HAVRE DE GRACE HOUSING AUTHORITY
MEETING OF THE BOARD OF COMMISSIONERS

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

February 9, 2026

Minutes

Chairperson Michele Ball called the meeting to order at 6:11 p.m. Roll call was held. The following Board members were present: Chairperson Michele Ball, Vice Chair George Kasnic, Commissioner Carrie Parsons-Dobney and Commissioner Dawn Nowak. Commissioner Sharon Jacobs was absent.

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

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

Agency Reports

- Financial Report: Anu Francis presented the financial report for the period as of December 31, 2025. A copy of the report is attached hereto.

- Operations Report: Janet Abrahams, Managing Agent, presented the Monthly Operations Report for January 2026. A copy of the report is attached hereto.

Public Comments: None.

Old Business: None.

New Business:

The HABC Communications Department obtained comments and suggestions from residents and Commissioners concerning the re-design of the logo for the Havre de Grace Housing Authority. Marc Makle discussed the process that was undertaken to propose design options for the logo and presented the different logo designs to the Board for consideration. After residents and the HABC Communications staff at the meeting provided comments on the logo designs, Chairperson Ball called for a motion for the Board to adopt a new logo for the housing authority. Commissioner Nowak moved for adoption of the blue logo and Vice Chair Kasnic seconded the motion. The Board voted unanimously to adopt the new blue HDGHA logo. A copy of the adopted logo is attached hereto.

Comments:

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 7:25 p.m.

APPROVED BY:

Michele Ball

Michele Ball
Chairperson

Havre De Grace Housing Authority
FY2026 - 07/01/2025-06/30/2026
No. of Dwelling Units: 60
Statement of Financial Position
As of 12/31/2025

	PY	YTD Actuals	Comments
Assets	**Unaudited**		
Current Assets			
PNC - Operating Checking x4105	426.64	41,162.20	
PNC - Payroll x1569		7,549.75	
PNC - MMA Savings x9791	52,930.17	43,224.21	
Petty Cash - at hand	856.97	872.07	Pending reconcilaition
First National Bank - Security Deposit x2952	46,419.00	54,865.45	
PNC - FSS Escrow x9084	41,168.00	70,402.78	
Harford Bank - Security Deposit x0574		1,012.42	
Truist - MMA Savings x6647		3,265.30	
Total Cash	**141,800.78**	**222,354.18**	
Accounts Receivable - HUD Other Projects	11,932.00	-	Funds received in August
Accounts Receivable - Other Government	38,752.00	-	Funds received in August
Accounts Receivable - Tenants	23,321.78	65,686.51	
Allowance for Doubtful Accounts -Tenants	(5,830.45)	(16,421.63)	
Prepaid Expenses and Other Assets	6,213.00	-	
Accounts Recievable and Prepaid	**74,388.34**	**49,264.88**	
Non- Current Assets			
Land	132,420.00	132,420.00	
Buildings	3,315,520.45	3,315,520.45	
Furniture, Equipment & Machinery - Dwellings	30,215.00	30,215.00	
Furniture, Equipment & Machinery - Administration	520,166.00	539,698.06	
Leasehold Improvements	16,420.00	16,420.00	
Accumulated Depreciation	(3,058,878.47)	(3,135,244.97)	
Construction in Progress	266,757.85	266,757.85	
Infrastructure			
Total Capital Assets, Net of Accumulated Depreciation	**1,222,620.83**	**1,165,786.39**	
Total Assets	**1,438,809.95**	**1,437,405.45**	

Havre De Grace Housing Authority
FY2026 - 07/01/2025-06/30/2026
No. of Dwelling Units: 60
Statement of Financial Position
As of 12/31/2025

Liabilities			
Current Liabilities			
Accounts Payable	19,676.34	128,259.82	$82,500 HABC fee for service & $45,759.8 Faulty water accl.
Accounts Payable - HABC		105,706.71	HABC has not invoiced HDGHA for fronted costs
Payroll Liabilities		(3,578.76)	Pending reconcilaition
Accrued Compensated Absences - Current	587.84	587.84	
Accounts Payable - Other Government	18,740.97	13,656.00	PILOT payment
Tenant Security Deposits	46,419.48	45,319.48	[redacted] Move outs
Current Portion of Long-term Debt - Capital Projects/Mortgage Revenue	3,728.00	3,728.00	
Other Current Liabilities	5,958.90	-	
Accrued Liabilities - Other	8,772.41		
Total Current Liabilities	**103,883.94**	**293,679.09**	
Non- Current Liabilities			
Long-term Debt, Net of Current - Capital Projects/Mortgage Revenue	5,460.00	5,460.00	
Non-current Liabilities - Other	41,168.40	32,024.31	[redacted] - FSS Graduation
Accrued Compensated Absences - Non Current	1,763.51	1,763.51	
Total Non-Current Liabilities	**48,391.91**	**39,247.82**	
Total Liabilities	**152,275.84**	**332,926.90**	
Net Investment in Capital Assets	1,213,432.83	1,156,598.39	
Beginning Equity - rollforward	134,308.00	73,101.27	
Restricted Gain/loss - current	(61,206.73)	(125,221.11)	
Total Equity	**1,286,534.10**	**1,104,478.55**	
Total Liabilities and Equity	**1,438,809.95**	**1,437,405.46**	

Havre De Grace Housing Authority
FY2026 - 07/01/2025-06/30/2026
No. of Dwelling Units: 60
2026 Statement Of Operations
As of 12/31/2025

Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Operating Receipts					
Dwelling Rental	386,160	193,080	192,410	(670)	$150,045.27 was collected through Dec
Excess Utilities	1,752	876	-	(876)	
Nondwelling Rental	-	-	-	-	
Total Tenant Revenue	**387,912**	**193,956**	**192,410**	**(1,546)**	
Interest on General Fund Investments	-	-	1.03	1	
Other Income	5,109	2,554	5,062	2,508	
CDBG Funds	-	-	-	-	
Total Other Income	**5,109**	**2,554**	**5,063**	**2,509**	
Operating Subsidy	228,306	114,153	166,149	51,996	Includes Sep, Oct, Nov & Dec revenue accrual
Capital Funds	207,261	103,631	-	(103,631)	
Other HUD Grants	167,284	83,642	37,078	(46,564)	ROSS and FSS
Total Operating Grants	**602,851**	**301,425**	**203,227**	**(98,198)**	
Total Revenue	**995,871**	**497,935**	**400,701**	**(97,235)**	
Operating Expenses - Administration					
Salaries	-	-	15,271	15,271	[redacted]
Benefit	-	-	5,039	5,039	
Legal Expense	3,000	1,500	4,140	2,640	
Staff Training	-	-	1,356	1,356	
Travel	-	-	-	-	
Accounting Fees	-	-	-	-	
Auditing Fees	10,352	5,176	1,950	(3,226)	
Other Administrative Expenses	191,225	95,613	102,199	6,587	$5,187.89 -KBS and Accl. HABC $82,500
Total Administrative Expenses	**204,577**	**102,288**	**129,956**	**27,667**	
Tenant Services					
Salary	177,599	88,800	58,311	(30,489)	[redacted]
Benefits	36,306	18,153	9,816	(8,337)	

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2026 Statement Of Operations
As of 12/31/2025

Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Recreation, Publications and Other Services	10,575	5,288	3,024	(2,263)	
Contract Costs, Training and Other	2,500	1,250	27,468	26,218	MRI Software support
Total Tenant Services	**226,980**	**113,490**	**98,619**	**(14,872)**	
Utilities					
Water	82,152	41,076	70,005	28,929	$45,759.82 accl for Faulty DPW Bill
Electricity	24,051	12,026	16,596	4,571	
Gas	6,827	3,414	4,981	1,567	
Fuel	-	-	-	-	
Labor	-	-	-	-	
Other Utilities Expense	-	-	-	-	
Total Utilities	**113,030**	**56,515**	**91,583**	**35,067**	
Ordinary Maintenance and Operation					
Salary -OMO	67,897	33,949	-	(33,949)	HABC crew on maint. filled back log of WO
Benefits -OMO	13,880	6,940	-	(6,940)	HABC crew on maint. filled back log of WO
Materials	28,786	14,393	29,328	14,936	
Contract Costs	46,259	23,130	54,621	31,491	HABC crew on maint. filled back log of WO
Total Ordinary Maintenance and Operation	**156,822**	**78,411**	**83,949**	**5,539**	
Protective Services					
Salary -PS	-	-	-	-	
Benefits -PS	-	-	-	-	
Materials -PS	-	-	-	-	
Contract Costs -PS	10,000	5,000	-	(5,000)	
Total Protective Services	**10,000**	**5,000**	**-**	**(5,000)**	
General Expense					
Insurance	66,518	33,259	30,857	(2,402)	Actuals
Pavments in Lieu of Taxes	27,313	13,656	13,656	(0)	Accural - paid in Janaury
Terminal Leave Payments	-	-	-	-	
Collection Losses	-	-	-	-	

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No. of Dwelling Units: 60
2026 Statement Of Operations
As of 12/31/2025

Description	Annual Budget	YTD budget	YTD Actuals	Sur/(Def)	Comments
Other General Expenses	-	-	936	936	Janitorial Services
Total General Expense	**93,830**	**46,915**	**45,449**	**(1,466)**	
Total Operating Expense	**805,239**	**402,620**	**449,555**	**46,936**	
Sur/(Def)	**190,632**	**95,316**	**(48,855)**	**(144,170)**	
Nonroutine Expenditures		-	-	-	
Extraordinary Maintenance	-	-	-	-	
Replacement of Nonexpendable Equipment	-	-	-	-	
Property Betterments or Additions	-	-	-	-	
Depreciation	-	-	76,367	76,367	
Total Nonroutine Expenditures	**-**	**-**	**76,367**	**76,367**	
		-			
Hard Cost	**190,632**	**95,316**	**-**	**(95,316)**	
		-			

Board of Directors Meeting
Monthly Operation Report

Board Meeting | 2/9/26

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Overview

As of January 2026, we've made solid progress stabilizing operations at the Havre De Grace Housing Authority. Our team has closed many of the compliance findings and continues to work through the remaining items. We've focused on getting the fundamentals right strengthening office management, bringing resident files into full HUD compliance, and updating policies and procedures so expectations are clear and consistent. We're also beginning work to update the website so residents have clearer, easier access to administrative services and essential information. This work is setting the foundation for stronger financial oversight, more reliable maintenance, and sustainable operations going forward.

Housing Operations

Work Orders (January)		Vacancies		Recertifications	
Generated:	**32**	Total as of 1/30:	**1**	Attempted:	**59**
Completed:	**32**	Leased:	**1**	Completed:	**46**
Open:	**0**	In Repair:	**1**	Outstanding:	**13**

Daily operations continue to encompass managing resident maintenance and rental needs; replacing major equipment as needed (stoves, refrigerators, furnaces, hot water heaters) and solidifying the procurement of staff and contractor assistance. HABC has had two units to turn and have done so with excellence and within the 20–30-day time required by HUD.

There have been no safety and security issues during the month of January 2026.

HABC is pleased to confirm the finalization of the renovation of the Community Room within the management building as well as the entry to the building. (thanks to Vigil Contracting). The next step is to meet with additional contractors to review the scope of work for the remainder of the building to include the management office, coordinator offices and the kitchen

HABC team had the opportunity to walk the location of the suspected valve leak that was thought to add to an exorbitant water consumption at the property. Upon surveying the area with Vigil contractors, it was determined there was no ongoing leak and no evidence that this consumption was being caused by any malfunction of HDG HA equipment. However, during this walkthrough, it was determined that one of the HDG HA master water meters had been recently replaced by HDG DPW because it was tagged as deficient by DPW. The next step is for the HABC COO to meet with DPW to review the consumption data from previous billing to get an understanding of how the data indicates a leak may have actually been caused by a malfunctioning meter. In the meantime, HABC has ensured that payment is remitted and billing is satisfied for the remaining HDG HA meters.

Housing Operations (Cont.)

HABC maintenance team assisted the HDG HA with preparing for the annual NSPIRE inspection scheduled for February 6th to be conducted by the HUD contractor Capital Management Consulting. The team performed pre-inspections of each unit and made repairs for any deficiencies noted prior to the February 6th inspection. The capital needs noted in the January report remain priorities to addressed.

Resident Services

December 2025, the following IT-related actions were completed:

1. **In-person FSS Information Session**
   Two (2) in-person FSS Information Session were held for current FSS participants

2. **Interviews**
   Conducted interviews for the ROSS Service Coordinator position

3. **FSS Program Manager Progress**
   FSS Program Manager completed Nan McKay training and certification to better manage the FSS Program

Personnel Update

There has been significant progress achieved to stabilize HDG HA. An important part of the stabilization is in hiring personnel who will be able to continue the momentum initiated by HABC to properly manage the office, attend to maintenance issues and capital needs. HABC has conducted the first round of interviews for an asset manager position and will be holding final rounds during the month. An asset manager is expected to be on board by the beginning of March 2026. The posting for a Maintenance Worker II position closed on Thursday January 29th with 16 applications submitted. Interviews for this position will commence in February with the expectation of filling this position no later than the end of March.

Full staffing at the management office is expected no later than the end of March 2026.

Information Technology

We received the five computers that were ordered, and they have been set up and configured with the necessary software. Currently, they are securely stored in the IT department at HABC. We plan to deliver and install these computers as soon as the new staff members are on site.

Financial

Please see the attachment.

HUD Compliance

No update for this report