

AGENDA
Crosby HRA Commissioners Meeting
11:00 a.m.
Tuesday, August 14, 2018

1. **Call to Order**
2. **Roll Call**
3. **Presentation of the 2018 Crosby HRA Audit:** Mary Reedy, CliftonLarsonAllen
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**
8. **Adjournment**
Next Meeting: Tuesday, September 11, 2018

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Minutes of the July 10, 2018, 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, July 10th, 2018, at 300 3rd Ave. NE in Crosby, Minnesota.

1. **CALL TO ORDER:** Chair Peeples called the meeting to order at 11:03 a.m.
2. **ROLL CALL:** Present at the meeting were Commissioners Linda Peeples, Renae Marsh, William Small, and Julie McGinnis; Finance Director Karen Young, Assistant Director Deanna Heglund, and Executive Assistant LeAnn Goltz. Absent: Commissioner Buzz Neprud.

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

Commissioner Small made a motion to approve the minutes from the June 12th, 2018, board meeting. Commissioner Marsh 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:** The 2018 audit fieldwork was completed by CliftonLarsonAllen during the week of June 11th. The audit was clean and there were no findings.

Commissioner Small made a motion to approve June Checks numbered 116855 through 116886. Commissioner McGinnis seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved.

- b. **Housing Manager Report:** The rehab work on the scattered sites is nearly complete. On Monday, June 25th, staff met with WSN and Baratto Brothers to go over any items that needed addressing. We are in the warranty phase of Phase 1 and Phase 2. There are several items that need to be finished from Phases 1 and 2. In addition, there are several punch list items from Phase 3. Devon is putting together a punch list for all of the unfinished items. WSN and Baratto Brothers will work together to get all items complete.

For June, there were no vacancies at Edgewood, Dellwood, or the family units.

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

6. **NEW BUSINESS:**

- a. **Procurement Policy:** Based on the issuance of Title 2 U.S. Code of Federal Regulations Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards (Uniform Guidance), an updated Procurement Policy was presented for the Board's approval. This Uniform Guidance consolidates previously issued requirements in order to reduce administrative burden and risk of waste, fraud and abuse.

The updated policy establishes the Micro Purchases level at \$3,000 (except for construction procurements which is set at \$2,000) where only one reasonable quote is required. The current policy set the Micro Purchases level at \$5,000. The updated policy also sets the board approval threshold for all procurements that exceed \$100,000. This policy establishes that in the event that an applicable law or regulation is modified, eliminated or created, the revised law or regulation will automatically supersede these policies.

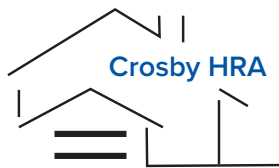
Commissioner Marsh made a motion to adopt Resolution No. 2019-05 adopting the updated Procurement Policy. Commissioner Small seconded the motion. A roll call vote was taken and all voted in favor with none opposed.

- b. **Public Housing Smoke Free Policy:** On November 29, 2016, the Department of Housing and Urban Development (HUD) adopted Rule RIN 2577-AC97, effective February 3rd, 2017, which requires every Public Housing Agency (PHA) administering public housing to implement a smoke-free policy banning the use of “prohibited tobacco products” in all public housing living units, indoor common areas in public housing, in PHA administrative office buildings and extend the policy to all outdoor areas up to 25 feet from the public housing and administrative office buildings. The Rule further stated that PHA’s must have policies in place by July 1st, 2018.

Commissioner McGinnis made a motion to approve Resolution No. 2019-06 adopting the Public Housing Smoke Free Policy. Commissioner Marsh seconded the motion. A roll call vote was taken and all voted in favor with none opposed.

7. ADJOURNMENT:

Commissioner Small made a motion to adjourn the meeting. Commissioner McGinnis seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved and meeting was adjourned at 11:19 a.m.



To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: August 7, 2018
Re: August Financial Report

Please find attached the financial information for July 2018.

2018 Audit

Mary Reedy from CliftonLarsonAllen will be at the board meeting to present the 2018 audit. Please look through the audit and ask Mary any questions that you may have.

Action Requested: Approval of July Checks numbered 116887 through 116914.

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Crosby Housing & Redevelopment Authority

2019 Ratios

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

MASS Ratios	Max Pts	Scoring	Apr	May	June	July
Occupancy	16	O <90% =0, O >98% =16	12.00	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
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00
Total Points	25		16.00	20.00	20.00	20.00

Total of Above Ratios	50		41	45	45	45
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MASS Ratios	Max Pts	Scoring	Apr	May	June	July
Timeliness of Obligation	5	>90% at OED = 5 <90% at OED = 0	5.00	5.00	5.00	5.00
Occupancy Rate	5	OR <93% = 0, OR >96% =5 Must have 5 points or	5.00	5.00	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0

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**PH Operating - Board
 Public Housing Operating - Board
 July, 2018**

	Current Period	Current Year	Year To Date Budget	Variance
Income				
100-000-3110.000 Dwelling Rental	-16,666.00	-66,831.00	-65,700.00	-1,131.00
100-000-3120.000 Excess Utilities	-150.00	-300.00	-240.00	-60.00
100-000-3401.000 Operating Subsidy	-5,867.00	-25,463.00	-22,330.00	-3,133.00
100-000-3610.000 Interest Revenue	3.62	16.41	0.00	16.41
100-000-3690.000 Other Income	0.00	-77.66	-666.68	589.02
100-000-3691.000 Other Tenant Revenue	-479.00	-5,009.46	-3,216.68	-1,792.78
100-000-3695.000 Laundry Revenue	-241.75	-885.00	-766.68	-118.32
Total Income	-23,400.13	-98,549.71	-92,920.04	-5,629.67
Expense				
100-000-4110.000 Administration Salaries	1,805.76	7,205.29	8,083.32	-878.03
100-000-4130.000 Legal	0.00	0.00	833.32	-833.32
100-000-4140.000 Staff Training	0.00	145.47	200.00	-54.53
100-000-4150.000 Travel	62.81	171.26	290.00	-118.74
100-000-4171.000 Auditing Fees	2,000.00	2,000.00	2,750.00	-750.00
100-000-4190.000 Sundry-Other Admin	17.50	60.00	86.68	-26.68
100-000-4191.000 Management Fees	2,167.00	8,668.00	8,666.68	1.32
100-000-4194.000 Office Supplies	43.50	43.50	283.32	-239.82
100-000-4195.000 Membership Dues	0.00	0.00	63.32	-63.32
100-000-4196.000 Telephone	82.07	328.42	330.00	-1.58
100-000-4198.000 Advertising	360.80	360.80	103.32	257.48
100-000-4199.000 Postage	0.00	0.00	83.32	-83.32
100-000-4210.000 Tenant Svcs Salaries	412.90	1,354.10	1,370.00	-15.90
100-000-4230.000 Tenant Services Other	16.05	64.26	65.00	-0.74
100-000-4310.000 Water	1,069.34	3,144.84	3,816.68	-671.84
100-000-4315.000 Sewer	1,592.51	5,143.07	6,000.00	-856.93
100-000-4320.000 Electricity	1,789.38	3,346.71	7,273.32	-3,926.61
100-000-4330.000 Gas	261.85	986.76	3,126.68	-2,139.92
100-000-4431.000 Garbage & Trash	518.64	1,679.65	2,633.32	-953.67
100-000-4410.000 Maintenance Labor	1,877.81	8,876.03	11,385.00	-2,508.97
100-000-4420.000 Materials	804.49	3,776.58	3,200.00	576.58
100-000-4430.000 Contracts Costs	680.92	4,188.44	5,666.68	-1,478.24
100-000-4432.000 Decorating Contract	0.00	211.91	2,433.32	-2,221.41
100-000-4435.000 Grounds Contract	64.64	214.57	166.68	47.89
100-000-4440.000 Repairs Contract	0.00	0.00	83.32	-83.32
100-000-4445.000 Elevator Maintenance	0.00	2,253.06	980.00	1,273.06
100-000-4450.000 Plumbing/Heating	0.00	0.00	1,666.68	-1,666.68
100-000-4455.000 Snow Removal	0.00	80.34	0.00	80.34
100-000-4456.000 Exterminating	20.00	60.00	413.32	-353.32
100-000-4457.000 Janitor/Cleaning	470.07	1,668.69	2,266.68	-597.99
100-000-4510.000 Insurance	1,509.13	6,036.52	6,110.04	-73.52
100-000-4520.000 Property Tax	579.21	2,586.72	2,227.32	359.40
100-000-4540.000 Employee Benefits	1,484.32	7,898.06	9,331.64	-1,433.58
Total Expense	19,690.70	72,553.05	91,988.96	-19,435.91
Net Income(-) or Loss	-3,709.43	-25,996.66	-931.08	-25,065.58

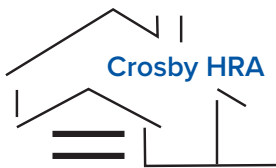
**Crosby HRA
 Edgewood Operating Stmt - Board
 July, 2018**

	Current Period	Current Year	Year To Date Budget	Variance
Income				
700-000-3110.000 Dwelling Rental	-18,735.00	-72,854.00	-71,033.32	-1,820.68
700-000-3120.000 Excess Utilities	-510.00	-1,035.00	-586.68	-448.32
700-000-3404.000 Other Government Grant	-7,385.00	-32,067.00	-34,116.68	2,049.68
700-000-3610.000 Interest Revenue	-455.38	-1,602.10	0.00	-1,602.10
700-000-3690.000 Other Income	0.00	-77.65	-36.68	-40.97
700-000-3691.000 Other Tenant Revenue	-1,191.00	-2,666.00	-2,333.32	-332.68
700-000-3695.000 Laundry Revenue	-839.00	-2,985.00	-2,833.32	-151.68
Total Income	-29,115.38	-113,286.75	-110,940.00	-2,346.75
Expense				
700-000-4110.000 Administration Salaries	2,908.64	11,707.91	13,041.68	-1,333.77
700-000-4130.000 Legal	0.00	0.00	166.68	-166.68
700-000-4140.000 Staff Training	0.00	145.47	300.00	-154.53
700-000-4150.000 Travel	45.37	135.96	270.00	-134.04
700-000-4171.000 Auditing Fees	2,000.00	2,000.00	2,750.00	-750.00
700-000-4190.000 Sundry-Other Admin	17.50	60.00	140.00	-80.00
700-000-4191.000 Management Fees	5,333.00	21,332.00	21,333.32	-1.32
700-000-4194.000 Office Supplies	43.50	43.50	291.68	-248.18
700-000-4195.000 Membership Dues	0.00	0.00	63.32	-63.32
700-000-4196.000 Telephone	82.08	328.47	330.00	-1.53
700-000-4198.000 Advertising	360.80	360.80	146.68	214.12
700-000-4199.000 Postage	0.00	0.00	83.32	-83.32
700-000-4210.000 Tenant Svcs Salaries	619.35	2,031.15	2,055.00	-23.85
700-000-4230.000 Tenant Services Other	16.05	64.29	65.00	-0.71
700-000-4310.000 Water	554.16	1,741.30	2,076.68	-335.38
700-000-4315.000 Sewer	1,012.84	3,203.70	4,208.32	-1,004.62
700-000-4320.000 Electricity	2,529.93	4,555.90	9,366.68	-4,810.78
700-000-4330.000 Gas	281.94	825.24	3,673.32	-2,848.08
700-000-4431.000 Garbage & Trash	135.36	509.08	666.68	-157.60
700-000-4410.000 Maintenance Labor	2,631.77	9,629.95	12,006.68	-2,376.73
700-000-4420.000 Materials	1,005.93	2,892.22	2,866.68	25.54
700-000-4430.000 Contracts Costs	354.82	4,520.12	4,333.32	186.80
700-000-4432.000 Decorating Contract	525.00	2,680.85	3,200.00	-519.15
700-000-4435.000 Grounds Contract	7.19	232.08	200.00	32.08
700-000-4440.000 Repairs Contract	0.00	0.00	50.00	-50.00
700-000-4445.000 Elevator Maintenance	0.00	2,253.06	980.00	1,273.06
700-000-4450.000 Plumbing/Heating	346.47	2,139.97	1,666.68	473.29
700-000-4455.000 Snow Removal	0.00	120.51	0.00	120.51
700-000-4456.000 Exterminating	30.00	90.00	500.00	-410.00
700-000-4457.000 Janitor/Cleaning	550.09	2,206.75	2,733.32	-526.57
700-000-4510.000 Insurance	1,643.71	6,574.84	6,401.64	173.20
700-000-4520.000 Property Tax	736.54	2,936.96	2,616.00	320.96
700-000-4540.000 Employee Benefits	6,239.83	13,412.00	10,633.32	2,778.68
Total Expense	30,011.87	98,734.08	109,216.00	-10,481.92
Net Income(-) or Loss	896.49	-14,552.67	-1,724.00	-12,828.67

Housing & Redevelopment Authority of Crosby
Payment Summary Report for July 2018

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
7/11/2018	70	Jennifer Bergman	\$17.44
7/5/2018	1200	Lincoln Financial Group	\$4,794.25
7/5/2018	1201	Lincoln Financial Group	\$19,313.00
7/5/2018	1202	Electronic Federal Tax Payment System	\$6,602.92
7/5/2018	1203	Minnesota Dept Of Revenue	\$632.22
7/19/2018	1204	Lincoln Financial Group	\$50.00
7/19/2018	1205	Lincoln Financial Group	\$753.98
7/19/2018	1206	Electronic Federal Tax Payment System	\$1,045.71
7/19/2018	1207	Minnesota Dept Of Revenue	\$145.54
7/5/2018	116887	Minnesota Energy Resources	\$543.79
7/5/2018	116888	Minnesota Power	\$4,319.31
7/10/2018	116889	A-Z Precision Painting	\$525.00
7/10/2018	116890	AutoSmith Service Group LLC	\$130.89
7/10/2018	116891	City Of Crosby	\$4,657.25
7/10/2018	116892	Cliftonlarsonallen	\$4,000.00
7/10/2018	116893	Gravelle Plumbing & Heating	\$346.47
7/10/2018	116894	Handyman's Inc.	\$34.99
7/10/2018	116895	Hd Supply Facilities Maint	\$1,556.43
7/10/2018	116896	Jeff Banick	\$71.94
7/10/2018	116897	Jobs HQ	\$721.60
7/10/2018	116898	Judy Robinson	\$800.00
7/10/2018	116899	Landquist & Son, Inc.	\$165.00
7/10/2018	116900	Minnesota Power	\$213.00
7/10/2018	116901	Nisswa Sanitation Inc	\$225.60
7/10/2018	116902	Northland Chemical Corporation	\$181.36
7/10/2018	116903	Paul's Porcelite Bathtub Refinishing Co.	\$425.00
7/10/2018	116904	Rental History Reports	\$25.00
7/10/2018	116905	ShofCorp LLC	\$74.00
7/10/2018	116906	Teresa Hettver	\$90.74
7/10/2018	116907	The Office Shop	\$71.80
7/10/2018	116908	Timber Building Supply	\$137.83
7/10/2018	116909	Verizon Wireless	\$79.50
7/10/2018	116910	Adams Pest Control	\$50.00
7/10/2018	116911	Healthpartners	\$964.67
7/10/2018	116912	Visa-Unity	\$42.00
7/19/2018	116913	Ctc	\$425.66
7/19/2018	116914	Lincoln Financial Group	\$10.09
		Report Total	\$54,243.98

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To: Crosby HRA Board Members
From: Teresa Hettver, Housing Manager
Date: August 8, 2018
Re: Housing Manager Report

Attached please find the Management Review Summary Report issued by Minnesota Housing from the on-site review on June 11th, 2018. As you will see, the overall rating for the management review is a 79, up from 72 last year.

July Vacancies

Edgewood – 0
Dellwood – 0
Family Units – 0

No Action Requested; Discussion Items

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**Management Review for
Multifamily Housing Projects**

U. S. Department of Housing and Urban Development
Office of Housing - Federal Housing Commissioner

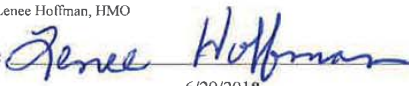
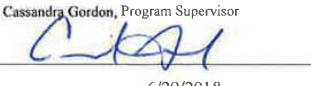
OMB Approval No. 2502-1078
Exp. 4/30/2018

SUMMARY REPORT

Date of On-Site Review: 6/11/2018	Date of Report: 6/29/2018	Project Number: 800010895	Contract Number: MN460003031
Section of the Act: No HUD affiliated loan	Name of Owner: Housing and Redevelopment Authority of Crosby	Project Name: Edgewood Apartments	Project Address: 300 3rd Avenue NE Crosby, MN 56441
Loan Status: <input type="checkbox"/> Insured <input type="checkbox"/> HUD-Held <input checked="" type="checkbox"/> Non-Insured <input type="checkbox"/> Co-Insured	Contract Administrator: <input type="checkbox"/> HUD <input type="checkbox"/> CA <input checked="" type="checkbox"/> PBCA	Type of Subsidy: <input checked="" type="checkbox"/> Section 8 <input type="checkbox"/> PAC <input type="checkbox"/> Section 236 <input type="checkbox"/> Section 221(d)(3) BMIR <input type="checkbox"/> Rent Supplement <input type="checkbox"/> RAP <input type="checkbox"/> PRAC <input type="checkbox"/> Unsubsidized	Type of Housing: <input type="checkbox"/> Family <input type="checkbox"/> Disabled <input type="checkbox"/> Elderly <input checked="" type="checkbox"/> Elderly/Disabled <input type="checkbox"/> Other (please specify)

For each applicable category, assess the overall performance by checking the appropriate column. Indicate A (Acceptable) or C (Corrective action required). Include target completion dates (TCD) for all corrective action items. For those items not applicable, place N/A in the TCD column.

	A	C	TCD	
A. General Appearance and Security				General Appearance and Security Rating
1. General Appearance	X			<u>82</u> Above Average
2. Security	X			This category is 10% of the overall score.
B. Follow-up and Monitoring of Project Inspections	A	C	TCD	Follow-up and Monitoring of Project Inspections Rating
3. Follow-Up and Monitoring of Last Phy. Insp. and Observations	X			<u>77</u> Satisfactory
4. Follow-Up and Monitoring of Lead-Based Paint Inspection	X			This category is 10% of the overall score.
C. Maintenance and Standard Operating Procedures	A	C	TCD	Maintenance and Standard Operating Procedures Rating
5. Maintenance	X			<u>81</u> Above Average
6. Vacancy and Turnover	X			This category is 10% of the overall score.
7. Energy Conservation	X			
D. Financial Management/Procurement	A	C	TCD	Financial Management/Procurement Rating
8. Budget Management				<u>0</u> Not Rated
9. Cash Controls				This category is 25% of the overall score.
10. Cost Controls				
11. Procurement Controls				
12. Accounts Receivable/Payable				
13. Accounting and Bookkeeping				
E. Leasing and Occupancy	A	C	TCD	Leasing and Occupancy Rating
14. Application Processing/ Tenant Selection	X			<u>78</u> Satisfactory
15. Leases and Deposits	X			This category is 25% of the overall score.
16. Eviction/Termination of Assistance Procedures	X			
17. Enterprise Income Verification (EIV) System Access and Security Compliance	X			
18. Compliance with Using EIV Data and Reports	X			
19. Tenant Rental Assistance Certifications (TRACS) Monitoring and Compliance	X			
20. TRACS Security Requirements	X			
21. Tenant File Security	X			
22. Summary of Tenant File Review	X			
F. Tenant/Management Relations	A	C	TCD	Tenant Services Rating
23. Tenant Concerns	X			<u>80</u> Above Average
24. Provision of Tenant Services	X			This category is 10% of the overall score.
G. General Management Practices	A	C	TCD	General Management Practices Rating
25. General Management Operations	X			<u>81</u> Above Average
26. Owner/Agent Participation	X			This category is 10% of the overall score.
27. Staffing and Personnel Practices	X			
Overall Rating:	<u>Satisfactory</u>			To calculate an overall score: Multiply the derived performance value by the assigned percentage of the overall rating for each category. Once all tested categories have been calculated based on the performance indicator and performance indicator values, the total calculated points is divided by the total percentage of overall rating and rounded to the nearest whole number. For convenience, a utility is included with this form which will perform all of the necessary calculations.

Name and Title of Person Preparing this Report: (Please type or print): Lenee Hoffman, HMO Signature:  Date: 6/29/2018	Name and Title of Person Approving this Report: (Please type or print): Cassandra Gordon, Program Supervisor Signature:  Date: 6/29/2018
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NOTE: If this review is conducted by a CA or PBCA as indicated above, the overall rating reflects a review as it relates to compliance with the Housing Assistance Payment Contract (HAP) only.

2018-06-29MREdgewood Apartments

Form HUD-9834 (6/2016)
Ref. HUD Handbook 4350.1, REV-1
and HUD Handbook 4566.2

Management and Operating Review Scoring Summary

Project Name: Edgewood Apartments
 Project Number: 800010895
 Contract Number: MN460003031
 On-site Review Date: June 11, 2018
 Report Date: June 29, 2018

General Appearance and Security Rating	Above Average	82
Follow-up and Monitoring of Project Inspections Rating	Satisfactory	77
Maintenance and Standard Operating Procedures Rating	Above Average	81
Financial Management/Procurement Rating	Not Rated	0
Leasing and Occupancy Rating	Satisfactory	78
Tenant Services Rating	Above Average	80
General Management Practices Rating	Above Average	81
Overall Rating (based on categories).	Satisfactory	79

In accordance with HUD Handbook 4350.1 Chapter 6 Par 6-14 A and B, if you received a rating of "Below Average or Unsatisfactory" on the overall rating, as indicated above, you may appeal the rating by following the process outlined below:

6-14 APPEALS PROCEDURES FOR OWNERS/AGENTS

A. Initial Appeal sent to Minnesota Housing Finance Agency (MHFA)

The initial appeal must be in writing, and postmarked within 30 calendar days of the Management and Occupancy Review Cover letter.

The appeal request must explain the factual basis for a change in the rating, and include sufficient specific examples to warrant further evaluation. Your written appeal request, along with supporting documentation must be sent to:

Minnesota Housing Finance Agency
 Wesley J. Butler
 400 Wabasha Street North, Suite 400
 St. Paul, MN 55102

MHFA will provide an initial appeal decision to the owner/agent in writing within 45 calendar days following receipt of the initial appeal request. MHFA will also provide a copy of the initial appeal decision to the Minneapolis HUD Field Office Project Manager and Contract Administration Oversight Monitor.

B. Final Appeal

If the owner/agent does not agree with the initial appeal decision, the owner/agent may submit a final appeal request. The final appeal request must be postmarked within 15 calendar days of the transmittal date of the initial appeal decision letter. The final appeal request must be in writing and include a copy of the initial appeal letter, the initial appeal decision letter, and any additional supporting documentation. The final appeal request must be sent to:

Contract Administration Oversight Monitor
 U.S. Department of Housing and Urban Development
 920 Second Ave. South Suite 1300
 Minneapolis, MN 55402

A carbon copy of the final appeal request should also be sent to:

Minnesota Housing Finance Agency
 PBCA Housing Program Manager
 400 Sibley Street, Suite 300
 St. Paul, MN 55101

The owner/agent may request a meeting with Contract Administration Oversight Monitor to present verbal arguments. However the meeting must be requested and scheduled, during the 30 days following the transmittal date of the initial appeal decision letter.

The Contract Administration Oversight Monitor at HUD will deliver a final appeal decision to MHFA within 45 days of receipt of the final appeal request. MHFA will notify the owner/agent of the final appeal decision upon receipt from HUD. Decisions rendered by the HUD office will be final and will not be subject to further appeal.