

April 22, 2013

**Antrim County Housing Board Minutes
April 18, 2013 Meeting**

Meeting called to order at 1:00 p.m.

Minutes read from February 13, 2013 Meeting, motion from Jan Olach with support from Laura Sexton. All in favor.

Members Present: Bernard Blackmore, Chairman, Jan Olach, Mike Hayes, Laura Sexton, Ed Boettcher

Members Absent: Bridgett Russell

New Applications (CDBG)

002-2013-Family of 2, income \$11,874, home needs everything, estimate \$50,627

Laura motion to approve on condition that leveraging available and all lead paint work included in project, with support from Mike Hayes. All in favor

003-2013-Family of 1, Senior, SSA income \$13,812, hook-up to MAWSA \$4,723., HO has a lot now for \$9,914.00.

Lauara motion to approve with support from Jan Olach. All in favor.

004-2013 Family of 2- SSA-SSI income \$16,752, need drainfield replaced, pump septic, received 1 bid of \$2,775

Jan motion to approve with Laura supporting. All in favor.

Update on Applications

012-2012- received 1 bid, Barry's total Home Mntce will be awarded \$3,400, waiting for title clearance.

Title clearance completed 4-18-19, loan will be closed next week.

018-2012-Received 2 bids, Barry's total Home Mntce - awarded. \$3,675.00

**001-2013-Family of 3,
Family in need of a furnace totaling \$3,532- DHS may be paying \$1,615, 3%
loan. Awarded to D & M work completed.**

Update on Properties

Elm Street property received bid for \$16,000.

03-18-2013 Met with Bonnie Robbins from Habitat & they have looked at the home and are quite interested.

Bonnie Attended the meeting & they are trying to get some private financing to purchase the home.

Delinquency Review

- **Patricia Crego-deferment of Loan # 0121-sent letter to Ms. Crego**
Received updated information from h/c, making dble payments
- **Charles Lord? Discuss reamortizing loan \$\$835.00 behind, balance \$2,983.56 as of 2-28-2013**
I will schedule a home visit prior to next borad meeting
- **Frederick Bernecker –reamortizing loan \$1,071.00 behind, Balance owed \$10,544.27**

Daughter is paying \$190 on house payments plus catching up back property taxes.

- **Harmer, Lorinda- Recommend foreclosure-\$1,347.00 behind as of 3-5-2013, 2012 property taxes are delinquent. Last payment was March 26, 2012. She is behind 18 months on her land contract.**

3-7-2013 phone call from Mr. Rowley-l/c holder, he has given B until 6-15-2013 to vacate the home, at that point he will put the home on the market, & he & his brother will make payments until the home sells.

3-18-2013 p/call from Ms. Harmer-she will be moving in April & is waiting for the paperwork from Mr. Rowley to sign the house back to him & he will be paying us off.

*Board recommended that foreclosure be started on this property
Mike Hayes made motion with support from Ed Boettcher , All in favor.*

- **Jason Merchant-Partial Release-Mistake on original mortgage-**

Mr. Garwood's office would like the minutes emailed to them so they can keep in the loop of what is happening in the housing department.

Ed motion to approve with Jan supporting the partial release for Merchant.

- *Richard Bonewit —Subordination Request-lowering rates & terms*
- *Jan Olach made motion to approve with support from Laura. All in favor.*
- *Domingo Benitz-foreclosure by 1st lienholder 4-201out mtg \$28450*

2. New Business

Income Limits-Changed – (went down \$50.00) See attached copy

TrueNorth Community Services-Jake Eckholm-Met with him on 3-14-2013-they needed volunteers to help clients fill out applications.

Discussion held about where the target area for our 2013-2014 grant should be Bellaire Or Elk Rapids per Mike Hayes & Jan Olach. All in favor.

- 3. Outstanding Bills-September 2011-December 2011- \$22,726.54, Paid May 2011 wages**

- 4. Administration Balance**

- 5. CDBG Grant for 2009- balance was canceled.**

- **Talked with Tracey Barnes regarding a new grant- she said to go ahead and apply.**
- **New MSHDA Specialist-Emily Petz**

- 6. Adjourn**

Monday, June 24, 2013

**Antrim County Housing Committee
Board Minutes
June 20, 2013**

Meeting called to order at 1:00 p.m.

No public comment

Minutes of April 18, 2013 meeting were recommended for approval by Laura Sexton with support from Jan Olcah. All in favor.

Members Present: Bernard Blackmore, Chairman, Jan Olach, Mike Hayes, Laura Sexton & Ed Boettcher

Members Absent: Bridgett Russell

New Applications (CDBG)

005-2013 Family of 2-Senior, income SSA \$32,100, hookup to village water, getting estimates, 3 % loan

It was recommend by the Board to check with the MASWA where the plume ends & if the hookup for this family would be free & get back with them at the next meeting.

006-2013 Family of 1, senior, income from SSA, \$23,000, needs roof replaced, waiting on getting bids.

Mr. Hayes motion to approve with support from Mr. Boettcher, All in favor.

007-2013- Family of 1, wages \$10,704, unemployment \$3,500, needs new fuel tank replaced, getting estimates.

Board recommended that I check with Ellsworth Farmers Exchange to see if they would put a tank in for free.

Update on Applications

002-2013-Family of 2, income \$11,874, home needs everything, estimate \$50,627, received 2 bids-\$26,940 & 49,852, Plus septic 3800 total \$30,740

003-2013-Family of 1, senior, SSA income \$13,812, hook-up to MAWSA \$4,723., HO has a lot now for \$9,914.00.

004-2013 Family of 2—SSA-SSI income \$16,752, need drain field replaced, pump septic, received 1 bid \$2,775

012-2012- received 1 bid, Barry's total Home Mntce awarded \$3,400, and project will be completed in June.

018-2012-Received 2 bids, Barry's total Home Mntce - awarded. \$3,675.00-Project completed 5-2013.

019-2012-Family of 1-RD working with family with grant funds to replace septic & drainfield & garage roof. Homeowner cannot afford any loan funds. Sent letter that application will be withdrawan 6-30-2013 if no response.

Update on Properties

Elm Street property sold for \$22,000 closed 6-12-2013.

Delinquency Review

- **Charles Lord? Discuss amortizing loan \$\$835.00 behind, balance \$2,983.56 as of 2-28-2013**
- **Harmer, Lorinda- Recommend foreclosure-\$1,347.00 behind as of 3-5-2013, 2012 property taxes are delinquent. Last payment was March 26, 2012. She is behind 18 months on her land contract.**
- ***Jason Merchant-Partial Release-Mistake on original mortgage-***

Merchant release has been taken care of.

New Business

**Outstanding Bills-September 2011-December 2011- \$22,726.54,
Paid May 2011 wages**

Administration Balance

**CDBG Grant for 2012- MSHDA wants submitted ASAP
Ready for submission by Mr. Crawford.**

Adjourn 1:35 p.m.

Respectfully submitted

**Patricia J. Lowery
Housing Director**

August 27, 2013

**Antrim County Board Minutes
August 12, 2013 Meeting**

Meeting called to order at 1:00 p.m.

Minutes read from July 18, 2013 Meeting, motion from Jan Olach with support from Mike Hayes. All in favor.

Members Present: Bernard Blackmore, Chairman, Jan Olach, Mike Hayes, Bridgett Russell, Ed Boettcher

Members Absent: Laura Sexton

New Applications (CDBG)

002-2013-Family of 2, income \$11,874, home needs everything, estimate \$50,627

Letter sent to applicant the ACHC would only do the septic system, get a 2nd bid, Motion from Bridgett, **with support from Ed. All in favor**

003-2013-Family of 1, Senior, SSA income \$13,812, hook-up to MAWSA \$4,723., HO has a lot now for \$9,914.00.

Repairs have been completed.

004-2013 Family of 2- SSA-SSI income \$16,752, need drainfield replaced, pump septic, received 1 bid of \$2,775

Jan motion to approve with Laura supporting. All in favor.

Letter sent for more information, no response, and application withdrawn 8-13-2013.

005-2013 Family of 2-Senior, income SSA \$32,100, hookup to village water, getting estimates, 3 % loan

It was recommend by the Board to check with the MASWA where the plume ends & if the hookup for this family would be free & get back with them at the next meeting.

*Sent letter for further information-no response-
Application withdrawn 8-13-2013*

006-2013 Family of 1, senior, income from SSA, \$23,000, needs roof replaced, waiting on getting bids. Estimate \$8700.00 plus lead cost

Ed motion to support up to \$12,000 with support from Bridgett. All in favor.

007-2013- Family of 1, wages \$10,704, unemployment \$3,500, needs new fuel tank replaced, getting estimates.

Board recommended that I check with Ellsworth Farmers Exchange to see if they would put a tank in for free.

Motion made by Jan to get another bid with support from Mike. All in favor.

009-12 Family of 2, senior, income from SSA, income \$1100 mo., needs pump, tank hookup, received 2 bids, \$1,750, and \$1,772.00

DHS would be paying \$662.

Ed motion to approve with support from Jan. All in favor.

012-2012- received 1 bid, Barry's total Home Mntce awarded \$3,400, and project complete.

Delinquency Review

- **Charles Lord? Discuss amortizing loan \$\$835.00 behind, balance \$2,983.56 as of 2-28-2013**

Discussion on a visit to the Lord property, board recommended that I have another person go with me. I did get a phone number for Mr. Lord's work & contacted him there, discussed his situation & obtained a payment agreement.

- **Harmer, Lorinda- Recommend foreclosure-\$1,347.00 behind as of 3-5-2013, 2012 property taxes are delinquent. Last payment was March 26, 2012. She is behind 18 months on her land contract.**

7-8-13 p/c from land contract holder-Ms. Harmer has signed a quitclaim deed to Mr. Rowley on this property. Mr. Rowley would like to make a cash offer to the ACHC on the loan.

Harmer-Board recommends we accept \$4,750.00 as payment in full on this loan from Mr. David Rowley. Mike made motion with support from Bridget. All in favor.

New Business

CDBG Grant for 2012-Submitted July 8, 2013

Grant # MSC-2012-0333-HOA has been approved by MSHDA with the attached conditions & must be approved by the Housing Board.

Motion made by Mike with support from Bridgett to accept the new grant, MSC-2012-0333-HOA, All in favor.

2. Adjourn at 1:55 p.m.

October 18, 2013

**Antrim County Housing Board Minutes
October 17, 2013**

Meeting called to order at 1:05 p.m.

Members Present: Ed Boettcher, served as Chairman, Jan Olach, Mike Hayes, Bridgett Russell, Laura Sexton

Members Absent: Bernard Blackmore

Minutes read from September 19, 2013 meeting, motion from Laura Sexton with support from Mike Hayes. All in favor

New Applications (CDBG)

011-2013-Family of 2, income from SSA \$27,142, 1st Mtg with RD, Homeowner in need of carpet replacement-entire home the carpeting has stretched- estimate \$3,600

2 bids, Carpet Barn & Kiss Carpets, they would like Kiss carpet

Bridgett motion to approve with support from Mike Hayes, all in favor.

Update on Applications

002-2013-Family of 2, income \$11,874, Homeowner was informed that septic/drain field was the only work we could do.

Contracts awarded-work in process –work completed 10-16-2013

007-2013 Family of 1, income from wages & unemployment,

(3) Contracts awarded, work in progress

009-2013-Family of 1, income from SSA, \$14,636, needs well pump, tank,

Contract awarded, work in progress-work completed.

Delinquency Review

- Harmer, Lorinda- Loan paid in full-9-25-2013

Write-Off

- Benitez, Domingo-Redemption up 10-29-2013 Write off \$29,300- redemption on property up on 10-29-2013, board discussion on writing off debt. Motion by Laura Sexton to approve with support from Jan Olach. All in favor
- **410 Riverdale St.- 1st Mortgage with RD, 2nd with ACHC \$15,766.00**
Extenuating circumstance discussed with board regarding the reason for the write of this debt. Family will sell home for market value & Rural Development will release them from the balance of the debt because of the circumstances.
Discussion with the board, Mike Hayes to approve with support from Jan Olach, all in favor.
- 407 Richard Street-delinquent property taxes, going to tax sale, Laura motion to not pay any taxes, have her look for alternatives, with support from Mike Hayes, all in favor.

New Business

CDBG Grant – still in Prosecutor’s office-I met with Mr. Garwood & Prosecutor on 10-16-2013 to answer questions Mr. Rossiter had & get information he requested for his review.

Program Income-\$85,276.46 as of 9-30-2013

(4) Projects/loans completed \$12,617.00 in October 2013

I have no application waiting list at this time, I told the board that I went back through my list of names & sent letter out to those people asking if they were still interest in the program & if they needed help filling out the application. I have mailed out 4 applications from that list.

I did inform the board that I would be retiring on December 31, 2013 & that I have enjoyed working with all of them & I will miss them. I have enjoyed my job.

**Patricia J. Lowery
Housing Director**