

## **Emmet County Housing Council**

A meeting of the Emmet County Housing Council was held on June 5, 2013 at 10:00 a.m. in the controller's conference room in the courthouse at 200 Division Street, Petoskey, Michigan.

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

Excused absence:               Mark Ashley, Secretary

Staff present:                   Cynthia Van Allen, Finance Director

Third party administrators:   Jonathan Scheel, Northwest Michigan Community Action Agency  
  Cathy Odom, Northwest Michigan Community Action Agency

Guests:                         None

The Council members approved the agenda.

The Council members reviewed and approved the minutes of the April 3, 2013 meeting.

### Administrator's Report:

\*\*\* Mr. Scheel let the Council know that St. Francis Xavier Federal Credit Union is processing the first Federal Home Loan Bank application which is for Charlevoix County. He anticipates them processing one for Emmet County within a week.

\*\*\* Mr. Scheel let the Council know that he and the County's Civil Counsel, Ms. Abbott, appeared in Probate Court on April 9, 2013 regarding the estate settlement for Ronald Shinn. The court ruled that the County is entitled to collect, even though the note has been lost, so \$12,500, one half the original mortgage, was paid to the County from the sales proceeds and has been added to program income. This case established a precedent so collection from the other projects which lack notes is anticipated.

\*\*\* Mr. Scheel reported that his presentation at the April Emmet County Board of Commissioners meeting was quite successful. The County appropriated \$60,000 from the 2012 excess of delinquent tax sale for use by the Housing Council.

\*\*\* Ms. Odom let the Council know that four of the Northwest Michigan Community Action housing staff attended a Michigan State Housing Development Authority meeting where they received updates on the program including changes in policies and procedures. She reported that currently MSHDA anticipates requiring only half the next grant will be allocated for use in the established "sense of place" locations.

\*\*\* Ms. Odom also reported that it is unlikely there will be an Rural Development funds available. There is, however, a new program called “Rural Development Packager”. NMCAA will complete most of the work for these monies with input from the clients.

\*\*\* Mr. Scheel let the Council know that he is working with the Community Housing Development Organization to build a low income home. He has approached the Emmet County Land Bank Authority about a piece of property held by that group on Bridge street. The first step, after obtaining the property, is finding a buyer. Then that buyer has to be qualified and obtain traditional financing. Next the home is built. MSHDA writes down the mortgage over time.

\*\*\* Mr. Scheel also reported that the rental rehabilitation program discussed at the last meeting may not be feasible. The administrative fee may not be enough to support NMCAA staff time.

#### Jobs in Progress:

Job 11-09 - Mr. Scheel explained that there is a single mother of four living in a seriously deteriorated manufactured home on her parents property on Brutus Road. The children are experiencing respiratory problems due to mold. The parents are willing to deed the property on which the home sits to the woman. The woman has applied for a \$5,000 loan and has been looking for a replacement home. There is \$1,500 available from the Department of Human Services for this project. Mr. Atchison made a motion to spend up to \$15,000 of County allocation money on a replacement. Mr. Van Berlo seconded the motion. With three yes votes and an abstention the motion passed.

Job 11-16 - Mr. Scheel presented an estimate of \$26,247, with a proposal to use \$15,247 from the Community Development Block Grant, \$10,000 from program income and \$1,000 from DHS, to rehabilitate a home on North Pleasantview Road in Levering. It is a small home with 60 acres, a portion of which is being farmed by the son of the owners. There is no mortgage on the property which has an sev of \$48,000. Mr. Van Berlo made a motion to put this project out for bid. Mr. Booth seconded the motion. By unanimous voice vote the motion passed.

Mr. Scheel let the Council know that he would have bids in July for two Emmet Street corridor homes and job 11-14 which is for a roof.

Ms. Odom distributed very positive customer satisfaction surveys from jobs 11-11 and 11-12.

Mr. Scheel reviewed the current financials with the Council.

#### Other Business:

\*\*\* Mr. Scheel reported that the City of Petoskey sponsored a neighborhood event for homeowners in the Emmet Street corridor letting the attendees know about the MSHDA program.

Public Comment:

\*\*\* None

A motion to adjourn was made and was unanimously approved.

Jun 10, 2013  
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