay premiums for their group health plan on a pre-tax basis. There was no ability for an employee to take the employer contribution in cash.
- 1.03 The Crosby HRA desires to amend said Plan to allow for a cash opt-out option in lieu of selecting health insurance only as allowed under the Plan and applicable law.
- 1.04 The Premium Only Plan as amended is attached hereto as Exhibit 1 and is incorporated herein by reference.
- 1.05 The effective date of the amendment to Premium Only Plan is December 1, 2017.

Section 2.        Adoptions and Authorizations.

- 2.01 The Crosby HRA hereby authorizes the amendment of the Premium Only Plan to allow for a cash opt-out option in lieu of selecting health insurance.

Adopted this 14<sup>th</sup> day of November, 2017.

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Crosby HRA Board Chair

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Crosby HRA Executive Director

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