

Housing Committee Meeting Minutes

May 15, 2014

Meeting was opened by Chairman Blackmore at 1:00 P.M.

Members present: Blackmore, Boettcher, Hayes, Olach, and Robbins

Members absent: Sexton

Others in attendance: Garwood, Scheel

Minutes of October 17, 2013 were approved as written. Boettcher/Olach 5-0

Scheel explained that he was discontinuing pulling credit reports on the clients. He will now send each client to the homeowner counselor at Northwest Community Action Agency. NMCAA will pull a credit report and share that information with Antrim Housing. NMCAA will also help the client with budgeting, home maintenance information and other financial issues. The Credit Bureau bill for the last 4 months was presented.

Scheel presented a written Director's Report (attached). Three client applications were then presented and discussed.

01-2013 There is an estimate of approximately \$30,000 but the client has limited equity. There was a lengthy discussion on having a clear policy on a loan/equity relationship. There is no policy at this time. Scheel was directed to bring additional information and a proposed policy to a future meeting. The client's application was tabled until the next meeting.

02-2013 This client met all MSHDA and County criteria for approval of the project as presented. There was an estimate of \$47,490. The client will apply for addition funding through Rural Development. Boettcher /Hayes to approve sending out for bids. 5-0

03-2013 This client has a project that was unfinished from the 2011 grant. The client is in need of a fence for their children. There was committee discussion on past issues and discussions with this case. Scheel was directed to research this case further and bring any additional information to the committee.

Scheel stated he had a recent request from a client for an emergency septic replacement. He asked the committee if the Chairman could approve the work between meetings per existing committee policy. The committee members agreed he has that authority. Boettcher/Robbins to affirm the Chairman has authority for emergency project approval. 5-0

Scheel presented information on applying for a new 2013 CDBG Housing Grant. The existing 2012 two year grant is almost one year old with no funds spent. MSHDA is willing to reissue a new two year grant with the same conditions as the 2012 grant. This assures enough time to expend all funds and not have the possibility of having MSHDA take funds back.

Chairman Blackmore opened the Public Hearing for the 2013 CDBG Housing Grant at 2:17 P.M.

Hearing no public comment, Chairman Blackmore closed the Public Hearing at 2:18 P.M.

Having no other business, Olach/ Hayes to adjourn the meeting. 5-0

**Housing Committee Report
May 15, 2014**

Bills

Credit Bureau of Traverse City \$15.00 per month, 4 months \$60.00

New Applications (Program Income)

01-2013-Family of 5-Income- \$36,563, well, insulation, HVAC, bathroom

02-2013-Family of 5, Income- \$41,756, roof, insulation, wiring, HVAC, drywall

03-2013- Family of 5, Income-\$10,900, fence

Update on Applications

12 applications sent out, two returned

Payment Review

- Current -32 clients within 90 days
- Delinquency -11 clients 91 days or more behind. 9 considered critical. I will be researching each client's file and proceeding accordingly.

Foreclosure

109 Leonard Road Mancelona- 2011 foreclosure. Foreclosure was defective. House is empty and in unsafe condition. Met with County Civil Counsel for legal opinion.

Financials

- Program Income-\$102,608.18 as of 4-30-2014
- CDBG Grant- new application for 2013 grant. Grant will have same conditions as current 2012 grant but allow us to have two full years to spend funds.

New Business

2014 CDBG Grant –

Advertising- 25 flyers have been posted in Bellaire for two weeks. We have had a good response. We have had more than a dozen calls with eight applications sent out that referenced the flyer. Flyers will be posted in Mancelona next week with flyers posted in Elk Rapids the following week.

Placemaking- Our current grant requires that 50% of the total dollars be spent in placemaking areas. We are required to pick three areas to spend this money.. I have included some of the requirements in a handout. A MSHDA consultant will be meeting with this board in a future meeting to help us through the process.

Other changes-

After a discussion at last month's housing meeting, I have started sending all clients to NMCAA credit counselors. They not only run the clients credit, but then they work on budgeting and other economic education for the client.

Housing Committee Meeting Minutes

June 19, 2014

Meeting was opened by Vice Chairman Olach at 1:07 P.M.

Members present: Hayes, Olach, Sexton and Robbins

Members absent: Blackmore, Boettcher

Others in attendance: Garwood, Scheel, Koch

Minutes of May 15, 2014 were approved as written. Robbins/ Sexton 4-0 passed

Scheel introduced Jodie Willobee, KBS Inc. and James Espinoza, MSHDA to discuss new placemaking rules attached to the CDBG County Allocation Grant. Willobee handed out an agenda, MI place placemaking, a map of previous county allocation projects and a list of demographic data for Antrim County. A discussion ensued on the accuracy of the demographic data with a promise from Willobee to recheck and bring back additional maps and demographic data for Alden, Bellaire, Central Lake, Ellsworth and Mancelona. Willobee will return next month with hopes the Housing Committee will approve three areas from the MSHDA approved list for placemaking opportunities. This will allow the county to spend 50% of their grant in placemaking areas as required

Scheel presented a written Director's Report (attached). Three client project bids were then presented and discussed.

01-2013 This is a replacement well with a low bid of \$3,800.00 by A.S. Rivard and Son. Sexton/Robbins 4/0 passed

03-2013 This client has a project that was unfinished from the 2011 grant. The client is in need of a fence for their children. Scheel had been directed to research this case further and bring additional information to the committee. Scheel had talked with a child welfare representative who stated that evidence showed the applicant was being harassed by neighbors who were calling police on a regular basis under the guise of child endangerment charges. There seemed to be no validity to the calls. Everyone seemed to think a fence would solve most of the issues. A low bid of \$3,500.00 was received by Simmons and Son LLC Sexton/Hayes 4/0 passed

04-2013 This is an emergency septic system replacement. A low bid of \$4,200.00 was received by C and K Excavating. Sexton/Hayes 4/0 passed

Scheel stated he had an unsolicited offer of \$4,000 for the Leonard Rd property. After a short discussion there was a motion by Sexton second by Hayes to contact the original

purchaser from 2011 and see if he was interested. If not, Scheel was to prepare a sales contract to sell the property. 4/0 passed

Having no other business, motion and second by Hayes/Robbins to adjourn the meeting.
4-0

Housing Committee Meeting Minutes

July 17, 2014

Meeting was opened by Vice Chairman Olach at 1:10 P.M.

Members present: Hayes, Olach, Sexton and Boettcher. Robbins arrived at 1:20 P.M

Members absent: Blackmore,

Others in attendance: Scheel,

Minutes of June 19, 2014 were approved as written. Sexton/Hayes 4-0 passed

Sexton requested a report of all client payments to be given to the committee each month.

Scheel presented a written Director's Report (attached). Client project bids were presented and discussed.

02-2013 5157 Graham Rd East Jordan. This is a full rehab project. There were two bids on the project. A low bid of \$51,871 from Simons and Son LLC, Myers Service at \$52,634 with an estimate of \$47,490. Sexton/Boettcher 5-0 passed

Scheel presented a partial discharge request for a 2012 client mortgage. The request has gone through the county counsel office with his approval. The client wishes to sell an adjacent lot to provide funds for more home repair. Hayes/Sexton 5-0 passed

Scheel handed out maps of the qualified placemaking areas in Antrim County and additional demographic data for Antrim County to discuss new placemaking rules attached to the CDBG County Allocation Grant. A discussion ensued of pros and cons of each area. Criteria for choosing included population, density of homes, income and home values. There was a concern of perceived fairness. It was stated that because of the above stated criteria, the decision is defensible on the objective criteria. . Bellaire, Central Lake and Mancelona were chosen to be the placemaking areas to receive 50% of the future CDBG housing grant. Sexton/ Hayes 5-0 passed. This will allow the county to spend 50% of future grants in placemaking areas as required

There was the question if Antrim or part of Antrim could be included with Mancelona as it is fairly seamless when driving between the two jurisdictions. Scheel stated that MSHDA has included adjacent areas in the past for other counties that had similar jurisdictions like Mancelona and Antrim. Motion to include part of Antrim to Mancelona as placemaking area. Area to include Elder Rd both sides, Derra on the east and Nodestine on the west. Boettcher/Hayes 5/0 passed

Having no other business, motion and second by Boettcher/Sexton to adjourn the meeting. 5-0

Antrim County Housing Committee Meeting Minutes

August 21, 2014

Meeting was opened by Vice Chairman Olach at 1:10 P.M.

Members present: Hayes, Olach, Robbins and Boettcher. Sexton arrived at 1:25 P.M

Members absent: Blackmore,

Others in attendance: Scheel,

Minutes of July 17, 2014 were approved with corrections of two spelling items. Darraugh Street and Nothstine Street, last sentence, first page. Hayes/Robbins 4-0 passed

Scheel presented the Client Payment Report. After reviewing the report, there was consensus to see this report quarterly.

Scheel presented the Voucher Payment report. After a short discussion there was a consensus on both the format and the vouchers to pay.

Scheel presented a written Director's Report (attached). One client project estimate was presented and discussed.

05-2013 7830 Larkspur Mancelona. This home is in need of a new roof. The estimate was for \$12,780. A motion to move ahead with contractors was made. Boettcher/Hayes 5-0 passed

There was a lengthy discussion on the Draft Place-Based Targeting Document with particular attention to the maps of the qualified placemaking areas in Antrim County. There was still a concern of the accuracy of Ellsworth census data. There will be some additional investigation in that regard.

The part of Antrim that is to be included with Mancelona as fairly seamless when driving between the two jurisdictions was missing from the map. Scheel will notify the planning consultant. It was also suggested that Ellsworth and Alden should have a placemaking area. Motion to include Alden and Ellsworth as placemaking areas. Boettcher/Sexton 5/0 passed.

Motion to recommend approval of the corrected Draft Antrim County Place-Based Targeting Strategy document to the County Board of Commissioners. Boettcher/Sexton 5/0 passed.

Having no other business, motion and second by Sexton/Hayes to adjourn the meeting. 5-0 2:10 P.M.

Antrim County Housing Committee Meeting Minutes

December 18, 2014

Meeting was opened by Member Boettcher at 1:15 P.M.

Members present: Hayes, Sexton and Boettcher.

Members absent: Blackmore, Olach, Robbins

Others in attendance: Garwood, Scheel

Minutes of August 21, 2014 were approved as presented. Hayes/Sexton 3-0 passed

Scheel presented a written Director's Report (attached). Additional items were presented including; the Director has been working with the County Accountant in balancing the General Ledger accounts with MSHDA software program OPAL for 2013 and 2014. The Director is also analyzing the Housing software program CDM. There has been some past errors in client entry's that may misrepresent the past due report. Julie Gardner from MSHDA has stated she is in the process of writing the new grant. It is expected at the county soon.

Three client project estimates were presented and discussed.

07-2014 3227 S Derenzy Bellaire. This home is in need of a new septic system. The estimate was \$4,200.00. This project will be funded with program income. A motion to put the project out for bids was made. Hayes/Sexton 3-0 passed.

08-2014 403 Maple Street Mancelona. This project included a roof, electrical, furnace and lead cleanup. The estimate was \$39,235. This project will be funded with the new 2014 grant. A motion to put the project out for bids was made. Sexton /Hayes 3-0 passed.

13-2014 616 E Broad Street Bellaire. This home was in need of a furnace. The estimate was \$4,700. The owner is not current with taxes and has failed to obtain home insurance. A motion to deny this project was made. Sexton /Hayes 3-0 passed.

Scheel presented the Financial Report. It was pointed out that there was a formula error on the PI added to date line. The error was fixed and a new report will be generated.

Having no other business, motion and second by Sexton/Hayes to adjourn the meeting.
3-0 2:15 P.M.