



PLANNING & DEVELOPMENT  
COMMITTEE MEETING  
THURSDAY, DECEMBER 11, 2014 – 8:00 A.M.  
COURTHOUSE CONFERENCE CENTER - (2<sup>nd</sup> FL – EAST WING)  
ROCK COUNTY COURT HOUSE  
JANESVILLE, WI

AGENDA

1. Call to Order
2. Adoption of Agenda
3. Minutes of Joint Planning & Development and Public Works Committees held Thursday November 13, 2014.
4. Minutes of Planning & Development Meeting held Thursday, November 13, 2014
5. Citizen Participation, Communications and Announcements
6. Code Administration & Enforcement
  - A. **Action Item:** Preliminary Land Division Approval
    - LD2014 052 (Lima Township) – Majorie Christian
7. Finance
  - A. **Action Item:** Department Bills/Transfers/Pre-Approved Encumbrances and Amendments to Encumbrances
8. Community Development
  - A. **Action Item:** CDBG Monitoring Remediation (Project IDs – 020622D1 / 020675D1 / 020716D1 / 020717D1)
  - B. **Action Item:** Amending the Housing & Community Development Policy and Procedure Manual to Facilitate Single Payor Checks
  - C. **Action Item:** Request for Review of Administrative Subordination Decision Loan ID #020344D1
  - D. **Action Item:** Request to Waive Subordination Processing Fee for Loan ID #00600611
9. Committee Reports
10. Adjournment

**Future Meetings/Work Sessions**

January 8, 2015 (8:00 am)

January 22, 2015 (8:00 am)

February 12, 2015 (8:00 am)

February 26, 2014 (8:00 am)

March 12, 2015 (8:00 am)

March 26, 2015 (8:00 am)



**ROCK COUNTY GOVERNMENT**  
*Planning & Development Agency*

**INTEROFFICE MEMORANDUM**

**TO:** Rock County Planning and Development Committee

**FROM:** Planning & Development Agency Staff

**SUBJECT:** Preliminary Approval of Land Division

**DATE:** December 4, 2014

**Summary:**

The following applicants are seeking Preliminary Land Division approval from the P&D Committee:

- LD2014 052 (Lima Township) – Marjoie Christian

**Recommendation:**

P&D Agency Staff recommends Preliminary Approval of LD2014 052 with conditions as indicated.



AGENCY USE ONLY

Application Number: 2014 052

Received By - Date  
(MM/DD/YYYY): 10-6-14

## PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM

**\*\*PLEASE DO NOT COMPLETE THIS APPLICATION FORM UNTIL YOU HAVE READ THE ROCK COUNTY PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM INFORMATION. PLEASE COMPLETE BOTH PAGES OF THIS FORM AND PREPARE A MAP CONTAINING ALL INFORMATION AS IDENTIFIED ON PAGE 2 OF THIS FORM.\*\***

- Applicant has contacted Town, Rock County Planning, Economic & Community Development Agency, and City(s)/Village (if land division is within Extra-Territorial Plat Approval Jurisdiction (ETJ) area) officials and these parties have determined land division is feasible:  Yes  No
- Land division is consistent with Town's Comprehensive Plan – Future Land Use Map:  Yes  No
- Land division area is located in a Farmland Preservation zoning district certified by the State of Wisconsin:  Yes  No  
If you answered Yes, proceed to 4. If you answered No, proceed to 5.
- Land division meets Town Base Farm Tract and any other applicable Farmland Preservation zoning district requirement:  Yes  No
- Land division will require a zoning change:  Yes  No

### APPLICANT INFORMATION

6. LANDOWNER OR AUTHORIZED LANDOWNER REPRESENTATIVE

a. Name:	MARJORIE CHRISTIAN			Telephone:	
Address:	6940 N. COUNTY RD "KK"	City:	MILTON	State:	WI Zip: 53563
b. Name:				Telephone:	
Address:		City:		State:	Zip:

7. AGENT (SURVEYOR AND DEVELOPER)

a. Surveyor name:	COMBS AND ASSOCIATES, INC.			Telephone:	752-0575
Address:	109 W. MILWAUKEE ST	City:	JANESVILLE	State:	WI Zip: 53548
b. Developer name:				Telephone:	
Address:		City:		State:	Zip:

8. Identify the individual from 6. or 7. that will serve as the primary contact:  6a.  6b.  7a.  7b.

### LAND DIVISION INFORMATION

9. Reason for land division:  Sale/ownership transfer  Farm consolidation  Refinance  Other:

10. Land division area location:

Town of LIMA	NW 1/4 of NW 1/4
Section 33	Tax parcel number(s) - 6-11-293

11. Land division area is located within the Extra-Territorial Plat Approval Jurisdiction (ETJ) Area of a City(s)/Village:  
 Yes  No If Yes, identify: City(s)/Village of

12. Land division area is located adjacent to (check all that apply):  
 Local/Town road  County highway  State highway  U.S. highway

13. Landowner's contiguous property area (Square feet or acres): 6.4 ACRES M/L	14. Land division area (Square feet or acres): 6.4 ACRES M/L	15. Current zoning of land division area: A-3
16. Number of new/additional lots created by land division: 1	17. Future zoning of new/additional lot(s) created by land division: A-3	18. Future zoning of parent lot: A-3

19. Covenants or restrictions will be placed on the land division area:  Yes  No  
If Yes, identify covenants or restrictions:

20. A residential building is currently located in the land division area:  Yes  No  
If Yes, the building utilizes a:  Private onsite wastewater treatment system  Public sanitary sewer system

21. Public improvement construction proposal/plan will be submitted by (mm/dd/yyyy): NONE

22. Public improvement construction will begin on (mm/dd/yyyy):

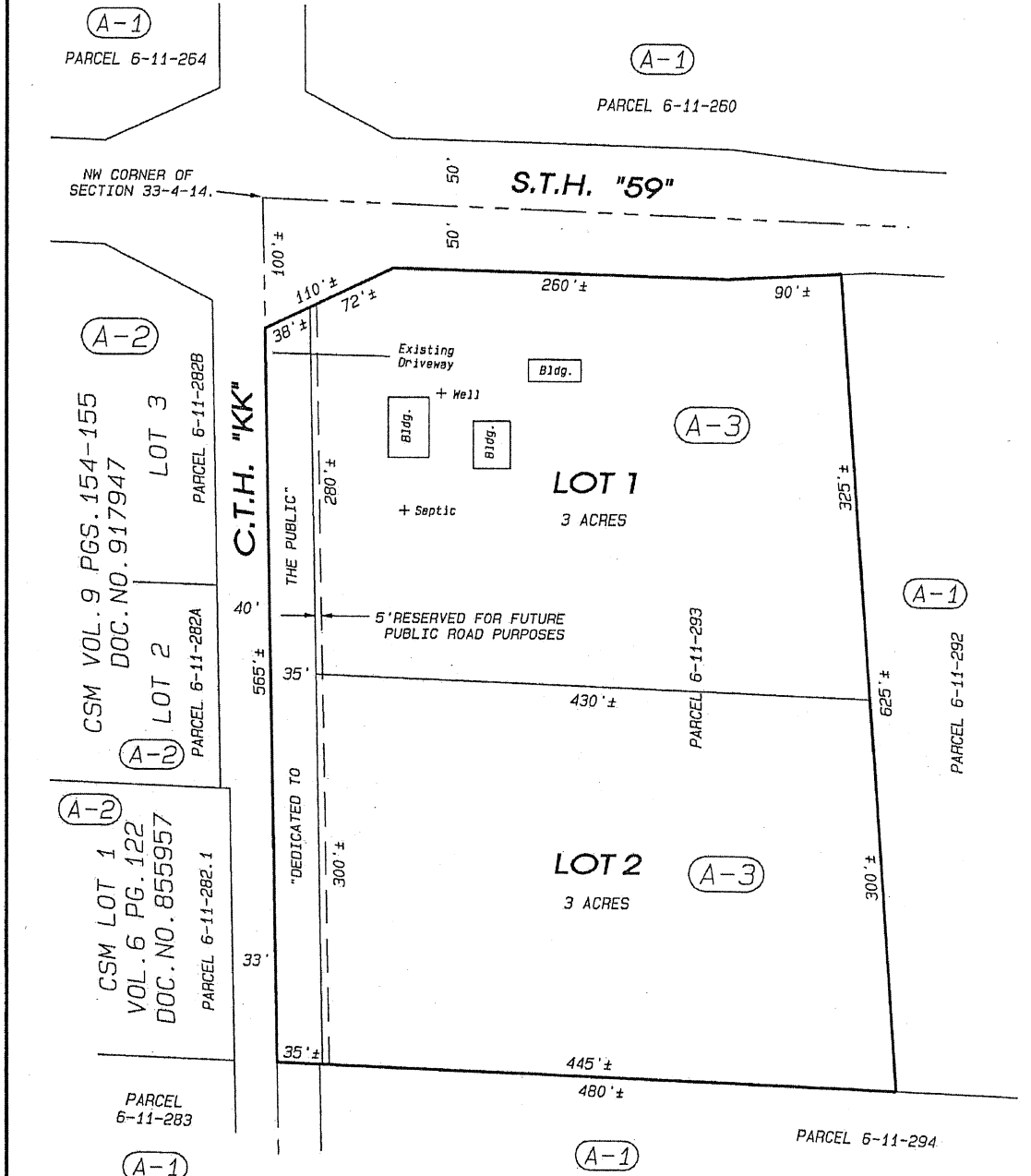
### APPLICANT STATEMENT AND SIGNATURE

I, as the undersigned, am a landowner applying for a minor land division in unincorporated Rock County, or am serving as the primary contact for said landowner. I do hereby verify that I have reviewed the ROCK COUNTY PRELIMINARY MINOR LAND DIVISION – APPLICATION FORM INFORMATION, reviewed and completed this application form, and submitted all information as required per said documents, and that all information is correct, accurate, and true to the best of my knowledge and belief, with all information accessible to me. These statements are being made to induce official action on the part of Rock County, its agents, employees, and officials.

LANDOWNER/PRIMARY CONTACT SIGNATURE: *Rolla J. [Signature]* DATE: 9-10-14

# PRELIMINARY CERTIFIED SURVEY MAP

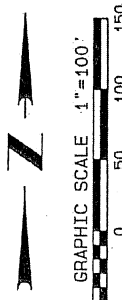
LOCATED IN THE NW 1/4 OF THE NW 1/4 OF SECTION 33, T.4N., R.14E. OF THE 4TH P.M., TOWN OF LIMA, ROCK COUNTY, WISCONSIN.



**NOTES:**

THIS MAP IS SUBJECT TO ANY AND ALL EASEMENTS AND AGREEMENTS, RECORDED AND UNRECORDED.  
 THE BASIS OF BEARINGS IS ASSUMED.

Project No. 114 - 251 For: BOSTWICK



DATE: AUGUST 20TH, 2014

**Combs & ASSOCIATES**

- LAND SURVEYING
- LAND PLANNING
- CIVIL ENGINEERING

109 W. Milwaukee St.  
 Janesville, WI 53548  
 www.combsurvey.com  
 tel: 608 752-0575  
 fax: 608 752-0534



LD 2014 052 Christian  
Application Number: \_\_\_\_\_

# PRELIMINARY MINOR LAND DIVISION – APPLICATION: REVIEW, RECOMMENDATION, AND ACTION FORM

## AGENCY REVIEW

1. Applicant has contacted Town, Rock County Planning and Development Agency, and City(s)/Village (if applicable) officials and these parties have determined land division is feasible:  Yes  No
2. Land division is consistent with Town's Comprehensive Plan – Future Land Use Map:  Yes  No
3. Land division is located in a Farmland Preservation zoning district certified by the State of Wisconsin:  Yes  No  
If you answered **Yes**, proceed to **4**. If you answered **No**, proceed to **5**.
4. Land division meets Town Base Farm Tract and any other applicable Farmland Preservation zoning district requirement:  Yes  No
5. Land division is in an Agricultural Resources Priority Area, per the *Rock County Farmland Preservation Plan*:  Yes  No
6. Land division will require a zoning change:  Yes  No
7. Preliminary minor land division application is complete:  Yes  No

If you answered **Yes** to **7.**, proceed to **9**. If you answered **No** to **7.**, indicate the missing information below, **7a. – 7e**. After all missing information is supplied, proceed to **8**. An Agency recommendation (**10.**) will not be provided until all missing information has been supplied by the applicant.

	Missing Information
<b>7a.</b> A map clearly marked " <i>PRELIMINARY PLAT OF SURVEY OR CERTIFIED SURVEY MAP</i> ", identifying the land division area and containing all of the following information:	<input type="checkbox"/>
<b>a.</b> Location of the land division area by section, township, and range:	<input type="checkbox"/>
<b>b.</b> Approximate location and dimension of all <b>EXISTING</b> streets and property lines, including name and ownership (if applicable), in and adjacent to the land division area:	<input type="checkbox"/>
<b>c.</b> <b>EXISTING/PROPOSED</b> County, Town, and City/Village (if applicable) zoning designations of all <b>EXISTING/PROPOSED</b> lot(s) and outlot(s), in and adjacent to the land division area:	<input type="checkbox"/>
<b>d.</b> Approximate location and dimension of all <b>EXISTING/PROPOSED</b> lot(s), outlot(s), and block(s), numbered for reference, in the land division area:	<input type="checkbox"/>
<b>e.</b> Indication of all <b>PROPOSED</b> lot(s) and outlot(s) use if other than single-family residential, in the land division area:	<input type="checkbox"/>
<b>f.</b> Distance from all <b>PROPOSED</b> lot(s) and outlot(s) point of beginning to section corner or quarter corner, in the land division area:	<input type="checkbox"/>
<b>g.</b> Approximate location, dimension and name (if applicable) of all of the following, whether <b>EXISTING</b> or <b>PROPOSED</b> , in the land division area:	<input type="checkbox"/>
<b>(1)</b> Buildings:	<input type="checkbox"/>
<b>(2)</b> Streets, alleys, and public ways:	<input type="checkbox"/>
<b>(3)</b> Driveways:	<input type="checkbox"/>
<b>(4)</b> Rail lines:	<input type="checkbox"/>
<b>(5)</b> Private water wells or water supply systems:	<input type="checkbox"/>
<b>(6)</b> Private onsite wastewater treatment systems or public sanitary sewer systems:	<input type="checkbox"/>
<b>(7)</b> Any other public utilities:	<input type="checkbox"/>
<b>(8)</b> Easements (Utility, drainageway, pedestrian way, etc.):	<input type="checkbox"/>
<b>(9)</b> Vegetative land cover type:	<input type="checkbox"/>
<b>(10)</b> Environmentally sensitive areas (Floodplain, steep slope, etc.):	<input type="checkbox"/>
<b>(11)</b> Productive agricultural soils, cultural resources, and woodlands:	<input type="checkbox"/>
<b>(12)</b> Surface water features:	<input type="checkbox"/>
<b>(13)</b> Drainageways:	<input type="checkbox"/>
<b>(14)</b> Detention or retention areas:	<input type="checkbox"/>
<b>(15)</b> Cemeteries:	<input type="checkbox"/>
<b>(16)</b> Bridges/culverts:	<input type="checkbox"/>
<b>(17)</b> Rock outcroppings:	<input type="checkbox"/>
<b>h.</b> Approximate location, dimension, name (if applicable), and purpose of all dedicated public parks or outdoor recreation lands, or any other public or private reservation, including any conditions, in the land division area:	<input type="checkbox"/>
<b>i.</b> Preliminary concept for connection with existing public sanitary sewer and water supply system or an alternative means of providing water supply and treatment and disposal of sewage, in the land division area:	<input type="checkbox"/>
<b>j.</b> Preliminary concept for collecting and discharging stormwater in the land division area:	<input type="checkbox"/>

AGENCY REVIEW	
	Missing Information
k. Scale, north arrow, and date of creation:	<input type="checkbox"/>
l. Any other information required by the Agency:	<input type="checkbox"/>
7b. Map prepared at a scale not to exceed two hundred (200) feet to the inch, with the map pages numbered in sequence if more than one (1) page is required, and total map pages identified on each page:	<input type="checkbox"/>
7c. Map prepared by a land surveyor licensed in Wisconsin:	<input type="checkbox"/>
7d. All required application form information and required party's signature on the application form:	<input type="checkbox"/>
7e. A hard copy of the application form and the map, an electronic copy of the map in a format compatible with the Agency's Geographic Information System (GIS), and application fee:	<input type="checkbox"/>
8. Preliminary minor land division application is complete:	<input checked="" type="checkbox"/> Yes
9. Preliminary minor land division application has been provided to other reviewing parties for review and comment, and if these parties have comments, said comments have been provided to the Agency: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If you answered No, the application must be provided to other reviewing parties before completing any further sections of this form.	

AGENCY RECOMMENDATION	
10. Agency recommendation: <input type="checkbox"/> Approve <input checked="" type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
11. If you answered <b>Approve With Conditions</b> to 10., list conditions (Use additional sheet (2a) if necessary):	
1. Exiting structures shall meet setback regulations on Lot 1.	
2. Acceptable soil and site evaluation received on Lot 2.	
3. Show septic an well location on Lot 1	
12. Agency recommendation rationale and findings of fact (Use additional sheet (2a) if necessary):	
AGENCY SIGNATURE: <u>Colin M. Brynes</u>	DATE: <u>10/10/14</u>
TITLE: <u>Administrator - Rock County Planning, Economic &amp; Community Development Agency</u>	

TOWN ACTION	
13. Town action: <input type="checkbox"/> Approve <input checked="" type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
14. If you answered <b>Approve With Conditions</b> to 13., list conditions (Use additional sheet (2a) if necessary):	
1.	
2.	
3.	
15. Town action rationale and findings of fact (Use additional sheet (2a) if necessary):	
TOWN SIGNATURE: _____	DATE: _____
TITLE: _____	

PLEASE RETURN THIS FORM, VIA POSTAL MAIL OR EMAIL, TO:

ROCK COUNTY PLANNING, ECONOMIC & COMMUNITY DEVELOPMENT AGENCY  
 51 N. MAIN ST.  
 JANESVILLE, WI 53545  
 EMAIL: BRYNES@CO.ROCK.WI.US

ROCK COUNTY PLANNING AND DEVELOPMENT COMMITTEE ACTION	
16. Committee action: <input type="checkbox"/> Approve <input checked="" type="checkbox"/> Approve With Conditions <input type="checkbox"/> Deny	
17. If you answered <b>Approve With Conditions</b> to 16., list conditions (Use additional sheet (2a) if necessary):	
1.	
2.	
3.	
18. Committee action rationale and findings of fact (Use additional sheet (2a) if necessary):	
COMMITTEE SIGNATURE: _____	DATE: _____
TITLE: <u>Chair – Rock County Planning &amp; Development Committee</u>	

**AGENCY RECOMMENDATION**

**11. If you answered Approve With Conditions to 10., list conditions:**

- 3. Utility easements put on lots as requested by utility companies.
- 4. Following notation on Final Map: "Since Lot 1 contains existing buildings which utilize an existing private sewage system no soil evaluation
- 5. on the lot was required at the time of this survey. However, soils on the lot may be restrictive to replacement of the existing system.
- 6. Vision easement shall be located at the intersection of CTH KK and STH 59 extending 200 feet along KK and 300 feet along STH 59
- 7. and vision easement shall be cleared of brush and trees under 6 inches in diameter. Trees larger than 6 inches may remain
- 8. subject to evaluation in the design phase, but trimmed up to 8 feet above the ground if they remain. Easement parameters shall be noted on Final CSM.
- 9. Final CSM submitted and approved by the Planning & Development Agency 1 year after Committee approval.
- 10. CSM's subject to local approval must be recorded within 6 months of their last approval and 24 months of first approval.

**12. Agency recommendation rationale and findings of fact:**

**TOWN ACTION**

**14. If you answered Approve With Conditions to 13., list conditions:**

- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

**15. Town action rationale and findings of fact:**

**ROCK COUNTY PLANNING AND DEVELOPMENT COMMITTEE ACTION**

**17. If you answered Approve With Conditions to 16., list conditions:**

- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

**18. Committee action rationale and findings of fact:**



Account Number	Account Name	PO#	Inv Date	Vendor Name	Inv/Enc Amt
64-6400-0000-63200	PUBL/SUBCR/DUES				
		P1403669	11/12/2014	ROCK VALLEY PUBLISHING LLC	31.95
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	1,588.00	1,248.47	0.00	31.95	307.58
<b>PLANNING PROG TOTAL</b>				<b>31.95</b>	
64-6900-0000-63107	PUBL & LEGAL				
		P1400198	10/31/2014	JANESVILLE GAZETTE INC	55.20
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	306.00	400.03	0.00	55.20	(149.23)
<b>BOARD OF ADJUSTMENT PROG TOTAL</b>				<b>55.20</b>	

I have examined the preceding bills and encumbrances in the total amount of **\$87.15**  
 Claims covering the items are proper and have been previously funded. These items are to be treated as follows:  
 A. Bills and encumbrances over \$10,000 referred to the Finance Committee and County Board.  
 B. Bills under \$10,000 to be paid.  
 C. Encumbrances under \$10,000 to be paid upon acceptance by the Department Head.

Date: **DEC 11 2014**

Dept Head \_\_\_\_\_

Committee Chair \_\_\_\_\_

2015 . . .

Rock County

COMMITTEE APPROVAL REPORT

11/19/2014

Pre-Approved Encumbrances

Account Number	Account Name	PO#	Inv Date	Vendor Name	Inv/Enc Amt
64-6460-0000-62119 ENC	OTHER SERVICES	R1500091	01/01/2015	WISCONSIN PARTNERSHIP FOR HOUSING	120,169.00
	Budget	YTD Exp	YTD Enc	Pending	Closing Balance
	120,169.00	0.00	0.00	120,169.00	0.00
<b>HOUSING GRANT CLEARING ACCOUNT PROG TOTAL</b>					<b>120,169.00</b>

I have examined the preceding bills and encumbrances in the total amount of **\$120,169.00**

Claims covering the Items are proper and have been previously funded. These Items are to be treated as follows:

- A. Bills and encumbrances over \$10,000 referred to the Finance Committee and County Board.
- B. Bills under \$10,000 to be paid.
- C. Encumbrances under \$10,000 to be paid upon acceptance by the Department Head.

Date: **DEC 11 2014**

Dept Head \_\_\_\_\_

Committee Chair \_\_\_\_\_

## Rock County Transfer Request - Over \$1,000

TO: FINANCE DIRECTOR      Date 11/20/14  
 Requested By Planning & Development  
Department

Transfer No. 14-112  
Colin Byrnes  
Department Head

FROM:	AMOUNT	TO:	AMOUNT
Account #: 64-6460-0000-61100 Description: Housing Clearing Acct-Wages Current Balance: \$31,154	31,154.00	Account #: 64-6460-0000-62119 Description: Hsng Clrng Acct-Othr Contr Ser	44,262
Account #: 64-6460-0000-61400 Description: Hsng Cl Acct-FICA Current Balance: \$2,363	2,363.00	Account #: Description:	
Account #: 64-6460-0000-61510 Description: Hsng Clr Acct-Retirement Current Balance: \$3,670	3,670.00	Account #: Description:	
Account #: 64-6460-0000-61610 Description: Hsng Clr Acct-Health Ins Current Balance: \$7,075	7,075.00	Account #: Description:	

**REASON FUNDS ARE AVAILABLE FOR TRANSFER - BE SPECIFIC**

Reduction in Departmental Staff.

**REASON TRANSFER IS NECESSARY - BE SPECIFIC**

In lieu of budget line items covering salary expense for county employees, the balance of all division salary related expenses need to be transferred to "Other Contracted Services" to pay the vendor contracted to administer the Community Development Program.

**FISCAL NOTE:**

Sufficient funds are available for transfer. *11/20/14*

**ADMINISTRATIVE NOTE:**

Recommended *[Signature]* *11/20/14*

**REQUIRED APPROVAL**

DATE

COMMITTEE CHAIR

Governing Committee \_\_\_\_\_

Finance Committee \_\_\_\_\_

# Housing Manual Amendment

- b. The Mortgage and Mortgage Note
  - c. The "Truth-in-Lending" Statement, explaining the terms of the loan
  - d. The "Notice of Right of Rescission" and provide the applicant with 2 copies (staff must provide an explanation of this document at time of receipt)
  - e. The "Authorization to Terms and Conditions of Loan"
  - f. The Applicant's "Proof of Insurance"
  - g. Notice that the property owner (and tenants, if applicable) received a copy of "Protect Your Family From Lead In Your Home"
  - h. "Commitment of Landlords to Rent to LMI Families" (if a rental rehabilitation project)
2. For loans involving Down Payment Assistance, the Planning and Development Agency will review all documents involved in the loan with the applicant at the time of the loan closing for the home purchase and also perform the following:
- a. Secure the signatures of the applicant and a representative of the financial institution providing the home purchase mortgage on the "Financial Institution Payment Request"; and
  - b. Have the applicant sign the Mortgage
  - c. Receive the applicant's proof of insurance for the file
  - d. Explain the repayment of the loan
  - e. Have the applicant sign the Truth-in-Lending Disclosure Statement, the applicant's authorization to terms and conditions, the mortgage note and borrower certification, the lead-based paint notice, and provide the applicant with two copies of the Notice of Right of Rescission, and explain the three-day right of rescission.
  - f. Prepare and issue a two-party check (homebuyer and financial institution) for the amount of the loan.

## **B. Progress Payments**

1. ~~Under no condition may loan funds be used to pay for the same work twice.~~

Remove

Revised October 2013

Remove

2. ~~Payments may not be forwarded to contractors in advance of work being conducted.~~
3. ~~Upon receipt of a Contractor's Payment Request and Lien Waiver, the Planning & Development Agency shall approve and make payment to the contractor an amount not to exceed eighty percent (80%) of the amount due to the contractor for work satisfactorily completed. Up to 3 payments may be made for any one contract. The remaining amount due the contractor will be paid upon satisfactory completion of the rehabilitation project.~~
4. ~~Each contractor payment request shall be made on a form provided by the Planning Agency.~~
5. ~~Each request for progress payment shall contain:~~
  - a. ~~Invoices, receipts and/or bills for materials and a labor statement that the work for which the requested progress payment has been performed is in accordance with the terms of the contract.~~
  - b. ~~A Planning & Development Agency inspection report confirming the work has been satisfactorily performed and is in accordance with the terms of the contract. The Planning Agency will make such inspections.~~
  - c. ~~The signature from an approved member of the Planning and Development Agency denoting approval of the work for which payment is requested~~
  - d. ~~The signature of the property owner~~
6. ~~All payments by the Rock County Planning & Development Agency to the contractor shall be by check, made payable to the property owner and supplier/contractor jointly. Payment for Down Payment or Property Tax Assistance programs will be made by two party check between the applicant and Bank, Land Contract Holder, or County Treasurer's Office.~~

New

1. Upon receipt of a completed Contractor's Payment Request, the Program Administrator shall approve and make payment to the contractor in an amount not to exceed 80% of the amount due the contractor for work satisfactorily completed. The remainder due the contractor shall be withheld pending satisfactory completion of the rehabilitation project.
2. Payment may be made to a contractor ONLY after a Contractor's Payment Request has been completed and signed by all parties. The form contains a clause that informs the project applicant that by signing the form they are releasing payment to the contractor. Payment checks to contractors will be 1 (single) party checks made out directly to the contractor.

New

- 3. Payment may be made for work done or materials purchased and on site only – NO ADVANCE PAYMENTS for materials allowed.
- 4. Each request for progress payment shall contain:
  - a. The contractor's certification that the work for which the progress payment has been requested has been performed in accordance with the terms of the contract.
  - b. Certification by an approved inspector that necessary inspections have been made and the work has been satisfactorily performed in accordance with the contract.
  - c. The signature of the project applicant denoting approval of the work for which payment is requested.
  - d. Lien waivers for all work and materials.

7. For contracts of less than \$2,000, a single payment shall be made to the property owner and contractor upon satisfactory completion of the work. For contracts greater than \$2,000, partial payments may be made to the owner and contractor.

Remember

8. The work will be conducted as specified in the bid document and contract. Deviation from this will be executed only upon written consent of the property owner, contractor, and the County of Rock.

9. In the event a dispute arises between the owner and the contractor with respect to the rehabilitation work, the Planning & Development Agency shall resolve the dispute in accordance with provisions of the Rehabilitation Contract. If such a dispute cannot be readily resolved, the Agency, with approval of the Planning & Development Committee, may make payments directly to the contractor, provided the work has been satisfactorily completed and certified by the Agency.

- i. This procedure must be in compliance with the 2005 Wisconsin Act 201 "Right to Cure" law.

10. The Planning & Development Agency shall advise the owner of any noncompliance with the requirements of the rehabilitation contract or of an incorrect invoice submitted by the contractor. The owner, with the assistance of the Agency, shall be requested to obtain appropriate corrective action from the contractor. No payment shall be made on the rehabilitation contract until the contractor has satisfactorily completed the necessary action.

- i. The contractor must be given the opportunity to correct unsatisfactory work. If a contractor demonstrates that they are not capable of making

ROCK COUNTY PLANNING & DEVELOPMENT AGENCY - COMMUNITY DEVELOPMENT PROGRAM

REQUEST FOR REVIEW OF STAFF / COMMITTEE DECISION

DATE OF REQUEST 11/19/14 LOAN NUMBER ~~900~~ 9135707

STAFF DECISION TO BE REVIEWED: EXCEPTION FOR LOAN TO VALUE

REASON FOR REQUEST: CLIENT IS GETTING DIVORCED, NEEDS EX-WIFE REMOVED. 1ST MORTGAGE IS A NO CASH OUT REFINANCE LOWERING HIS RATE OVER 2% FROM CURRENT.

FOR OFFICE USE ONLY

Date Request Received: \_\_\_\_\_

Specific Policy / Policy Decisions To Be Reviewed: \_\_\_\_\_

**REQUEST FOR SUBORDINATION OF ROCK COUNTY COMMUNITY DEV LOAN**

**LOAN ID:** 020344D1

**DATE:** November 12, 2014

NAME ADDRESS	CURRENT SUBORDINATION REQUEST	PRIOR SUBORDINATION REQUEST
[REDACTED]		
Rock County's Mortgage(s)	\$ 4,748.00	\$ -
Mortgage proposed to be refinanced (including closing costs)	\$ 120,000.00	\$ -
Any other preceding loans	\$ 9,271.00	
<b>TOTAL</b>	<b>\$ 134,019.00</b>	<b>\$ -</b>

**PROPERTY VALUE (PER APPRAISAL)** \$ 136,000.00

(Appraisal Date) 11/7/2014

OR  
*Fair Market Value per Rock County  
Treasurer*

LOAN TO VALUE RATIO 99%

PREPARER: Cheryl Martin  
DATE: 12/3/2014  
REVIEWER: Colin Byrnes

APPROVED

DENIED

NOTES:

*Exceeds loan-to-value ratio policy. Requires Committee Action.*



# 006006 I-1

November 6, 2014

Rock County Planning Department  
Community Development Authority

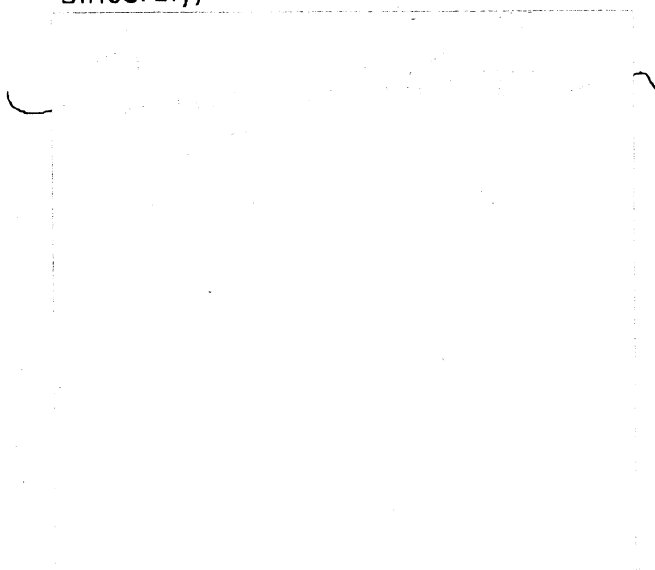
To whom it may concern:

I have been offered the opportunity by my first mortgage lender to refinance my first mortgage at a lower interest rate and they would wave some of the fees and closing costs since the loan is currently with them. This would involve a subordination request being submitted to my second mortgage holder and to you as my third mortgage holder. Both of the mortgages are already subordinated in that order. All payments are current on all three mortgages and property taxes are paid.

The refinance of my first mortgage would lower my monthly payments making my housing expenses more affordable. The waiving of fees and reduced closing costs by my first mortgage holder makes it more feasible for me to proceed with the refinance. I am requesting that the subordination fee charged by the Rock County Community Development Authority also be waived to assist in keeping refinancing expenses minimal while reducing my monthly expenses.

Thank you so much for your consideration.

Sincerely,





REQUEST FOR SUBORDINATION / ALTERATION OF ROCK COUNTY  
COMMUNITY DEVELOPMENT MORTGAGE

DATE:

TO:

FROM:

RE: Rock County, Wisconsin – Community Development Subordination Policy

Loan ID: \_\_\_\_\_ Loan Balance = \$ \_\_\_\_\_  
Community Development Home Rehabilitation Loan Customer:  
Property Address: \_\_\_\_\_

As per your request for the subordination of an existing Rock County Community Development Mortgage for the above-named party, please read the following information:

The Housing and Community Development Subordination Policy that is in effect at the time of your request governs the subordination process. A copy of the current subordination policy is attached.

For review of this request, please submit the following information to the County of Rock:

1. A completed "Request for Subordination – Alteration of Existing Mortgage" Application.
2. Current processing fee = \$100.
3. The 1003 Uniform Residential Loan Application specific to this loan request.
4. A one-year payment history for the applicant's existing loan
5. The documentation used to determine the current value of the property (i.e. appraisal, market analysis).
6. Subordination Agreement – Please be advised that Rock County **DOES NOT** create or draft the Subordination Agreement document. If the request is approved, Rock County will provide the appropriate signatures and notarizing of the provided agreement and return to the submitter for recording of the document.

Review of your application will begin when all of the information has been received. Rock County requires a minimum of 10 business days from the date when all required documentation has been received.

Providing false or fraudulent information will result in this request being denied.

If you have any questions, please contact Cheryl Martin at the Planning & Development Agency at 757-5587.

Attachments