



**COLUMBIA COUNTY
SOUTHERN HOUSING REGION COMMITTEE MINUTES
OCTOBER 28, 2013**

PRESENT: John Tramburg, Dean Perlick, Ben Wehmeier, Andy Buehler, Kirsten Johnson, Julie Anderson, Phillip Owens, Jr., Kathy Schauf and Kevin Brunner

ALSO PRESENT: Lois Schepp, Kari Justmann, Joanna Schumann, Oscar Herrera, Rick Radig, Colin Byrnes, Chris Parisey, John Meland, RoxAnne Witte and Carol Bralich.

The meeting was called to order at 1:32 p.m. and was properly noticed and published.

MOTION: On motion by Owens, Jr., second by Wehmeier, the agenda was approved.

UPDATES FROM DEPARTMENT OF ADMINISTRATION

OSCAR HERRERA:

Reported all seven regions in the Community Development Block Grant (CDBG) Program are moving forward. Mr. Herrera also announced Joanna Schumann is leaving the CDBG Program Manager position; however, she will still be the contact during the transition period. Mr. Herrera stated they are hoping to have a new program manager hired in November. He also thanked Lois Schepp for her hard work on the Southern Housing Region.

JOANNA SCHUMANN:

Reported all seven regions are under contract and proceeding with developing policies and procedures for their region. Ms. Schumann also reminded the housing committee that the ultimate program goals are to spend the funds as quickly as possible in order to access the 2013 allocation and she reminded the housing committee that adjustments can always be made in the future.

Ms. Schumann also stated the 2013 allocation for the CDBG Program is at the State and the Southern Housing Region should receive approximately another \$2.4 million. The award will be made once the new CDBG Program Manager is hired.

Ms. Schumann expects a smooth transition once a new program manager is hired. She will be involved in the training process and assisting with questions at this time.

RICK RADIG:

Reported the Southern Housing Region is one of three regions ready to draw funds. Mr. Radig also stated any financial questions should be addressed to him.

UPDATE REGARDING APPLICATION INTAKE

Kari Justmann provided an update on the application intake at all 10 counties. The following is the number of applications submitted in each county:

Columbia – 4
Dodge – 35
Jefferson – 12
Kenosha – 9
Ozaukee – 0
Racine – 2
Rock – 11
Sauk – 15
Walworth – 10
Washington – 10

Kenosha County and Rock County currently have funds available through their Revolving Loan Fund (RLF) Program, which will need to be spent before any regional funds can be used. Columbia County, Dodge County and Sauk County all have RLF Programs; however, all their funds are obligated at this time.

POLICIES AND PROCEDURES

Justmann reviewed the Housing Procedures Manual and discussed the following policies and procedures:

- A loan cannot be deferred past 30 years. If the owner still resides in the home 30 years after the original mortgage was signed and they income qualify at that time, a new mortgage can be signed for an additional 30 years with no repayment until they no longer reside in the home. If the owner does not income qualify at that time, the loan will be due in full.
- Rental projects up to \$20,000 will be deferred at 0% interest for 10 years. Rental projects over \$20,000 will be deferred at 0% interest for 15 years.
- No emergency projects will be addressed due to the limited funding available.
- When rehab plus lead and/or asbestos reduction activities cause the loan-to-value ratio to exceed 100% of the value of the home, those costs will be included as part of the loan and will not be granted.
- Rental projects with more than 4 units will not be eligible.
- There will be no limit on the total amount eligible for the purchase price and repairs for a home purchaser project. The home must be affordable.
- Property taxes must be paid up-to-date before proceeding with a project.
- All judgments must be paid up-to-date before proceeding with a project.

- To determine the value of the home, the program administrator will use the Fair Market Value as listed on the most recent property tax bill. If an appraisal was done in the last 3 years, the program administrator can use that value instead of the Fair Market Value.
- The redistribution of funds will be discussed after the quarter ending June 30, 2014.
- The distribution of funds paid back to the program will be determined when the first payback is made.
- No work will be allowed to be completed by the owner.
- Subordinations will not be allowed for medical expenses.
- There is no limit on the amount spent on each project; however, the project cannot go over 105% of the value of the home.
- The committee will meet quarterly until further notice.
- The program administrator will make project decisions (approval/denial and subordination requests) based on the policies and procedures established by the housing committee.

MOTION: On motion by Brunner, second by Wehmeier, the committee approved the above policies and procedures for the Southern Housing Region.

FUTURE HOUSING COMMITTEE MEETINGS

The next meeting will be held at the American Family Building.

OTHER BUSINESS

None

NEXT MEETING

The next meeting will be in January 2014. Lois Schepp will contact the committee with additional information once a date has been determined.

ADJOURNMENT

MOTION: On motion by Schauf, second by Owens, Jr., the meeting was adjourned at 2:30 p.m.

Respectfully Submitted:

Kari Justmann, Secretary

cc: Southern Housing Region Committee
Lois Schepp
Internet