HAVRE DE GRACE HOUSING AUTHORITY
BOARD OF COMMISSIONERS MEETING

Somerset Manor Community Room
101 Stansbury Court, Havre de Grace, Maryland

January 12, 2026

Minutes

Chairperson Michele Ball called the meeting to order at 6:08 p.m. The roll call was held. The following Board members were present: Chairperson Michele Ball, Vice Chair George Kasnic, Commissioner Carrie Parsons-Dobney and Commissioner Sharon Jacobs. Commissioner Dawn Nowak was absent.

Chairperson Ball called for a motion to approve the agenda. Commissioner Parsons-Dobney moved for approval of the agenda. Vice Chair Kasnic seconded the motion. The agenda was approved unanimously.

Chairperson Ball called for a motion to approve the minutes of the December Board meeting. Vice Chair Kasnic moved for approval of the minutes. Commissioner Jacobs seconded the motion. The minutes were approved unanimously.

Agency Reports

Financial Report: Anu Francis presented the financial report for the period as of November 30, 2025. A copy of the report is attached hereto.

Operations Report: Janet Abrahams, Managing Agent, presented the Monthly Operations Report. A copy of the report is attached hereto

Public Comments: None.

Old Business: None.

New Business:

A Resolution of the Board of Commissioners Approving and Adopting Amended and Restated Bylaws was presented by Jan Goslee. Chairperson Ball asked for a motion. Commissioner Parsons-Dobney moved that the Board approve and adopt the Amended and Restated Bylaws. Vice Chair Kasnic seconded the motion The motion passed unanimously.

A Resolution of the Board of Commissioners Approving the Five-Year Plan for Fiscal Years 2025 through 2029 was presented by Jeannine Dunn. Chairperson Ball asked for a motion. Vice Chair Kasnic moved that the Board approve the Five Year Plan for Fiscal Years 2025 through 2029. Commissioner Jacobs seconded the motion The motion passed unanimously.

The President of the Somerset Manor Residents Association provided comments on behalf of the Association.

Each of the Commissioners provided comments.

The meeting was adjourned at 7:15 p.m.

RESPECTFULLY SUBMITTED BY:

Janet Abrahams
Managing Agent

APPROVED BY:

Michele Ball
Chairperson

ATTACHMENT 1

Financial Report as of November 30, 2025

Havre De Grace Housing Authority
FY: 07/01/2025-06/30/2026
No. of Dwelling Units: 60
2026 Budget vs Actuals
As of 11/30/2025

Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Operating Receipts					
Dwelling Rental	386,160	160,900	161,412	512	$115,539.87 was collected through Nov TAR-$45,829.07
Excess Utilities	1,752	730	-	(730)	
Nondwelling Rental	-	-	-	-	
Total Tenant Revenue	**387,912**	**161,630**	**161,412**	**(218)**	
Interest on General Fund Investments	-	-	1.03	1	
Other Income	5,109	2,129	5,062	2,934	
CDBG Funds	-	-	-	-	
Total Other Income	**5,109**	**2,129**	**5,063**	**2,934**	
Operating Subsidy	228,306	95,127	134,751	39,624	Includes Sep, Oct & Nov revenue accrual
Capital Funds	207,261	86,359	-	(86,359)	
Other HUD Grants	167,284	69,702	37,078	(32,624)	
Total Operating Grants	**602,851**	**251,188**	**171,829**	**(79,359)**	
Total Revenue	**995,871**	**414,946**	**338,304**	**(76,643)**	
Operating Expenses - Administration					
Salaries	-	-	13,710	(13,710)	Carla M. Pyfer, Hannah G Jenkins,Kathleen Wiater
Benefit	-	-	3,708	(3,708)	
Legal Expense	3,000	1,250	1,590	(340)	
Staff Training	-	-	-	-	
Travel	-	-	-	-	
Accounting Fees	-	-	-	-	
Auditing Fees	10,352	4,313	1,950	2,363	
Other Administrative Expenses	191,225	79,677	86,146	(6,469)	$5,187.89 -KBS and Accl. HABC $68,750
Total Administrative Expenses	**204,577**	**85,240**	**107,104**	**(21,864)**	
Tenant Services					
Salary	177,599	74,000	49,322	24,678	Kimberly Stoner, Kelly Davis
Benefits	36,306	15,128	7,087	8,041	

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Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Recreation, Publications and Other Services	10,575	4,406	724	3,682	
Contract Costs, Training and Other	2,500	1,042	27,014	(25,972)	MRI Software support
Total Tenant Services	**226,980**	**94,575**	**84,147**	**10,428**	
Utilities					
Water	82,152	34,230	63,037	(28,807)	$45,759.82 accl for Faulty DPW Bill
Electricity	24,051	10,021	12,963	(2,942)	
Gas	6,827	2,845	2,641	204	
Fuel	-	-	-	-	
Labor	-	-	-	-	
Other Utilities Expense	-	-	-	-	
Total Utilities	**113,030**	**47,096**	**78,641**	**(31,545)**	
Ordinary Maintenance and Operation					
Salary -OMO	67,897	28,290	-	28,290	HABC crew on maint. filled back log of WO
Benefits -OMO	13,880	5,783	-	5,783	HABC crew on maint. filled back log of WO
Materials	28,786	11,994	30,445	(18,451)	
Contract Costs	46,259	19,275	52,644	(33,369)	HABC crew on maint. filled back log of WO
Total Ordinary Maintenance and Operation	**156,822**	**65,342**	**83,089**	**(17,746)**	
Protective Services					
Salary -PS	-	-	-	-	
Benefits -PS	-	-	-	-	
Materials -PS	-	-	-	-	
Contract Costs -PS	10,000	4,167	-	4,167	
Total Protective Services	**10,000**	**4,167**	**-**	**4,167**	
General Expense					
Insurance	66,518	27,716	15,686	12,030	
Pavments in Lieu of Taxes	27,313	11,380	11,380	0	
Terminal Leave Payments	-	-	-	-	
Collection Losses	-	-	-	-	

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Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Other General Expenses	-	-	-	-	
Total General Expense	**93,830**	**39,096**	**27,066**	**12,030**	
Total Operating Expense	**805,239**	**335,516**	**380,047**	**(44,530)**	
Nonroutine Expenditures		-	-		
Extraordinary Maintenance	-	-	-		
Replacement of Nonexpendable Equipment	-	-	-		
Property Betterments or Additions	-	-	-		
Total Nonroutine Expenditures	**-**	**-**	**-**	**-**	
		-			
Hard Cost	**190,632**	**79,430**	**-**	**79,430**	
		-			
Sur/(Def)	**(0)**	**(0)**	**(41,742)**	**(41,743)**	

Havre De Grace Housing Authority
as of 01/09/2026

Unpaid Invoices

Vendor	Period	Invoice #	Invioce date#	Duedate	Amount Due	Paid/unpaid
Internal Revenue Services	3/31/2024	Overdue - 03/31/2024	3/31/2024	4/30/2024	$ 332.19	Under research
Efficiency Enterprises of Maryland	8/31/2025	1657	8/31/2025	9/30/2025	$ 1,050.00	Negotiating contract
Envior-Master	8/31/2025	BWI-106176	7/24/2025	8/23/2025	$ 85.09	No DD details
Comptrollers Office of Maryland	8/31/2025	0001152473	8/31/2025	9/30/2025	$ 97.63	Under research
Kirkendall's	9/29/2025	35249	9/29/2025	10/29/2025	$ 125.00	
Efficiency Enterprises of Maryland	9/30/2025	1721	9/29/2025	10/29/2025	$ 3,457.50	Negotiating contract
Efficiency Enterprises of Maryland	9/30/2025	1777	9/30/2025	10/30/2025	$ 1,050.00	Negotiating contract
Envior-Master	9/30/2025	BWI-107912	9/4/2025	10/4/2025	$ 170.18	
Envior-Master	9/30/2025	BWI-108490	9/18/2025	10/18/2025	$ 255.27	
Efficiency Enterprises of Maryland	10/31/2025	1841	10/31/2025	11/30/2025	$ 1,400.00	Negotiating contract
Envior-Master	10/31/2025	BWI-109108	10/2/2025	11/1/2025	$ 340.36	
Envior-Master	10/31/2025	BWI-109699	10/16/2025	11/15/2025	$ 425.45	
Envior-Master	10/31/2025	BWI-110273	10/30/2025	11/29/2025	$ 510.45	
Pitney Bowes	10/31/2025	8000-9000-0862-5752	10/31/2025	11/30/2025	$ 105.62	
Strat Security Systems	10/31/2025	189571	10/31/2025	11/30/2025	$ 75.00	
Home Depot	10/31/2025	6035-3225-0226-1302	10/31/2025	11/30/2025	$ 2,662.79	
Efficiency Enterprises of Maryland	11/30/2025	1872	11/12/2025	12/12/2025	$ 960.00	Negotiating contract
Envior-Master	11/30/2025	BWI-110833	11/13/2025	12/13/2025	$ 595.63	
Envior-Master	11/30/2025	BWI-111380	11/25/2025	12/25/2025	$ 680.72	
Department of Public Works	11/30/2025	Somerset Manor - Nov'25	11/30/2025	12/30/2025	$ 45,759.82	
Envior-Master	12/31/2025	BWI-111930	12/11/2025	1/10/2026	$ 765.81	
Envior-Master	12/31/2025	BWI-112466	12/23/2025	1/22/2026	$ 850.90	
Envior-Master	1/31/2026	BWI-113204	1/8/2026	2/7/2026	$ 935.99	
					$ 62,691.40	

Cash at Bank

Available Balance		**Restricted Balance**	
Operating Checking x4105	$ 55,600.32	FSS Escrow x9084	$ 70,400.21
Payroll x1569	7,546.75	Tenant Security Deposit	
MMA Savings x9791	43,221.61	SMRA x5184	1,026.42
Available Balance			
Available Cash	**$ 106,368.68**	**Restricted Cash**	**$ 71,426.63**

Utility Account:	61020-0
District-Account No.:	
Property Location:	VANCHERIE&STANSBURY
Service Location:	VANCHERIE&STANSBURY
Owner Name/Address:	SOMERSET MANOR
	101 STANSBURY CT
	HAVRE DE GRACE, MD 21078

Water/Sewer

Make a Payment | View Current Bill | Last Payment: 11/05/25

Delinquent Charges:

Service	Due Date	Billed	Balance	Interest	Total Due	Status	Reading	Read Date	Usage
Water	05/31/2025	15,140.63	14,026.22	0.00	14,026.22	OPEN	9446890	04/07/2025	1921000
Sewer	05/31/2025	19,594.20	18,152.00	0.00	18,152.00	OPEN	9446890	04/07/2025	1921000
Water	08/31/2025	2,894.14	2,894.14	0.00	2,894.14	OPEN	9717125	07/08/2025	288135
Sewer	08/31/2025	2,938.98	2,938.98	0.00	2,938.98	OPEN	9717125	07/08/2025	288135
Water	11/30/2025	2,927.89	2,927.89	552.26	3,480.15	OPEN	9968770	10/07/2025	274345
Sewer	11/30/2025	2,798.32	2,798.32	716.68	3,515.00	OPEN	9968770	10/07/2025	274345
Total		**46,294.16**	**43,737.55**	**1,268.94**	**45,006.49**				

Prior Paid Charges:

Service	Due Date	Billed	Balance	Interest	Total Due	Status	Reading	Read Date	Usage
Water	02/28/2025	1,548.80	0.00	0.00	0.00	PAID	7540390	01/08/2025	108756
Sewer	02/28/2025	1,109.31	0.00	0.00	0.00	PAID	7540390	01/08/2025	108756
Total		**2,658.11**	**0.00**	**0.00**	**0.00**				

ATTACHMENT 2

December Monthly Operations Report

Board of Directors Meeting
Monthly Operation Report

Board Meeting | 1/12/26

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3. Resident Services

4. Personnel Update

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Overview

As of December 2025, the Housing Authority of Baltimore City (HABC) has been working to manage the office, maintenance and capital needs of Havre de Grace Housing Authority (HDGHA) as well as continuing to address the findings cited in the Compliance Review and Report issued by HUD (the Report). Since the engagement began in September 2025, HABC has identified staff members responsible for addressing each finding, developed action plans and established target accomplishment dates to correct the findings. As part of this effort, the team is working diligently to write and/or amend policies and procedures for complete and transparent management operations and resident support.

Current daily operations include receiving resident inquiries and requests including maintenance work orders, facilitating the renovation of the Community Room within the management building (thanks to Vigil Contracting), replacing furnaces, hot water heaters and conducting snow removal and safe walkway preparation.

HDGHA has been notified by HUD contractor Capital Management Consulting that we must prepare for the annual NSPIRE inspection for the site. Additionally, the team has noted capital needs such as:

1. **Concrete/ Masonry (sidewalks)**
   HDGHA was awarded a grant to address trip hazards and Spalding concrete around the site.

2. **Water pressure relief valve (PRV) replacement**
   This must be installed to isolate leaks on the water distribution system and reduce water leakage/consumption.

3. **Roofing community & sheds**
   These are rotting and unsightly and encourage wildlife tunnels that are growing rampant; exterminators will not trap and disturb the natural habitat of the wildlife.

4. **Tree trimming**
   Removal that blocks pathways, cameras and have roots that uproot the concrete and walkways.

5. **Lighting upgrade**
   Brightening lights and placing on a timer.

6. **Overhaul of the camera surveillance system**
   Due to age of the cameras (over 10 years) and end of useful life. There are currently 50 cameras working and approximately 20 that are inoperable.

Housing Operations

Work Orders (December)		Vacancies		Recertifications	
Generated:	**85**	Total as of 12/25:	**2**	Attempted:	**59**
Completed:	**82**	Leased:	**1**	Completed:	**32**
Open:	**3**	In Repair:	**1**	Outstanding:	**27**

Resident Services

Due to ongoing office renovations, no resident meetings were held during this reporting period. One (1) Family Self-Sufficiency (FSS) participant successfully completed the program and received their escrow disbursement. This resident subsequently vacated their unit.

Personnel Update

Job postings were issued for an Asset Manager and a ROSS Service Coordinator for the Havre de Grace management office. During the review of operational needs, it was determined that several site management responsibilities previously handled by the former Executive Director should be reassigned to staff. Accordingly, these duties were incorporated into the respective job descriptions where appropriate.

A total of sixty-nine (69) applications were received for the Asset Manager position, and thirty (30) applications were received for the ROSS Service Coordinator position. Applications are currently under review, and interviews will be scheduled with qualified candidates. Full staffing at the management office is anticipated no later than March 2026.

Information Technology

The information technology area continues to perform the necessary services to assist the site in becoming more efficient and compliant with HUD guidelines. During the month of December 2025, the following IT-related actions were completed:

1. **Computer Procurement**

   * Ordered five (5) new computers to support staff operations and upcoming needs.

2. **Wi-Fi and Printer Configuration**

   * Configured the Wi-Fi system to allow HABC staff to securely access the office printer through the network connection.

3. **Computer Setup and Installation**

   * Set up, delivered, and installed one (1) computer for Kelley Davis, ensuring proper configuration and functionality.

4. **Phone System Support**

   * Conducted an onsite visit to troubleshoot and reset the phone system after it became unresponsive, restoring normal operation.

Financial

Please see attachment A

HUD Compliance

The HDHGA Five-Year Plan for FY 2025–2029 was completed and posted for the required 45-day public comment period. Public comments will be accepted at the January 2026 Board meeting, after which Board approval will be sought and the Plan submitted to HUD. Additionally, the updated HUD onsite compliance review was submitted and acknowledged, and staff continue to monitor and update outstanding items.