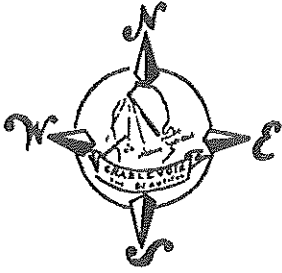


CHARLEVOIX HOUSING COMMISSION

210 WEST GARFIELD ST.

CHARLEVOIX, MICHIGAN 49720

(231) 547-5451



PROJECT
PINE RIVER PLACE

REGULAR MEETING CHARLEVOIX HOUSING COMMISSION

TUESDAY, JULY 19, 2016
2:00 P.M.

PINE RIVER PLACE COMMUNITY ROOM

AGENDA:

Call to Order/Roll Call

Additions to the Agenda

Approval of Meeting Minutes and Bills

Executive Director's Report

Old Business: Commission By-Laws

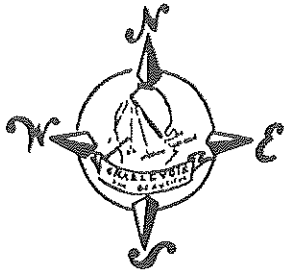
New Business: None

Public Comment on subjects unrelated to Agenda Items

Adjournment

CHARLEVOIX HOUSING COMMISSION

210 WEST GARFIELD ST.
CHARLEVOIX, MICHIGAN 49720
(231) 547-5451



PROJECT
PINE RIVER PLACE

Regular Meeting Minutes June 28, 2016

A Regular Meeting of the Charlevoix Housing Commission was called to order by Vice-President Buday at 2:02 pm at Pine River Place, 210 West Garfield, Charlevoix, Michigan.

PRESENT: Lillian Left, Joan Buday, Paul Stephan, Laurie Crandall
ABSENT: None
OTHERS: Julie Waterman, Executive Director
Brad Waterman, Maintenance Supervisor
Cindy Morris, Administrative Assistant
Residents of Pine River Place

Additions to the Agenda (New Business):

- CHC Board President Vacancy
- Updating the bank account check signers
- Appointment of a new eLOCCS appointing official

Approval of Meeting Minutes and Bills:

Vice-President Buday asked if there were any corrections or additions to the minutes from the May regular meeting or questions on the May bills. Julie answered a question that was asked at the last meeting in regards to the "e-connect" monthly fee charged by FirstMerit. It is a fee for being able to use the internet banking feature and to be able to process ACH (Automated Clearing House) payments that are a means for more than half the building to "automatically" pay their rent out of a bank account. A motion to approve the minutes from the May regular meeting and the May bills was made by Lillian Left and seconded by Paul Stephans.

Yes: Left, Stephan, Crandall, Buday

No:

Abstentions:

Absent:

Executive Directors Report: Executive Director Julie Waterman presented the May financial reports. Julie is expecting an update on the progress of the Energy Performance contract very soon and will inform the board as soon as possible. The outside windows will be cleaned in early July. An upgrade was made to the hot water plumbing line. There will be a public hearing on July 19th at 5:00pm in the community Rom at Pine River Place in regards to the sale of the storage building at 207 W. Garfield. Cindy Morris has been hired as a new Administrative Assistant to work in the office. Tammy May, Custodian, aided a resident who was having a medical emergency by contacting 911 and sitting with that resident until help arrived.

Old Business:

Commission By-Laws:

Discussion occurred in regards to several sample by-laws from other housing commissions. The board asked Julie Waterman to prepare a draft of a revised Commission By-laws for further review. Laurie Crandall made a motion to postpone the discussion of the Commission By-Laws until the next regular meeting when a draft is presented to the board. Lillian Left seconded the motion.

Yes: Left, Stephan, Crandall, Buday

No:

Abstentions:

Absent:

New Business:

Billing Invoice from Laura Dinon, attorney:

Lillian Left made a motion to pay the \$360.00 bill from Laura Dinon, attorney. Paul Stephan seconded the motion.

Yes: Left, Stephan, Crandall, Buday

No:

Abstentions:

Absent:

Board President Vacancy:

The position of Board President needs to be filled at this time. Lillian Left made a motion to nominate Laurie Crandall to serve as the Charlevoix Housing Commission Board President for the remainder of the term. Paul Stephan seconded the motion.

Yes: Left, Stephan, Buday

No:

Abstentions: Crandall

Absent:

Laurie Crandall accepted the nomination.

Paul Stephan made a motion for Laurie Crandall to become the Board President. Lillian Left seconded the motion.

Yes: Left, Stephan, Crandall, Buday

No:

Abstentions:

Absent:

Check Signers:

The bank account check signers need to be updated. Lillian Left made a motion that the bank account check signers be Laurie Crandall, Lillian Left and Paul Stephan. Paul Stephan seconded the motion.

Yes: Left, Stephan, Crandall, Buday

No:

Abstentions:

Absent:

eLOCCS Appointing Official:

Julie Waterman explained that the method for obtaining federal funds for the Commission included having a board member as an appointing official to represent the board and indicate to HUD that they wish to have the Executive Director be able to draw down such funds. Julie recommended that Laurie Crandall be appointed by the board to serve this function. Lillian Left made a motion that the CHC board appoint Laurie Crandall to act as the Commission's eLOCCS appointing official. Paul Stephan seconded the motion.

Yes: Left, Stephan, Crandall, Buday

No:

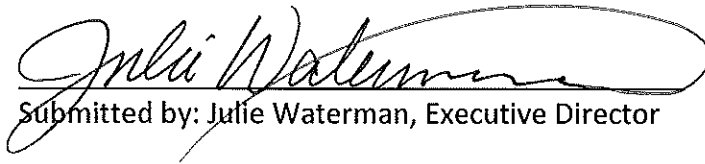
Abstentions:

Absent:

Public Comment: None

With no public comments, Vice-President Buday closed the meeting to public comments.

Adjournment: The meeting adjourned at 2:40 pm. The next meeting will be held Tuesday, July 19, 2016 at 2:00 pm in the Pine River Place Community Room located at 210 W. Garfield in Charlevoix. Telephone 231-547-5451. Email info@chvxhousing.org.


Submitted by: Julie Waterman, Executive Director

June 30, 2016

Approved by: Joan Buday, Board Vice-President

Charlevoix Housing Commission
Check Register Summary Report
Operational Budget
From: 06/01/2016 To: 06/30/2016

Date	Ref Num	Payee	Payment	Deposit	Balance	Memo
06/01/2016	EFT	Paychex of New York LLC	36.47		48,611.01	costs for payroll services
06/01/2016	EFT	Paychex of New York LLC	926.68		47,684.33	Federal Withholding Taxes
06/03/2016	ADJST	E-Connect Fee	69.10		47,615.23	monthly electronic banking & ACH fee
06/06/2016	DEP	Rent ACH		9,857.00	57,472.23	
06/07/2016	DEP	Rent		5,482.87	62,955.10	
06/07/2016	DEP	Rent & Security Deposit		3,132.50	66,087.60	
06/07/2016	014066	American Waste / Walloon Lake Refuse	244.00		65,843.60	Regular trash removal for June
06/07/2016	014067	Housing Authority Accounting S	643.24		65,200.36	Accounting service for May 2016
06/07/2016	014068	DTE Energy	1,631.68		63,568.68	gas through 5/24/2016
06/07/2016	014069	City Of Charlevoix	2,916.39		60,652.29	Water, sewer & electric through 5/27/16
06/07/2016	014070	Charter Communications	1,497.07		59,155.22	Bulk rate cable TV & cable internet service through 6/30/2016
06/07/2016	014071	AT & T Mobility	138.17		59,017.05	Mobile service through 4/16/2016.
06/07/2016	014072	Ferguson Lawn Equipment	65.96		58,951.09	service/repair of Scag lawnmower (balanced owed)
06/07/2016	014074	Home Depot Credit Services	628.97		58,322.12	plumbing supplies, drywall, durock, electrical supplies, tile and grout, screws, saw blades, drill bit, scrub brushes
06/07/2016	014075	Sam's Club / GEMB	405.64		57,916.48	paper products, cleaning supplies, coffee, office supplies, light bulbs
06/07/2016	014076	HD Supply Facilities Maintenance	805.66		57,110.82	shower pan, rangetop drip bowl, heating zone valves, shower door, range vent, kitchen & bathroom faucets,
06/08/2016	014073	ACE Hardware	145.98		56,964.84	propane for grill, ammonia, electrical switch, bi-fold dor parts, kitchen cabinet shelf supports, cleaning supplies; towel bar
06/10/2016	EFT	Paychex of New York LLC	225.25		56,739.59	costs HR & timeclock services
06/13/2016	DEP	Rent		43.69	56,783.28	
06/14/2016	EFT	Paychex of New York LLC	2,628.65		54,154.63	payroll for 5/28/16 to 6/10/16
06/14/2016	014077	Harry Golski	681.81		53,472.82	attorney services
06/14/2016	014078	AT&T	248.23		53,224.59	Telephone service through 6/04/2016
06/14/2016	014079	Business Card	1,638.70		51,585.89	postage stamps, meals and rooms for spring MHDA conference, cell phone charger, steel toe safety boots, gloves, diesel, parts and labor to repair lawn mower, gr office supplies, shower parts, washing machine cleani

Check Register Summary Report

Operational Budget

From: 06/01/2016 To: 06/30/2016

Date	Ref Num	Payee	Payment	Deposit	Balance	Memo
06/15/2016	EFT	Paychex of New York LLC	945.02		50,640.87	Federal Withholding Taxes
06/15/2016	EFT	Paychex of New York LLC	66.63		50,574.24	costs for payroll services
06/21/2016	014080	Blue Cross/ Blue Shield	1,165.45		49,408.79	Medical Insurance through 8/09/2016
06/21/2016	014081	HD Supply Facilities Maintenance	397.96		49,010.83	shower pan, faucet
06/21/2016	014082	Great Lakes Plumbing Heating & AC	1,541.19		47,469.64	repair of 2" supply line for hot water
06/21/2016	014083	State Chemical Manufacturing C	534.82		46,934.82	disinfectant, roach & ant killer, wasp & hornet spray
06/23/2016	014084	Wayne Drost	288.00		46,646.82	Refund Security Deposit
06/28/2016	EFT	Paychex of New York LLC	2,408.46		44,238.36	payroll for 6/11/16 to 6/24/16
06/28/2016	014085	AT & T Mobility	138.49		44,099.87	Mobile service through 6/16/2016.
06/28/2016	014086	Delta Dental	124.42		43,975.45	Dental Insurance
06/28/2016	014087	Critical Signal Technologies	420.00		43,555.45	July monitoring charge for call to aid system.
06/29/2016	DEP	Grand River Insurance Agency, LLC		190.00	43,745.45	adjustment from insurance company
06/29/2016	DEP	Rent & Security Deposit		211.60	43,957.05	
06/29/2016	EFT	Paychex of New York LLC	992.92		42,964.13	Federal Withholding Taxes
06/29/2016	EFT	Paychex of New York LLC	77.63		42,886.50	costs for payroll services

Total: 24,678.64 18,917.66

**Charlevoix Housing Commission
 Low Rent Public Housing
 Balance Sheet
 As of June 30, 2016**

ASSETS

CURRENT ASSETS

Cash

1111.1 - General Fund	\$ 42,109.54
1162.1 - Money Mkt Acct 9391	<u>67,854.00</u>
Total Cash	109,963.54

Receivables

1122 - Tenants	<u>158.18</u>
Total Receivables	158.18

Investments

Total Investments	0.00
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Deferred Charges

1211 - Prepaid Insurance	<u>5,549.23</u>
Total Deferred Charges	5,549.23

Total Current Assets	115,670.95
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Fixed Assets

1400.6 - Land	267,602.26
1400.61 - Land Improvements	243,775.56
1400.7 - Buildings	1,817,692.87
1400.71 - Building Improvements	1,452,292.17
1400.72 - Non-dwelling Structures	237,109.51
1400.8 - Furn., Equip., Mach.-Dwellings	45,447.08
1400.9 - Furn., Equip., Mach.-Admin	94,630.29
1495 - Accumulated Depreciation	<u>(3,361,558.59)</u>
Total Fixed Assets	796,991.15

TOTAL ASSETS	\$ <u>912,662.10</u>
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**Charlevoix Housing Commission
 Low Rent Public Housing
 Balance Sheet
 As of June 30, 2016**

LIABILITIES AND EQUITY

LIABILITIES

Current Liabilities

2111 - Vendors and Contractors	\$ 1,267.72
2114 - Tenant Security Deposits	15,144.00
2117.4 - Health Insurance Withheld	453.63
2117.6 - Dental Insurance Withheld	51.36
2135 - Salaries and Wages	3,863.46
2135.1 - Accrued Absences-Current	2,804.84
2136 - Accrued Liabilities-Other	9,854.34
2137 - Payments in Lieu of Taxes	<u>19,172.98</u>
Total Current Liabilities	52,612.33

Noncurrent Liabilities

2135.2 - Accrued Absences-Long Term	<u>734.26</u>
Total Noncurrent Liabilities	734.26

TOTAL LIABILITIES	<u>53,346.59</u>
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EQUITY

2802.1 - Invested in Capital Assets, Net of Debt	<u>796,991.15</u>
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Unrestricted Net Assets

2806 - Unrestricted Net Assets	112,516.70
Current Year Profit/Loss	<u>(50,192.34)</u>
Total Unrestricted Net Assets	62,324.36

TOTAL EQUITY	<u>859,315.51</u>
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TOTAL LIABILITIES/EQUITY	<u><u>\$ 912,662.10</u></u>
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**Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 3 Months Ended June 30, 2016**

Ideal Percentage- 25.00%		1 Month Ended	3 Months Ended		
	ANNUAL BUDGET	<u>June 30, 2016</u>	<u>June 30, 2016</u>	<u>% Budget Used</u>	<u>*(OVER)/UNDER</u>
Operating Income					
Rental Income					
3110 - Dwelling Rental	\$ 223,690	17,003.37	\$ 52,484.94	23.46%	171,205.06
Total Rental Income	223,690	17,003.37	52,484.94	23.46%	171,205.06
Revenues - HUD PHA Grants					
3401.2 - Operating Subsidy	57,020	0.00	4,292.00	7.53%	52,728.00
Total HUD PHA Grants	57,020	0.00	4,292.00	7.53%	52,728.00
Nonrental Income					
3610 - Interest Income-Gen. Fund	250	8.06	24.45	9.78%	225.55
3690 - Tenant Income	1,000	75.00	75.00	7.50%	925.00
3690.1 - Non-Tenant Income	5,000	190.00	726.89	14.54%	4,273.11
3690.4 - Tenant Income-Cable	15,200	1,333.32	4,118.48	27.10%	11,081.52
Total Nonrental Income	21,450	1,606.38	4,944.82	23.05%	16,505.18
Total Operating Income	302,160	18,609.75	61,721.76	20.43%	240,438.24
Operating Expenses					
Routine Expense					
Administration					
4110 - Administrative Salaries	47,480	4,918.85	11,800.75	24.85%	35,679.25
4130 - Legal Expense	7,000	681.81	681.81	9.74%	6,318.19
4140 - Staff Training	2,000	0.00	270.00	13.50%	1,730.00
4150 - Travel Expense	2,500	430.56	593.10	23.72%	1,906.90
4170 - Accounting Fees	5,610	643.24	1,592.22	28.38%	4,017.78
4171 - Auditing	3,700	0.00	0.00	0.00%	3,700.00
4182 - Employee Benefits - Admin	4,130	389.71	947.00	22.93%	3,183.00
4185 - Telephone	4,000	621.87	1,473.63	36.84%	2,526.37
4190.1 - Publications	100	0.00	0.00	0.00%	100.00
4190.2 - Membership Dues and Fees	680	0.00	250.00	36.76%	430.00
4190.3 - Admin Service Contracts	4,590	405.98	1,119.66	24.39%	3,470.34
4190.4 - Office Supplies	2,000	93.41	93.41	4.67%	1,906.59
4190.5 - Other Sundry Expense	3,000	365.18	860.54	28.68%	2,139.46
4190.51 - Advertising and Marketing	500	0.00	0.00	0.00%	500.00
Total Administration	87,290	8,550.61	19,682.12	22.55%	67,607.88
Tenant Services					
4220 - Rec., Publ. & Other Svcs.	400	0.00	75.81	18.95%	324.19
4230 - Contract Costs-Cable	16,200	1,400.09	4,200.27	25.93%	11,999.73
Total Tenant Services	16,600	1,400.09	4,276.08	25.76%	12,323.92

See Accountants' Compilation Report

**Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 3 Months Ended June 30, 2016**

	ANNUAL BUDGET	1 Month Ended	3 Months Ended	% Budget Used	*OVER/UNDER
		June 30, 2016	June 30, 2016		
Utilities					
4310 - Water	5,350	474.10	2,232.45	41.73%	3,117.55
4320 - Electricity	20,100	1,445.29	5,410.80	26.92%	14,689.20
4330 - Gas	16,500	1,631.68	7,257.60	43.99%	9,242.40
4390 - Other Utilities Expense	11,600	997.00	1,994.00	17.19%	9,606.00
Total Utilities	53,550	4,548.07	16,894.85	31.55%	36,655.15
Ordinary Maint. & Operation					
4410 - Labor, Maintenance	50,610	5,595.16	12,913.95	25.52%	37,696.05
4420 - Materials	18,000	4,211.34	5,442.75	30.24%	12,557.25
4430.02 - Heating & Cooling Contracts	500	0.00	0.00	0.00%	500.00
4430.03 - Snow Removal Contracts	1,000	0.00	0.00	0.00%	1,000.00
4430.04 - Elevator Maintenance Contracts	5,500	0.00	1,462.83	26.60%	4,037.17
4430.05 - Landscape & Grounds Contracts	2,000	0.00	341.84	17.09%	1,658.16
4430.06 - Unit Turnaround Contracts	8,000	0.00	0.00	0.00%	8,000.00
4430.07 - Electrical Contracts	500	0.00	0.00	0.00%	500.00
4430.08 - Plumbing Contracts	300	1,541.19	1,541.19	513.73%	(1,241.19)
4430.09 - Extermination Contracts	500	0.00	0.00	0.00%	500.00
4430.10 - Janitorial Contracts	300	0.00	0.00	0.00%	300.00
4430.11 - Routine Maintenance Contracts	5,000	0.00	830.92	16.62%	4,169.08
4430.12 - Miscellaneous Contracts	2,000	0.00	0.00	0.00%	2,000.00
4431 - Garbage Removal	3,100	244.00	732.00	23.61%	2,368.00
4433 - Employee Benefits - Maint.	15,860	1,396.49	4,019.69	25.34%	11,840.31
4480 - Protective Services	5,040	420.00	1,260.00	25.00%	3,780.00
Total Ordinary Maint. & Oper.	118,210	13,408.18	28,545.17	24.15%	89,664.83
Protective Services					
Total Protective Services	0	0.00	0.00	0.00%	0.00
General Expense					
4510 - Insurance	18,600	1,547.00	4,641.00	24.95%	13,959.00
4511 - Insurance-Wk Comp	2,980	247.09	741.27	24.87%	2,238.73
4520 - Payment in Lieu of Taxes	17,010	1,417.50	4,265.00	25.07%	12,745.00
Total General Expense	38,590	3,211.59	9,647.27	25.00%	28,942.73
Total Routine Expense	314,240	31,118.54	79,045.49	25.15%	235,194.51
Non-Routine Expense					
Extraordinary Maintenance					
Total Extraordinary Maint.	0	0.00	0.00	0.00%	0.00
Casualty Losses-Not Cap.					
Total Casualty Losses	0	0.00	0.00	0.00%	0.00
Total Non-Routine Expense	0	0.00	0.00	0.00%	0.00
Total Operating Expenses	314,240	31,118.54	79,045.49	25.15%	235,194.51
Operating Income (Loss)	(12,080)	(12,508.79)	(17,323.73)	143.41%	5,243.73

See Accountants' Compilation Report

**Charlevoix Housing Commission
Public Housing
Statement of Operating Receipts & Expenditures
For the 3 Months Ended June 30, 2016**

		1 Month Ended	3 Months Ended		
	ANNUAL BUDGET	<u>June 30, 2016</u>	<u>June 30, 2016</u>	<u>% Budget Used</u>	<u>*OVER/UNDER</u>
Surplus Credits and Charges					
Total Surplus Credits and Char	0	0.00	0.00	0.00%	0.00
Capital Expenditures					
7540 - Betterments and Additions	7,500	0.00	0.00	0.00%	7,500.00
7590 - Operating Expenditures-Contra	<u>(7,500)</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00%</u>	<u>(7,500.00)</u>
Total Capital Expenditures	0	0.00	0.00	0.00%	0.00
Other Financial Items					
8010 - Operating Transfer In	<u>20,000</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00%</u>	<u>20,000.00</u>
Total Other Financial Items	20,000	0.00	0.00	0.00%	20,000.00
Reserve Net Income (Loss)	<u>\$ 420</u>	<u>(12,508.79)</u>	<u>\$ (17,323.73)</u>	<u>(4,124.70)%</u>	<u>\$ 17,743.73</u>

See Accountants' Compilation Report