



300 Third Avenue NE
Crosby, MN 56441-1642

PHONE (218) 546-5088
FAX (218) 546-5041
www.crosbyhra.org

Crosby HRA Board Meeting
Tuesday, December 10, 2019
11:00 a.m.
300 Third Ave. NE, Crosby, MN

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**
- 7. Adjournment**
Next Meeting: Tuesday, January 14, 2020

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Minutes of the November 12, 2019, Crosby HRA Board Meeting

The regular meeting of the commissioners of the Housing and Redevelopment Authority of Crosby was held at 11:00 a.m., Tuesday, November 12, 2019, at 300 3rd Ave NE in Crosby, Minnesota.

1. **CALL TO ORDER:** Chair Peeples called the meeting to order at 11:00 a.m.
2. **ROLL CALL:** Present at the meeting were Chair Linda Peeples and Commissioners Julie McGinnis and Margaret Saba. Also present were Executive Director Jennifer Bergman, Housing Manager Shannon Fortune, Executive Assistant LeAnn Goltz, and Housing Specialist Mallory Smith. Absent: Renae Marsh and Buzz Neprud.
3. **OATH OF OFFICE - MARGARET SABA:** Margaret Saba was appointed by the City of Crosby's mayor to the Crosby HRA Board. Fortune conducted a formal Oath of Office for Commissioner Saba.

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

Commissioner McGinnis moved to approve the minutes from the October 8th, 2019, board meeting, seconded by Commissioner Saba. All commissioners voted in favor of the motion and none were opposed. The minutes were approved.

5. **BILLS AND COMMUNICATIONS:**

- a. **Financial Report:** The first pay application was processed for \$21,213.45 to Baratto Brothers for the Dellwood POHP project. The funds were drawn out of the TIF Account and Capital Fund for payment. The HRA will not receive funds out of the POHP Grant until leverage dollars of \$105,434 have been fully spent. To date, \$61,772 leverage dollars have been spent with \$43,662 remaining.

Commissioner McGinnis made a motion to approve October checks numbered 117428 through 117467 and October ACH payments numbered 103 through 104 and 1325 through 1330. Commissioner Saba seconded the motion. All commissioners voted in favor of the motion and none were opposed. The motion was approved.

- b. **Housing Manager Report:** Fortune reported on the following items:

Occupancy Update

There were no vacancies in October. This is the first time reaching 100% occupancy since November 2018.

Annual Inspections

All Edgewood units, all scattered site family units, and about 60% of Dellwood units have now been caught up on annual inspections. It is expected that Dellwood will be completed by the end of December.

Resident Commissioner

Votes were collected for the six eligible nominations for the position of resident commissioner. The winner, Margaret Saba, was forwarded to the city council for approval and was appointed at their last meeting.

Cash Policy

Based on the recommendation of the HUD field office, the Crosby HRA will be transitioning to a no cash policy effective January 1st. The recommendation is based on multiple factors, including physical safety, audit concerns, and insurance liabilities, and the policy is in line with industry standards related to rent payment. To help facilitate this transition, a meeting will be held to help residents understand their options for rent payment, including automatic payment, and inviting representatives from local banks for residents that may not yet be connected with a bank. The handbook will be updated with this information as well. Commissioner Peeples suggested asking Unity Bank to waive their money order fees and offered to make the request on the HRA's behalf.

5-Year Plan & Annual Plan Process

The 5-year planning process is underway. A public hearing will be held for the 2020 5-Year Plan as part of the board meeting in January to allow for the timely submission to HUD by January 15th. Notice of the public hearing will be posted in the Crosby-Ironton Courier no later than November 25th to allow for the proper 45-day notice period. The plan and the associated attachments will be provided as part of the board packet in January. The material will also be available to the public in the office and on the website from the posting date through the public hearing date.

6. **UNFINISHED BUSINESS:** Nothing to report.
7. **NEW BUSINESS:** Bergman reported that she has applied for the city administrator position at the City of Brainerd. She is one of the five finalists and will be interviewing on November 19th. Should be selected and ultimately hired, she will give at least a 30-day notice and will be actively involved through the end of her employment.
8. **NEXT MEETING:** Tuesday, December 10th, 2019.
9. **ADJOURNMENT:**

Moved and seconded by Commissioners McGinnis and Peeples, the meeting was adjourned at 11:25 a.m.



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To: Crosby HRA Board Members
From: Karen Young, Finance Director
Date: December 4, 2019
Re: December Financial Report

Please find attached the financial information for November 2019.

Action Requested:

Approval of November Checks numbered 117468 through 117503 and November ACH payments numbered 105 through 107 and 1331 through 1336.

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Crosby Housing & Redevelopment Authority

2019 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	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
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
Total Points	25		25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00

MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov
Occupancy	16	O <90% =0, O >98% =16	4.00	12.00	12.00	12.00	12.00	12.00	16.00	16.00
Tenant Accounts Receivable	5	TAR <1.5%=5, TAR >2.5% =0	0.00	5.00	0.00	2.00	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
Total Points	25		8.00	21.00	16.00	18.00	16.00	16.00	20.00	20.00

Total of Above Ratios	50		33	46	41	43	41	41	45	45
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MASS Ratios	Max Pts	Scoring	Apr	May	June	July	Aug	Sept	Oct	Nov
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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
Total Points	10	Capital Fund Troubled	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0

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PH Operating - Board
Public Housing Operating - Board
November, 2019

	Current Period	Current Year	Year To Date Budget	Variance
Income				
100-000-3110.000 Dwelling Rental	-16,843.00	-131,580.00	-132,987.36	1,407.36
100-000-3120.000 Excess Utilities	0.00	-1,310.00	-433.36	-876.64
100-000-3401.000 Operating Subsidy	-7,251.00	-67,927.00	-42,683.36	-25,243.64
100-000-3402.000 Capital Fund Revenue	0.00	-19,199.00	-10,000.00	-9,199.00
100-000-3610.000 Interest Revenue	-2.08	-9.52	0.00	-9.52
100-000-3690.000 Other Income	0.00	-303.11	-4,568.00	4,264.89
100-000-3691.000 Other Tenant Revenue	-1,357.67	-9,124.57	-6,666.64	-2,457.93
100-000-3695.000 Laundry Revenue	0.00	-1,338.00	-1,533.36	195.36
100-000-3699.000 POHP Grant Revenue	0.00	-18,735.55	0.00	-18,735.55
Total Income	-25,453.75	-249,526.75	-198,872.08	-50,654.67
Expense				
100-000-4110.000 Administration Salaries	1,344.00	15,887.99	14,460.00	1,427.99
100-000-4130.000 Legal	609.00	809.00	1,000.00	-191.00
100-000-4140.000 Staff Training	0.00	3,547.88	400.00	3,147.88
100-000-4150.000 Travel	82.36	674.41	540.00	134.41
100-000-4171.000 Auditing Fees	350.00	3,200.00	3,250.00	-50.00
100-000-4190.000 Sundry-Other Admin	12.50	152.50	160.00	-7.50
100-000-4191.000 Management Fees	2,167.00	17,336.00	17,333.36	2.64
100-000-4194.000 Office Supplies	36.96	1,173.83	433.36	740.47
100-000-4195.000 Membership Dues	0.00	91.20	180.00	-88.80
100-000-4196.000 Telephone	79.53	652.62	733.36	-80.74
100-000-4198.000 Advertising	0.00	0.00	83.36	-83.36
100-000-4199.000 Postage	247.50	339.10	200.00	139.10
100-000-4210.000 Tenant Svcs Salaries	229.17	2,543.19	2,796.64	-253.45
100-000-4230.000 Tenant Services Other	16.43	130.31	133.36	-3.05
100-000-4310.000 Water	1,004.03	7,291.63	7,846.64	-555.01
100-000-4315.000 Sewer	1,714.84	12,236.69	12,900.00	-663.31
100-000-4320.000 Electricity	1,597.47	10,603.28	13,610.00	-3,006.72
100-000-4330.000 Gas	396.23	1,701.87	6,260.00	-4,558.13
100-000-4431.000 Garbage & Trash	540.39	5,163.33	5,266.64	-103.31
100-000-4410.000 Maintenance Labor	3,140.60	26,731.79	27,280.00	-548.21
100-000-4420.000 Materials	1,286.03	9,036.43	8,666.64	369.79
100-000-4430.000 Contracts Costs	736.24	4,523.01	10,800.00	-6,276.99
100-000-4432.000 Decorating Contract	37.47	6,574.02	6,000.00	574.02
100-000-4435.000 Grounds Contract	0.00	110.32	666.64	-556.32
100-000-4440.000 Repairs Contract	0.00	69.98	166.64	-96.66
100-000-4445.000 Elevator Maintenance	0.00	2,359.62	1,960.00	399.62
100-000-4450.000 Plumbing/Heating	335.11	1,282.92	3,333.36	-2,050.44
100-000-4455.000 Snow Removal	0.00	91.00	1,233.36	-1,142.36
100-000-4456.000 Exterminating	22.00	148.00	826.64	-678.64
100-000-4457.000 Janitor/Cleaning	553.71	3,917.67	4,533.36	-615.69
100-000-4510.000 Insurance	1,545.26	12,459.58	13,363.28	-903.70
100-000-4520.000 Property Tax	579.50	5,900.89	5,233.36	667.53
100-000-4540.000 Employee Benefits	2,212.38	18,647.88	20,550.08	-1,902.20
Total Expense	20,875.71	175,387.94	192,200.08	-16,812.14
Net Income(-) or Loss	-4,578.04	-74,138.81	-6,672.00	-67,466.81

Crosby HRA
Edgewood Operating Stmt - Board
November, 2019

	Current Period	Current Year	Year To Date Budget	Variance
Income				
700-000-3110.000 Dwelling Rental	-19,359.00	-150,725.00	-150,756.00	31.00
700-000-3120.000 Excess Utilities	-20.00	-3,728.00	-1,266.64	-2,461.36
700-000-3404.000 Other Government Grant	-7,705.00	-67,434.00	-68,106.64	672.64
700-000-3610.000 Interest Revenue	-601.47	-18,783.01	-1,000.00	-17,783.01
700-000-3690.000 Other Income	0.00	-323.09	-66.64	-256.45
700-000-3691.000 Other Tenant Revenue	-89.00	-3,406.30	-4,000.00	593.70
700-000-3695.000 Laundry Revenue	0.00	-4,713.81	-5,533.36	819.55
Total Income	-27,774.47	-249,113.21	-230,729.28	-18,383.93
Expense				
700-000-4110.000 Administration Salaries	2,166.00	31,816.51	23,520.00	8,296.51
700-000-4130.000 Legal	0.00	0.00	666.64	-666.64
700-000-4140.000 Staff Training	0.00	254.50	600.00	-345.50
700-000-4150.000 Travel	82.36	494.76	500.00	-5.24
700-000-4171.000 Auditing Fees	350.00	3,200.00	3,250.00	-50.00
700-000-4190.000 Sundry-Other Admin	12.50	197.50	173.36	24.14
700-000-4191.000 Management Fees	5,333.00	42,664.00	42,666.64	-2.64
700-000-4194.000 Office Supplies	36.97	1,179.45	566.64	612.81
700-000-4195.000 Membership Dues	0.00	91.20	133.36	-42.16
700-000-4196.000 Telephone	79.54	652.73	733.36	-80.63
700-000-4198.000 Advertising	0.00	0.00	66.64	-66.64
700-000-4199.000 Postage	27.50	110.00	200.00	-90.00
700-000-4210.000 Tenant Svcs Salaries	343.77	3,814.83	4,193.36	-378.53
700-000-4230.000 Tenant Services Other	16.43	130.35	133.36	-3.01
700-000-4310.000 Water	548.91	3,449.54	4,450.00	-1,000.46
700-000-4315.000 Sewer	1,016.56	6,400.55	7,846.64	-1,446.09
700-000-4320.000 Electricity	1,841.48	14,044.52	18,356.64	-4,312.12
700-000-4330.000 Gas	525.95	2,153.14	6,740.00	-4,586.86
700-000-4431.000 Garbage & Trash	148.59	1,001.31	1,333.36	-332.05
700-000-4410.000 Maintenance Labor	3,231.30	27,491.21	28,093.36	-602.15
700-000-4420.000 Materials	1,099.38	9,050.69	5,733.36	3,317.33
700-000-4430.000 Contracts Costs	433.38	4,417.34	8,666.64	-4,249.30
700-000-4432.000 Decorating Contract	1,144.47	5,865.21	7,333.36	-1,468.15
700-000-4435.000 Grounds Contract	0.00	153.97	400.00	-246.03
700-000-4440.000 Repairs Contract	0.00	104.97	100.00	4.97
700-000-4445.000 Elevator Maintenance	0.00	2,359.62	1,960.00	399.62
700-000-4450.000 Plumbing/Heating	270.00	2,713.56	9,666.64	-6,953.08
700-000-4455.000 Snow Removal	0.00	136.50	1,846.64	-1,710.14
700-000-4456.000 Exterminating	33.00	222.00	1,000.00	-778.00
700-000-4457.000 Janitor/Cleaning	702.30	4,196.21	5,466.64	-1,270.43
700-000-4510.000 Insurance	1,735.26	13,979.58	13,356.64	622.94
700-000-4520.000 Property Tax	764.88	6,161.18	5,533.36	627.82
700-000-4540.000 Employee Benefits	2,448.26	20,907.84	23,690.08	-2,782.24
Total Expense	24,391.79	209,414.77	228,976.72	-19,561.95
Net Income(-) or Loss	-3,382.68	-39,698.44	-1,752.56	-37,945.88

**Housing and Redevelopment Authority of Crosby
Payment Summary Report
November 2019**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
11/13/2019	105	Karen Young	\$18.56
11/13/2019	106	Roberta Piekarski	\$18.56
11/13/2019	107	Shannon Fortune	\$127.60
11/7/2019	1331	Electronic Federal Tax Payment System	\$1,053.70
11/7/2019	1332	Lincoln Financial Group	\$717.24
11/7/2019	1333	Minnesota Dept Of Revenue	\$130.59
11/21/2019	1334	Lincoln Financial Group	\$717.24
11/21/2019	1335	Electronic Federal Tax Payment System	\$1,083.48
11/15/2019	1336	Minnesota Dept Of Revenue	\$130.59
11/7/2019	117468	Minnesota Energy Resources	\$922.18
11/12/2019	117469	Adams Pest Control	\$55.00
11/12/2019	117470	Borden Steinbauer And Kruger	\$609.00
11/12/2019	117471	Bremer Bank Credit Card	\$24.00
11/12/2019	117472	City Of Crosby	\$4,721.35
11/12/2019	117473	Cliftonlarsenallen	\$700.00
11/12/2019	117474	Climate Makers	\$450.00
11/12/2019	117475	Crosby Ace Hardware	\$580.52
11/12/2019	117476	Ctcit	\$200.00
11/12/2019	117477	Dacotah Paper Co.	\$285.04
11/12/2019	117478	Electronic Installations, Inc.	\$244.50
11/12/2019	117479	Handyman's Inc.	\$766.52
11/12/2019	117480	Hd Supply Facilities Maint	\$51.59
11/12/2019	117481	Holden Electric Co. Inc.	\$224.40
11/12/2019	117482	Hudrlik Carpet Service	\$1,117.50
11/12/2019	117483	Judy Robinson	\$900.00
11/12/2019	117484	Lakes Printing	\$560.15
11/12/2019	117485	Minnesota Power	\$139.08
11/12/2019	117486	Nisswa Sanitation Inc	\$226.09
11/12/2019	117488	Paper Storm	\$25.88
11/12/2019	117489	Postmaster	\$220.00
11/12/2019	117490	Rental History Reports	\$50.00
11/12/2019	117491	Sell Hardware Inc.	\$95.56
11/12/2019	117492	Terry Quick	\$84.68
11/12/2019	117493	The Office Shop	\$73.93
11/12/2019	117494	Timber Building Supply	\$9.99
11/12/2019	117495	Tkda	\$3,395.66
11/12/2019	117496	Verizon Wireless	\$132.23
11/12/2019	117497	Village Electric Motor	\$155.11
11/12/2019	117498	Visa-Unity	\$266.99
11/12/2019	117499	Yde's Major Appliance	\$50.00
11/12/2019	117500	Northland Fire Protection	\$168.50

**Housing and Redevelopment Authority of Crosby
Payment Summary Report
November 2019**

Payment Date	Payment Number	Remit to Vendor	Total Check Amt
11/20/2019	117501	Ctc	\$427.74
11/20/2019	117502	Healthpartners	\$3,476.41
11/20/2019	117503	Tenant Refund	\$412.47
		Report Total	\$25,819.63



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To: Crosby HRA Board Members
From: Shannon Fortune, Housing Manager
Date: December 3, 2019
Re: Housing Manager Report

Handbook Release and Tenant Q & A Meeting

The handbooks were distributed for review at the end of November to allow for a 30-day review period prior to them taking effect on 1/1/2020. To help answer questions tenants may have, a resident meeting has been scheduled for Thursday, December 19th, at 10 a.m. in the Dellwood Community/Dining Room. Mallory has reached out to local banks to invite representatives to attend the meeting or to provide information on establishing new accounts that we can provide to residents that may not have existing bank accounts and want to make arrangements for an account prior to the no cash policy taking effect. We will also bring information on the ACH (automatic payment) option, for residents that would like to take advantage of that payment option.

Annual Inspections

As of December 17th, annual inspections for all units will have been completed.

November Vacancies

Edgewood: 0
Dellwood: 0
Family Units: 0

No Action Requested; Discussion Items

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