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## **Crosby HRA Commissioners Meeting**

**11:00 a.m.**

**Tuesday, February 12, 2019**

### **AGENDA**

1. **Call to Order**
2. **Roll Call**
3. **Reading and Approval of Minutes** (*Attachment 1*)
4. **Bills and Communications**
  - a. Financial Report (*Attachment 2*)
  - b. Housing Manager Report (*Attachment 3*)
5. **Unfinished Business**
6. **New Business**
  - a. Approval of Budgets (*Attachment 4*)
  - b. Approval of Accounts Receivable Write-off (*Attachment 5*)
7. **Adjournment**

Next Meeting: Tuesday, March 12, 2019

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## Minutes of the January 8, 2019, 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, January 8<sup>th</sup>, 2019, at 300 3<sup>rd</sup> Ave. NE in Crosby, Minnesota.

1. **CALL TO ORDER:** Chair Peeples called the meeting to order at 11:01 a.m.
2. **ROLL CALL:** Present at the meeting were Commissioners Linda Peeples, Julie McGinnis, William Small, and Renae Marsh; Housing Manager Teresa Hettver, Assistant Director Deanna Heglund, and Executive Assistant LeAnn Goltz. Also present from the public: Phyllis Flannigan. Absent: Buzz Neprud
3. **PUBLIC HEARING**

- a. **Adoption of Resolution No. 2019-07 and Approval of Annual Plan:** The Crosby HRA is required to develop an Annual Plan each year between its Five Year Agency Plan. A public hearing must be held regarding any changes to the goals, objectives and policies of the agency prior to the approval of the Annual Plan. The Notice of Public Hearing was posted in the Legal Notice section of the Crosby-Ironton Courier on November 14, 2018.

**Commissioner Peeples opened the public hearing at 11:02 a.m.**

The Annual Plan was provided to the Board. Changes made were described in Paragraph E.1, which lists current and open Capital Fund grants and also includes an updated Capital Fund Program Five-year Action Plan.

Chair Peeples called for comments three times from anyone in favor of, as well as anyone speaking against the plan. No comments were made.

**Commissioner Peeples closed the public hearing at 11:06 a.m.**

**Commissioner Small made a motion to adopt Resolution No. 2019-07 and approve the Annual Plan. Commissioner McGinnis seconded the motion. A roll call vote was taken and all commissioners voted in favor with none opposing. The motion passed and the resolution was approved.**

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

**Commissioner McGinnis made a motion to approve the minutes from the December 11<sup>th</sup>, 2018, board meeting. Commissioner Marsh seconded the motion. All commissioners voted in favor of the motion and none were opposed. The minutes were approved.**

5. **PUBLIC COMMENT:** Phyllis Flannigan, resident of Edgewood, expressed concerns about the non-working camera system. Although staff were aware of the issue and have had technicians come to look at it, Hettver informed her that she would bring it to the attention of the maintenance staff.

6. **BILLS AND COMMUNICATIONS:**

a. **Financial Report:** The financial reports for December 2018 were provided to the Board.

**Commissioner Marsh made a motion to approve December checks numbered 117058 through 117096. 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:**

**POHP**

Minnesota Housing Finance Agency (MHFA) has approved the Crosby HRA for POHP funds in the amount of \$453,366. Staff has been working with the architectural firm TKDA. TKDA has provided a draft of the schematic design report for review. Upon completion, it will be sent on to MHFA for their review and approval. Construction documents will then be completed, sent on for review and approval, and then we will be able to go out for bid and select a construction firm. We will keep you informed as the project moves along, but we are hoping to start construction in late spring,

The project scope shall include an upgrade to the life safety system, weatherization, and replacement of the roof and closet doors.

**December Vacancies**

Edgewood – 1

Dellwood – 1

Family Units – 3

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

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

9. **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 11:20 a.m.**



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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: February 6, 2019  
Re: January Financial Report

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Please find attached the financial information for January 2019.

**Action Requested: Approval of January checks numbered 117097 through 117128.**

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## Crosby Housing & Redevelopment Authority 2019 Ratios

FASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Quick Ratio	12	QR <1 =0, QR >2 =12	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
Months Expendable Net Assets	11	MENA <1.0= 0, ME >4 =11	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00
Debt Svc Coverage	2	DSC < 1 = 0, DSC >1.25 =2	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00
<b>Total Points</b>	<b>25</b>		<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</b>	<b>25.00</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	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
Occupancy	16	O <90% =0, O >98% =16	12.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5%=5, TAR >2.5%=0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accounts Payable	4	AP < .75 = 4, AP >1.5 =0	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
<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>20.00</b>	<b>20.00</b>

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

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**PH Operating - Board  
 Public Housing Operating - Board  
 January, 2019**

	Current Period	Current Year	Year To Date Budget	Variance
<b>Income</b>				
100-000-3110.000 Dwelling Rental	-16,118.00	-164,587.00	-164,250.00	-337.00
100-000-3120.000 Excess Utilities	-48.00	-528.00	-600.00	72.00
100-000-3401.000 Operating Subsidy	-4,823.00	-60,295.00	-55,825.00	-4,470.00
100-000-3610.000 Interest Revenue	-0.98	22.62	0.00	22.62
100-000-3690.000 Other Income	0.00	-94.16	-1,666.70	1,572.54
100-000-3691.000 Other Tenant Revenue	-1,369.99	-7,649.35	-8,041.70	392.35
100-000-3695.000 Laundry Revenue	-386.75	-2,136.25	-1,916.70	-219.55
100-000-3699.000 POHP Grant Revenue	0.00	-12,735.00	0.00	-12,735.00
<b>Total Income</b>	<b>-22,746.72</b>	<b>-248,002.14</b>	<b>-232,300.10</b>	<b>-15,702.04</b>
<b>Expense</b>				
100-000-4110.000 Administration Salaries	2,708.65	19,845.64	20,208.30	-362.66
100-000-4130.000 Legal	0.00	0.00	2,083.30	-2,083.30
100-000-4140.000 Staff Training	38.00	183.47	500.00	-316.53
100-000-4150.000 Travel	36.95	430.07	725.00	-294.93
100-000-4171.000 Auditing Fees	0.00	3,125.00	3,250.00	-125.00
100-000-4190.000 Sundry-Other Admin	20.00	169.00	216.70	-47.70
100-000-4191.000 Management Fees	2,167.00	21,670.00	21,666.70	3.30
100-000-4194.000 Office Supplies	40.53	191.84	708.30	-516.46
100-000-4195.000 Membership Dues	82.50	167.10	158.30	8.80
100-000-4196.000 Telephone	0.00	818.40	825.00	-6.60
100-000-4198.000 Advertising	0.00	430.43	258.30	172.13
100-000-4199.000 Postage	82.10	121.30	208.30	-87.00
100-000-4210.000 Tenant Svcs Salaries	644.96	4,738.34	6,533.30	-1,794.96
100-000-4230.000 Tenant Services Other	0.00	160.97	162.50	-1.53
100-000-4310.000 Water	1,084.83	8,879.79	9,541.70	-661.91
100-000-4315.000 Sewer	1,859.68	14,913.79	15,000.00	-86.21
100-000-4320.000 Electricity	3,477.16	16,362.59	18,183.30	-1,820.71
100-000-4330.000 Gas	1,840.54	4,958.88	7,816.70	-2,857.82
100-000-4431.000 Garbage & Trash	531.58	5,076.72	6,583.30	-1,506.58
100-000-4410.000 Maintenance Labor	4,882.81	27,936.47	25,354.00	2,582.47
100-000-4420.000 Materials	793.70	9,514.76	8,000.00	1,514.76
100-000-4430.000 Contracts Costs	316.67	7,257.89	14,166.70	-6,908.81
100-000-4432.000 Decorating Contract	0.00	2,350.22	6,083.30	-3,733.08
100-000-4435.000 Grounds Contract	0.00	1,806.97	416.70	1,390.27
100-000-4440.000 Repairs Contract	0.00	0.00	208.30	-208.30
100-000-4445.000 Elevator Maintenance	0.00	2,253.06	2,450.00	-196.94
100-000-4450.000 Plumbing/Heating	120.00	1,260.47	4,166.70	-2,906.23
100-000-4455.000 Snow Removal	86.78	250.02	1,170.00	-919.98
100-000-4456.000 Exterminating	20.00	180.00	1,033.30	-853.30
100-000-4457.000 Janitor/Cleaning	855.81	5,114.04	5,666.70	-552.66
100-000-4510.000 Insurance	1,509.13	15,091.30	15,275.10	-183.80
100-000-4520.000 Property Tax	368.61	5,691.39	5,568.30	123.09
100-000-4540.000 Employee Benefits	2,449.32	20,487.16	23,329.10	-2,841.94
<b>Total Expense</b>	<b>26,017.31</b>	<b>201,437.08</b>	<b>227,517.20</b>	<b>-26,080.12</b>
<b>Net Income(-) or Loss</b>	<b>3,270.59</b>	<b>-46,565.06</b>	<b>-4,782.90</b>	<b>-41,782.16</b>

**Crosby HRA  
 Edgewood Operating Stmt - Board  
 January, 2019**

	Current Period	Current Year	Year To Date Budget	Variance
<b>Income</b>				
700-000-3110.000 Dwelling Rental	-18,384.00	-184,635.00	-177,583.30	-7,051.70
700-000-3120.000 Excess Utilities	-81.00	-1,717.00	-1,466.70	-250.30
700-000-3404.000 Other Government Grant	-7,689.00	-78,895.00	-85,291.70	6,396.70
700-000-3610.000 Interest Revenue	-10,882.11	-11,768.64	0.00	-11,768.64
700-000-3690.000 Other Income	0.00	-94.15	-91.70	-2.45
700-000-3691.000 Other Tenant Revenue	-1,461.49	-6,093.78	-5,833.30	-260.48
700-000-3695.000 Laundry Revenue	-1,465.25	-7,022.25	-7,083.30	61.05
<b>Total Income</b>	<b>-39,962.85</b>	<b>-290,225.82</b>	<b>-277,350.00</b>	<b>-12,875.82</b>
<b>Expense</b>				
700-000-4110.000 Administration Salaries	4,262.95	31,718.36	32,604.20	-885.84
700-000-4130.000 Legal	0.00	599.00	416.70	182.30
700-000-4140.000 Staff Training	38.00	183.47	750.00	-566.53
700-000-4150.000 Travel	36.96	371.81	675.00	-303.19
700-000-4171.000 Auditing Fees	0.00	3,125.00	3,250.00	-125.00
700-000-4190.000 Sundry-Other Admin	15.00	145.00	350.00	-205.00
700-000-4191.000 Management Fees	5,333.00	53,330.00	53,333.30	-3.30
700-000-4194.000 Office Supplies	40.54	191.87	729.20	-537.33
700-000-4195.000 Membership Dues	82.50	167.10	158.30	8.80
700-000-4196.000 Telephone	0.00	818.49	825.00	-6.51
700-000-4198.000 Advertising	0.00	418.55	366.70	51.85
700-000-4199.000 Postage	82.10	121.30	208.30	-87.00
700-000-4210.000 Tenant Svcs Salaries	967.44	7,107.51	9,800.00	-2,692.49
700-000-4230.000 Tenant Services Other	0.00	161.04	162.50	-1.46
700-000-4310.000 Water	398.53	4,561.34	5,191.70	-630.36
700-000-4315.000 Sewer	747.05	8,452.32	10,520.80	-2,068.48
700-000-4320.000 Electricity	4,434.29	22,030.88	23,416.70	-1,385.82
700-000-4330.000 Gas	2,165.05	6,046.05	9,183.30	-3,137.25
700-000-4431.000 Garbage & Trash	148.30	2,032.15	1,666.70	365.45
700-000-4410.000 Maintenance Labor	4,882.79	28,690.32	25,354.00	3,336.32
700-000-4420.000 Materials	363.08	6,273.55	7,166.70	-893.15
700-000-4430.000 Contracts Costs	281.64	11,189.33	10,833.30	356.03
700-000-4432.000 Decorating Contract	0.00	4,268.05	8,000.00	-3,731.95
700-000-4435.000 Grounds Contract	0.00	436.47	500.00	-63.53
700-000-4440.000 Repairs Contract	0.00	90.00	125.00	-35.00
700-000-4445.000 Elevator Maintenance	0.00	3,258.06	2,450.00	808.06
700-000-4450.000 Plumbing/Heating	850.56	4,585.47	4,166.70	418.77
700-000-4455.000 Snow Removal	130.17	375.03	1,730.00	-1,354.97
700-000-4456.000 Exterminating	30.00	270.00	1,250.00	-980.00
700-000-4457.000 Janitor/Cleaning	522.50	5,508.81	6,833.30	-1,324.49
700-000-4510.000 Insurance	1,643.71	16,437.10	16,004.10	433.00
700-000-4520.000 Property Tax	528.59	6,945.73	6,540.00	405.73
700-000-4540.000 Employee Benefits	2,789.02	27,718.63	26,583.30	1,135.33
<b>Total Expense</b>	<b>30,773.77</b>	<b>257,627.79</b>	<b>271,144.80</b>	<b>-13,517.01</b>
<b>Net Income(-) or Loss</b>	<b>-9,189.08</b>	<b>-32,598.03</b>	<b>-6,205.20</b>	<b>-26,392.83</b>

## Housing and Redevelopment Authority of Crosby

### Payment Summary Report

### January 2019

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
1/9/2019	78	John Schommer	\$19.62
1/9/2019	79	LeAnn Goltz	\$17.99
1/3/2019	1252	Lincoln Financial Group	\$50.00
1/3/2019	1253	Lincoln Financial Group	\$798.54
1/3/2019	1254	Electronic Federal Tax Payment System	\$1,388.55
1/3/2019	1255	Minnesota Dept Of Revenue	\$216.08
1/17/2019	1256	Lincoln Financial Group	\$50.00
1/17/2019	1257	Lincoln Financial Group	\$798.54
1/17/2019	1258	Electronic Federal Tax Payment System	\$1,454.23
1/17/2019	1259	Minnesota Dept Of Revenue	\$216.08
1/31/2019	1260	Lincoln Financial Group	\$50.00
1/31/2019	1261	Lincoln Financial Group	\$798.54
1/31/2019	1262	Electronic Federal Tax Payment System	\$1,315.91
1/31/2019	1263	Minnesota Dept Of Revenue	\$211.06
1/3/2019	117097	Holiday	\$56.69
1/3/2019	117098	Minnesota Energy Resources	\$3,985.15
1/3/2019	117099	Minnesota Power	\$4,011.28
1/8/2019	117100	Adams Pest Control	\$50.00
1/8/2019	117101	City Of Crosby	\$4,518.49
1/8/2019	117102	Deerwood True Value Hardware	\$26.48
1/8/2019	117103	Gravelle Plumbing & Heating	\$970.56
1/8/2019	117104	Handyman's Inc.	\$122.90
1/8/2019	117105	Hd Supply Facilities Maint	\$519.51
1/8/2019	117106	Judy Robinson	\$1,325.00
1/8/2019	117107	Majestic Creations Landscape	\$216.95
1/8/2019	117108	Paper Storm	\$25.88
1/8/2019	117109	Rental History Reports	\$100.00
1/8/2019	117110	ShofCorp LLC	\$74.00
1/8/2019	117111	Teresa Hettver	\$55.92
1/8/2019	117112	Terry Quick	\$44.69
1/8/2019	117113	The Office Shop	\$27.99
1/8/2019	117114	Timber Building Supply	\$140.02
1/8/2019	117115	Verizon Wireless	\$130.60
1/8/2019	117116	Visa--Unity	\$562.23
1/17/2019	117117	Tenant Refund	\$303.75
1/17/2019	117118	Healthpartners	\$2,913.33
1/17/2019	117119	Tenant Refund	\$333.44
1/17/2019	117120	Minnesota Energy Resources	\$20.44
1/31/2019	117121	Ctcit	\$200.00
1/31/2019	117122	Firstnet Learning Inc.	\$76.00
1/31/2019	117123	Handyman's Inc.	\$28.94
1/31/2019	117124	Lincoln Financial Group	\$31.21
1/31/2019	117125	Minnesota Power	\$3,900.17
1/31/2019	117126	Nisswa Sanitation Inc	\$225.60
1/31/2019	117127	Phada	\$165.00
1/31/2019	117128	Tkda	\$5,210.35
		<b>Report Total</b>	<b>\$37,757.71</b>

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To: Crosby HRA Board Members  
From: Teresa Hettver, Housing Manager  
Date: February 5, 2019  
Re: Housing Manager Report

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The REAC inspection at Edgewood will be conducted on February 14<sup>th</sup>, 2019. I am also happy to report that the cameras at Edgewood are fully operational.

**January Vacancies**

Edgewood – 1  
Dellwood – 0  
Family Units – 1

**No Action Requested; Discussion Items**

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To: Crosby HRA Board Members  
 From: Karen Young, Finance Director  
 Date: February 6, 2019  
 Re: Approval of Budgets

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The 2020 budgets are attached for Public Housing and Edgewood.

### **Overview**

- Most line items were budgeted on a three-year average unless more accurate information was available.
- Vacancy Loss is calculated at 2% for Public Housing and 2% for Edgewood.
- Budget reflects a 2% wage increase for all existing employees.
- Administrative Salaries & Benefits reflects one month overlap for DD's replacement for training.
- Employee Benefits increased because we anticipate DD's replacement will elect health insurance as well as annual increase in health insurance premiums.
- Legal Expenses are primarily for tenant-related issues.

### **Public Housing**

- Operating Subsidy proration estimated at 92%.
- Other Tenant Charges – Based on three-year average.
- Other Income includes a \$10,000 draw down of Capital Fund into operations and anticipation of a sales tax refund due to the Dellwood POHP project.
- Maintenance Expenses increased due to:
  - » Salaries and Benefits due to change in personnel (now have maintenance engineer & specialist vs. maintenance specialist and laborer).
  - » Decorating – additional budgeted to start replacing hallway flooring.
  - » Materials increased due to anticipation of additional maintenance projects.
- Insurance premiums based on 2020 renewal.
- Payments in Lieu of Taxes includes assessments to one of our scattered site properties.
- Management Fee Expense – allocated approximately 30% of the management fee to the Brainerd HRA.
- Salaries and Benefits – Administrative and Tenant Services allocated at 40% and Maintenance allocated at 50%.

**January 2019 Operating Fund Balance: \$99,276**

HUD requires the submission of a board resolution approving the public housing budget prior to year-end. Resolution 2019-08 is attached.

### **Edgewood**

- Dwelling Rents increased due to implementation of a rent increase effective April 25<sup>th</sup>.
- Other Tenant Charges – Decreased; three-year average is down slightly as the charges for bad unit turns has leveled off since our worst year in 2016.
- Interest income increased as bank interest rates have increased.
- Maintenance Expenses increased due to:
  - » Salaries and Benefits due to change in personnel (now have maintenance engineer & specialist vs. maintenance specialist and laborer).
  - » Plumbing – an additional 9,000 budgeted for installing isolation valves.
  - » Decorating - additional budgeted to start replacing hallway flooring.
- Salaries and Benefits - Administrative and Tenant Services allocated at 60% and Maintenance allocated at 50% (no change).
- Management Fee Expense – allocated approximately 70% of the management fee to the Brainerd HRA (no change).

**January 2019 Operating Fund Balance: \$885,051 (net of Security Deposit liability)**

**Action Requested: 1) Adopt the 2020 Public Housing Budget by approving Resolution No. 2019-08 PHA Board Resolution Approving Operating Budget. 2). Adopt the 2020 Edgewood Budget.**



## 2020 Public Housing Comparative Operating Budget

Updated 2/6/2019

FDS Line #	Account Title	2019 Budget	2020 Budget	Difference	% Difference
<b>Operating Income:</b>					
703	Gross Potential Rent	201,118	203,553	2,435	1%
	Less: Vacancy Loss	(4,018)	(4,072)	(54)	1%
	Net Dwelling Rent	197,100	199,481	2,381	1%
706	HUD Operating Grant Income	74,430	69,590	(4,840)	-7%
	Less: Proration Amount	(7,440)	(5,565)	1,875	-25%
	Net Operating Grant Income	66,990	64,025	(2,965)	-4%
704	Other Tenant Charges	9,650	10,000	350	4%
704	Excess Utilities	720	650	(70)	-10%
711	Interest Income	0	0	0	
715	Other Income	4,300	19,150	14,850	345%
<b>Total Operating Income</b>		<b>278,760</b>	<b>293,306</b>	<b>14,546</b>	<b>5%</b>

### Operating Expenditures:

#### Administrative

911	Salaries	24,250	21,690	(2,560)	-11%
915	Employee Benefits	6,790	8,480	1,690	25%
916	Travel	870	810	(60)	-7%
916	Staff Training	600	600	0	0%
912	Audit Cost	3,250	3,250	0	0%
916	Legal	2,500	1,500	(1,000)	-40%
916	Telephone	990	1,100	110	11%
916	Office Supplies	850	650	(200)	-24%
	Management Fee	26,000	26,000	0	0%
916	Other Administrative Costs	1,010	935	(75)	-7%
<b>Total Administrative</b>		<b>67,110</b>	<b>65,015</b>	<b>(2,095)</b>	<b>-3%</b>

#### Maintenance

941	Labor	34,155	40,920	6,765	20%
945	Employee Benefits	20,890	22,025	1,135	5%
942	Maintenance Materials	9,600	13,000	3,400	35%
943	Maintenance Contract:				
	Contract Costs	17,000	16,200	(800)	-5%
	Snow Removal	1,400	1,850	450	32%
	Grounds	500	1,000	500	100%
	Janitor	6,800	6,800	0	0%
943	Garbage	7,900	7,900	0	0%
943	Plumbing	5,000	5,000	0	0%
943	Elevator	2,940	2,940	0	0%
943	Decorating	7,300	9,000	1,700	23%
943	Exterminating	1,240	1,240	0	0%
943	Repairs	250	250	0	0%
<b>Total Maintenance</b>		<b>114,975</b>	<b>128,125</b>	<b>13,150</b>	<b>11%</b>

FDS Line #	Account Title	2019 Budget	2020 Budget	Difference	% Difference
<b>Utilities</b>					
931	Water	11,450	11,770	320	3%
932	Electricity	21,820	20,415	(1,405)	-6%
933	Gas	9,380	9,390	10	0%
936	Sewer	18,000	19,350	1,350	8%
<b>Total Utilities</b>		60,650	60,925	275	0%
<b>Tenant Services</b>					
921	Resident Services Salaries	4,110	4,195	85	2%
923	Employee Benefits	315	320	5	2%
924	Ten Svcs - Con Costs Train, Other 4230	195	200	5	3%
<b>Total Tenant Services</b>		4,620	4,715	95	2%
<b>General Expenses</b>					
961	Insurance				
961.1	Property	11,450	12,850	1,400	12%
961.2	General Liability	2,840	3,010	170	6%
961.5	Worker's Comp	1,920	2,380	460	24%
961.6	D & O and Auto	2,120	1,805	(315)	-15%
963	Payments in Lieu of Taxes	6,682	7,850	1,168	17%
966	Collection Losses	6,000	6,550	550	9%
<b>Total General Expenses</b>		31,012	34,445	3,433	11%
<b>Total Operating Expenditures</b>		278,367	293,225	14,858	5%
<b>Cash Flow from Operations</b>		393	81	(312)	
<b>Other Financial Items</b>					
Bond Payment					
Transfer of Operations (BLI Acct. 1406)					
706.1	HUD Grants-Capital Contributions	60,000		(60,000)	-100%
Debt Service Payment-CFFP					
	Capital Expenditures	(60,000)		60,000	-100%
<b>Total Other Financial Items</b>		0	0	0	
<b>Net Cash Flow</b>		393	81	(312)	

## 2020 Edgewood Comparative Operating Budget

Updated 2/6/2019

FDS Line #	Account Title	2019 Budget	2020 Budget	Difference	% Difference
<b>Operating Income:</b>					
703	Gross Potential Rent	218,005	230,750	12,745	6%
	Less: Vacancy Loss	(4,905)	(4,616)	289	-6%
	Net Dwelling Rent	213,100	226,134	13,034	6%
	HAP Subsidy	102,350	102,160	(190)	0%
704	Other Tenant Charges	7,000	6,000	(1,000)	-14%
704	Excess Utilities	1,760	1,900	140	8%
711	Interest Income	0	1,500	1,500	
715	Other Income	8,610	8,400	(210)	-2%
<b>Total Operating Income</b>		<b>332,820</b>	<b>346,094</b>	<b>13,274</b>	<b>4%</b>

### Operating Expenditures:

#### Administrative

911	Salaries	39,125	35,280	(3,845)	-10%
915	Employee Benefits	10,390	12,940	2,550	25%
916	Travel	810	750	(60)	-7%
916	Staff Training	900	900	0	0%
912	Audit Cost	3,250	3,250	0	0%
916	Legal	500	1,000	500	100%
916	Telephone	990	1,100	110	11%
916	Office Supplies	875	850	(25)	-3%
	Management Fee	64,000	64,000	0	0%
916	Other Administrative Costs	1,300	860	(440)	-34%
<b>Total Administrative</b>		<b>122,140</b>	<b>120,930</b>	<b>(1,210)</b>	<b>-1%</b>

#### Maintenance

941	Labor	36,020	42,140	6,120	17%
945	Employee Benefits	21,035	22,115	1,080	5%
942	Maintenance Materials	8,600	8,600	0	0%
943	Maintenance Contract:				
	Contract Costs	13,000	13,000	0	0%
	Snow Removal	2,070	2,770	700	34%
	Grounds	600	600	0	0%
	Janitor	8,200	8,200	0	0%
943	Garbage	2,000	2,000	0	0%
943	Plumbing	5,000	14,500	9,500	190%
943	Elevator	2,940	2,940	0	0%
943	Decorating	9,600	11,000	1,400	15%
943	Exterminating	1,500	1,500	0	0%
943	Repairs	150	150	0	0%
<b>Total Maintenance</b>		<b>110,715</b>	<b>129,515</b>	<b>18,800</b>	<b>17%</b>

FDS Line #	Account Title	2019 Budget	2020 Budget	Difference	% Difference
<b>Utilities</b>					
931	Water	6,230	6,675	445	7%
932	Electricity	28,100	27,535	(565)	-2%
933	Gas	11,020	10,110	(910)	-8%
936	Sewer	12,625	11,770	(855)	-7%
<b>Total Utilities</b>		<b>57,975</b>	<b>56,090</b>	<b>(1,885)</b>	<b>-3%</b>
<b>Tenant Services</b>					
921	Resident Services Salaries	6,165	6,290	125	2%
923	Employee Benefits	475	480	5	1%
924	Ten Svcs - Recreation, Pubs, Other 4220	195	200	5	3%
<b>Total Tenant Services</b>		<b>6,835</b>	<b>6,970</b>	<b>135</b>	<b>2%</b>
<b>General Expenses</b>					
961	Insurance				
961.1	Property	13,485	13,485	0	0%
961.2	General Liability	2,335	2,395	60	3%
961.5	Worker's Comp	1,920	2,380	460	24%
961.6	D & O and Auto	1,465	1,775	310	21%
963	Payments in Lieu of Taxes	7,848	8,300	452	6%
966	Collection Losses	200	200	0	0%
<b>Total General Expenses</b>		<b>27,253</b>	<b>28,535</b>	<b>1,282</b>	<b>5%</b>
<b>Total Operating Expenditures</b>		<b>324,918</b>	<b>342,040</b>	<b>17,122</b>	<b>5%</b>
<b>Cash Flow from Operations</b>		<b>7,902</b>	<b>4,054</b>	<b>(3,848)</b>	
<b>Other Financial Items</b>					
Bond Payment					
Transfer of Operations (BLI Acct. 1406)					
706.1	HUD Grants-Capital Contributions				
	Debt Service Payment-CFFP				
	Capital Expenditures				
<b>Total Other Financial Items</b>		<b>0</b>	<b>0</b>	<b>0</b>	
<b>Net Cash Flow</b>		<b>7,902</b>	<b>4,054</b>	<b>(3,848)</b>	

**PHA Board Resolution**  
Approving Operating Budget

**U.S. Department of Housing  
and Urban Development**  
Office of Public and Indian Housing -  
Real Estate Assessment Center (PIH-REAC)

OMB No. 2577-0026  
(exp. 07/31/2019)

**Public reporting burden** for this collection of information is estimated to average **10 minutes per response**, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

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

PHA Name: Crosby Housing Authority

PHA Code: MN082

PHA Fiscal Year Beginning: April 1, 2019

Board Resolution Number: 2019-08

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

DATE

- Operating Budget approved by Board resolution on: 02/12/2019
- Operating Budget submitted to HUD, if applicable, on:
- Operating Budget revision approved by Board resolution on:
- Operating Budget revision submitted to HUD, if applicable, on:

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

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

I hereby certify that all the information stated within, as well as any information provided in the accompaniment herewith, if applicable, is true and accurate.

**Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012.31, U.S.C. 3729 and 3802)

Print Board Chairperson's Name: Linda Peoples	Signature:	Date: 02/12/2019
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Previous editions are obsolete

form HUD-52574 (04/2013)

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To: Crosby HRA Board Members  
From: Karen Young, Finance Director  
Date: February 6, 2019  
Re: Approval of Accounts Receivable Write-offs

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Per Crosby HRA policy, when an account remains unpaid for 90 days following the tenant's move-out date with no repayment activity, the finance director shall obtain approval from the board of commissioners to write-off those accounts. As such, we are requesting the approval to write-off all balances outstanding at 3/31/2019 in Accounts Receivable that remain unpaid 90 days following the tenant's move-out date.

When feasible, these balances will be filed with the State of Minnesota for collection through the Revenue Recapture process. This process allows Housing Authorities to collect outstanding balances through any state return that the tenant is entitled.

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