

Housing Council

A meeting of the Emmet County Housing Council was held on June 3, 2009 at 10:00 a.m.

Council members present: Mark Ashley, Secretary
Les Atchison
George Booth, Vice-Chairman
John Murphy, Chairman
Martin Van Berlo

Excused absence: None

Staff present: Cynthia Van Allen, Finance Director

Guests: Cathy Odom, Northwest Michigan Community Action Agency

The Council members approved the agenda.

The Council members reviewed and approved the minutes of the May 6, 2009 meeting.

Administrator's report:

*** The 2009 CDBG application has been completed by Ms. Odom and is ready to be submitted by Mr. Tamlyn.

*** The mortgage document has been revised to incorporate the provisions allowing the Council/County to pay one year's property taxes to prevent foreclosure and three month of creditor placed insurance which amounts will be added to the mortgages.

*** Ms. Van Allen to prepare a letter of thanks to Grantham Builders for project 08-06. The builder helped the homeowner clean up prior to start of construction.

Jobs in progress:

*** Job 08-02 has been completed and the mortgage has been signed and recorded.

*** Job 08-06, change orders totaling \$1,880.00 for 2 additional windows and replacement cabinets. Ms. Odom has secured a \$10,000.00 Home Preservation grant for this project.

*** Job 08-07 is finished. Final payment has been made to the contractor. The homeowner returned a very positive customer satisfaction survey for the whole process including the contractor, WB Builders.

*** Job 08-09, Mr. Atchison reported that he has located a potential replacement single wide trailer to replace the existing one for this project. Ms. Van Allen also let the Council know that the County has acquired property that includes a manufactured home that needs to be removed from the lot. The Council requested Ms. Odom to assess the viability of using used manufactured homes for a job. They would like to know the costs for removing an old trailer and for moving the replacement so they will have this information in the future.

*** Job 08-10, Ms. Odom has learned that the weatherization program will pay for the new boiler for this project.

*** Job 08-11 is still waiting for the weatherization program to determine the potential extent of their participation in this project.

*** Job 08-14, This is the project that was the subject of the May field trip. Ms. Odom believes the house is structurally sound. Approximate house value is \$50,000.00. The mortgage balance is \$43,500.00. Ms. Odom is trying to obtain a PIP loan, which program requires a monthly payment, for the siding. She is also working to obtain a Home Preservation loan for this project. Mr. Ashley moved that Ms. Odom obtain bids to replace the well and septic system. Mr. Booth seconded this motion. The motion passed by unanimous voice vote.

Mr. Ashley left the meeting at this point.

*** Job 08-15, The estimate to complete this project, including lead paint abatement work, is \$46,381.50. Mr. Atchison moved that the homeowner be asked to contribute \$11,381.50 from savings or a separate loan to the project and that the Housing Council approve \$35,000.00 for the balance of the rehabilitation. Mr. Van Berlo seconded the motion. The motion passed by unanimous voice vote.

*** Job 08-16, Mr. Booth moved to deny the homeowner's request for rehabilitation because the repair costs would exceed the estimate of appraised value. Mr. Atchison seconded the motion. The motion passed by unanimous voice vote.

Old business:

Ms. Odom and Ms. Bedard attended only the first day of the land bank conference in Traverse City. They both felt that it will be a couple of more years before this will become an effective tool.

New business:

*** Ms. Odom believes there are documents from the previous Housing Council at the Charlevoix County Sheriff's Department. She will investigate.

*** Mr. Murphy believes there are also old files in a storage building used by the Boyne City Housing Authority because he delivered them there into the keeping of Todd Sorenson.

*** Mr. Murphy also let Ms. Odom know that he has been signing off on previous CDBG loans at the request of Jane MacKenzie of Northern Homes CDC. He subsequently also let the Council know the name of the MSHDA specialist, Shawne Haddad, who has been in contact for transfers of mortgages.

*** Mr. Van Berlo made a motion to approve application by Northwest Michigan Community Action Agency for a \$1,000.00 administrative fee from the CDBG which will be applicable only for projects of \$10,000.00 or more with minimum of 50% matching for obtaining and administering the matching grants such as PIP or Home Preservation. Mr. Booth seconded the motion. The motion passed by unanimous voice vote.

Adjournment:

A motion to adjourn was made at 12:10 a.m. by Mr. Van Berlo, seconded by Mr. Booth and unanimously approved.

June 4, 2009

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