



**AGENDA
ROCK COUNTY HOUSING AUTHORITY**

**Monday, November 2, 2015
8:00 A.M**

**Rock County Courthouse
Planning & Development conference Room
51 S. Main Street Janesville, WI 53545**

1. Call to Order
2. Adoption of Agenda
3. Election of Chair
4. Election of Vice-Chair
5. Minutes of Meeting on September 14, 2015
6. Program Administration Report - WPHD
7. **Action Item:** HOME Program Loans
 - A. Change Order – Loan ID 020127D1 = + \$2,000
 - B. Change Order – Loan ID 020135D1 = + \$635
 - C. Project ID: 60 = \$5,150
 - D. Project ID: 61 = \$27,400
 - E. Project ID: 62 = \$35,095
 - F. Project ID: 63 = \$5,425
8. Discussion: HOME Program Update
9. Action Item: Set Next Meeting Date
10. Citizen Participation, Communications and Announcements
11. Adjournment

ROCK COUNTY HOUSING AUTHORITY

CHANGE ORDER REQUEST

November 2, 2015

MEMO

TO: Rock County Housing Authority

FROM: WPHD, Program Administrator

SUBJECT: Change Order – Loan ID: 020127D1

On June 13, 2015, the committee approved a loan in the amount of \$27,350 for a property in the Town of Beloit. This is a five person household; one child has special needs.

The project started in early October. It includes siding, some new windows, a new patio door, and some interior kitchen work.

Two unexpected issues have come up that will result in the need for a change order. First, as they were applying siding to portions of the breezeway and garage, they found that the siding nails were exposed in certain areas of the garage and breezeway. Generally this would be fine and would be expected. However, because the child has some special needs, in this situation, it creates a hazard for that child.

Second, flooring in the kitchen needs to be replaced because of some required changes in the cabinet lay-out-changes required because of code. As a result, we are requesting that the committee approve a change order in the amount of \$2,000 for this project.

COMMITTEE ACTION

<input type="checkbox"/>	APPROVE	<input type="checkbox"/>	DENY
CHANGE ORDER REQUEST AMOUNT		\$2,000	
		11/2/2015	
Signature-Committee Chair		Date	

ROCK COUNTY HOUSING AUTHORITY
CHANGE ORDER REQUEST

November 2, 2015

MEMO

TO: Rock County Housing Authority

FROM: WPHD, Program Administrator

SUBJECT: Change Order – Loan ID: 020135D1

On September 14, 2015, the committee approved a loan in the amount of \$21,840 for a property in the Town of Beloit. This is a two person household, including a woman and her 91 year old mother.

The project is being completed in cooperation with CAC, who is providing weatherization services as a grant to the homeowner. We are putting on a new roof and doing interior work necessary to properly insulate the home.

The contractor who had the lowest bid was unable to start for 4-6 weeks which extended to 6-8 weeks. After discussion, the contractor has agreed to extinguish the contract and at this point, we are seeking a change order for \$635 to award the contract to the next lowest bid contractor.

COMMITTEE ACTION

<input type="checkbox"/>	APPROVE	<input type="checkbox"/>	DENY
CHANGE ORDER REQUEST AMOUNT		\$635	
		11/2/2015	
Signature-Committee Chair		Date	

ROCK COUNTY HOUSING AUTHORITY

ROCK COUNTY REQUEST FOR COMMITTEE ACTION FOR REHAB LOAN

Date:	November 2, 2015	Project ID:	60
Project Recommended By:		WPHD	
Project Funding Source		HOME Program Income	
HOUSEHOLD INFORMATION			
Household Size	5	Household Income	\$48,516
		Project Location	Town of Millton
FAIR MARKET VALUE INFORMATION		ASSESSED VALUE INFORMATION	
LAND	\$29,900	LAND	\$31,900
BUILDINGS	\$106,200	BUILDINGS	\$111,200
TOTAL	\$136,100	TOTAL	\$142,500
MORTGAGE AND LIENS			
1. (Chase Bank)	\$137,806.59	2.	
3.		PROPOSED ROCK COUNTY LOAN	\$5,150
TOTAL MORTGAGES AND LIENS	\$137,806.59	LOAN TO VALUE (WITH ROCK COUNTY LOAN)	1.00

ELIGIBILITY VERIFICATIONS			
<input checked="" type="checkbox"/>	Income less than 80%	<input checked="" type="checkbox"/>	Title in Name
<input checked="" type="checkbox"/>	Loan to Value less than 120%	<input checked="" type="checkbox"/>	Mortgage Current
<input checked="" type="checkbox"/>	Home value (after rehab) less than \$143,000	<input checked="" type="checkbox"/>	Taxes Current
<input checked="" type="checkbox"/>	Insurance	<input checked="" type="checkbox"/>	Conflict of Interest Signed
<input type="checkbox"/>	Flood Insurance (if required)	<input checked="" type="checkbox"/>	Lead Pamphlet received and signed

SUMMARY OF WORK:	
This loan is being made in conjunction with a Lead Hazard Grant. The amount of the lead grant will be \$19,795.	
Recommended Loan Amount:	\$5,150

COMMITTEE ACTION

<input type="checkbox"/>	APPROVE	<input type="checkbox"/>	DENY
LOAN AMOUNT APPROVED		\$	
Signature-Committee Chair		Date	

ROCK COUNTY HOUSING AUTHORITY

ROCK COUNTY REQUEST FOR COMMITTEE ACTION FOR REHAB LOAN

Date:	November 2, 2015	Project ID:	61
Project Recommended By:		WPHD	
Project Funding Source		HOME Program Income	
HOUSEHOLD INFORMATION			
Household Size	1	Household Income	\$23,918
		Project Location	Edgerton
FAIR MARKET VALUE INFORMATION		ASSESSED VALUE INFORMATION	
LAND	\$31,200	LAND	\$31,100
BUILDINGS	\$52,400	BUILDINGS	\$52,200
TOTAL	\$83,600	TOTAL	\$83,300
MORTGAGE AND LIENS			
1. (Bank)	\$19,506	2.	
3.		PROPOSED ROCK COUNTY LOAN	\$27,400
TOTAL MORTGAGES AND LIENS	\$19,506	LOAN TO (FM)VALUE (WITH ROCK COUNTY LOAN)	0.56

ELIGIBILITY VERIFICATIONS			
<input checked="" type="checkbox"/>	Income less than 80%	<input checked="" type="checkbox"/>	Title in Name
<input checked="" type="checkbox"/>	Loan to Value less than 120%	<input checked="" type="checkbox"/>	Mortgage Current
<input checked="" type="checkbox"/>	Home value (after rehab) less than \$143,000	<input checked="" type="checkbox"/>	Taxes Current
<input checked="" type="checkbox"/>	Insurance	<input type="checkbox"/>	Conflict of Interest Signed
<input type="checkbox"/>	Flood Insurance (if required)	<input checked="" type="checkbox"/>	Lead Pamphlet received and signed

SUMMARY OF WORK:	
Windows, foundation, heater, water heater, lead work throughout the home.	
Recommended Loan Amount:	\$27,400

COMMITTEE ACTION

<input type="checkbox"/>	APPROVE	<input type="checkbox"/>	DENY
LOAN AMOUNT APPROVED		\$	
Signature-Committee Chair		Date	

ROCK COUNTY HOUSING AUTHORITY

ROCK COUNTY REQUEST FOR COMMITTEE ACTION FOR REHAB LOAN

Date:	November 2, 2015	Project ID:	62
Project Recommended By:		WPHD	
Project Funding Source		HOME Program Income	
HOUSEHOLD INFORMATION			
Household Size	2	Household Income	\$22,330
		Project Location	City of Milton
FAIR MARKET VALUE INFORMATION		ASSESSED VALUE INFORMATION	
LAND	\$17,200	LAND	\$18,000
BUILDINGS	\$59,700	BUILDINGS	\$62,500
TOTAL	\$76,900	TOTAL	\$80,500
MORTGAGE AND LIENS			
1. (Bank)	\$10,813	2. City of Milton	\$6,825
3. City of Milton	\$3,590	PROPOSED ROCK COUNTY LOAN	\$35,095
TOTAL MORTGAGES AND LIENS	\$21,228	LOAN TO (FM)VALUE (WITH ROCK COUNTY LOAN)	0.73

ELIGIBILITY VERIFICATIONS			
<input checked="" type="checkbox"/>	Income less than 80%	<input checked="" type="checkbox"/>	Title in Name
<input checked="" type="checkbox"/>	Loan to Value less than 120%	<input checked="" type="checkbox"/>	Mortgage Current
<input checked="" type="checkbox"/>	Home value (after rehab) less than \$143,000	<input checked="" type="checkbox"/>	Taxes Current
<input checked="" type="checkbox"/>	Insurance	<input type="checkbox"/>	Conflict of Interest Signed
<input type="checkbox"/>	Flood Insurance (if required)	<input checked="" type="checkbox"/>	Lead Pamphlet received and signed

SUMMARY OF WORK:	
Her original request was for a new roof on the house. However, the risk assessment indicated the presence of lead in many components and the HQS identified a number of deficiencies, so the total cost of the project exceeds \$24,999. There is nothing that we can remove because all is required to bring the home up to code.	
Recommended Loan Amount:	\$35,095

COMMITTEE ACTION

<input type="checkbox"/>	APPROVE	<input type="checkbox"/>	DENY
LOAN AMOUNT APPROVED		\$	
Signature-Committee Chair		Date	

ROCK COUNTY HOUSING AUTHORITY

ROCK COUNTY REQUEST FOR COMMITTEE ACTION FOR REHAB LOAN

Date:	November 2, 2015	Project ID:	63
Project Recommended By:		WPHD	
Project Funding Source		HOME Program Income	
HOUSEHOLD INFORMATION			
Household Size	1	Household Income	\$23,329
		Project Location	Town of Orfordville
FAIR MARKET VALUE INFORMATION		ASSESSED VALUE INFORMATION	
LAND	\$19,200	LAND	\$21,900
BUILDINGS	\$102,800	BUILDINGS	\$117,100
TOTAL	\$122,000	TOTAL	\$139,000
MORTGAGE AND LIENS			
1. (Chase Bank)	\$20,711.32	2.	\$14,275
3.		PROPOSED ROCK COUNTY LOAN	\$5,425
TOTAL MORTGAGES AND LIENS	\$34,986	LOAN TO VALUE (WITH ROCK COUNTY LOAN)	0.30

ELIGIBILITY VERIFICATIONS			
<input checked="" type="checkbox"/>	Income less than 80%	<input checked="" type="checkbox"/>	Title in Name
<input checked="" type="checkbox"/>	Loan to Value less than 120%	<input checked="" type="checkbox"/>	Mortgage Current
<input checked="" type="checkbox"/>	Home value (after rehab) less than \$143,000	<input checked="" type="checkbox"/>	Taxes Current
<input checked="" type="checkbox"/>	Insurance	<input type="checkbox"/>	Conflict of Interest Signed
<input type="checkbox"/>	Flood Insurance (if required)	<input checked="" type="checkbox"/>	Lead Pamphlet received and signed

SUMMARY OF WORK:	
This loan is for foundation, plumbing (new water heater) and electrical. She has a prior CDBG loan from Orfordville.	
Recommended Loan Amount:	\$5,425

COMMITTEE ACTION

<input type="checkbox"/> APPROVE	<input type="checkbox"/> DENY
LOAN AMOUNT APPROVED	\$
Signature-Committee Chair	Date