

# Housing Trust Meeting Minutes

Thursday, August 23, 2012  
Upper Explorerland, Postville.

PRESENT: Dan Ollendick, Stan Straate, Stacie Cooper, Michael Schuster, Barb Prochaska, Darla Kelchen, Jill Halvorson, Laura Olson, Mick Gamez, Randy Uhl, Mark Kvammen, Spiff Slifka, and Larry Schellhammer

OTHERS PRESENT: Lori Brockway, Cyndi Schulte and Sarah Snitker

ABSENT: Les Askelson, Ron Stoskopf, Gus Johnson, Gary Bowden

Chairwoman Barb Prochaska began the meeting at 1:05p.m.

1. **Agenda Approval:** Motion to approve the agenda was made by Mick Gamez and seconded by Randy Uhl. Passed with unanimous consent.
2. **Approval of Minutes:** A motion to approve the 05/24/2012 Meeting Minutes were made by Dan Ollindick and seconded by Mick Gamez. Passed with unanimous consent.
3. **Financial Report:**
  - a. **Current Financial Status:** Lori Brockway stated that the remaining 2011 funds need to be spent by December 31, 2012 or we will have to send the IFA funds back. There is \$39,015.47 of IFA and \$4,663.63 for the City of Decorah left. Lori stated we will discuss later in the meeting. For 2012, there is \$36,300.69 of IFA funds remaining as well as funds from: New Albin, Elkader, Garnavillo, Guttenberg, Monona, Protivin, Winneshiek County, Calmar, Decorah, Fort Atkinson, Ossian and HPG-Winneshiek.
  - b. **Admin Costs Update:** \$30,200.00 was spent on administration costs for FY2011. For FY2012, \$5,850.24 has been spent with \$28,431.76 remaining.
  - c. **Loan Payment Update:** Cyndi Schulte presented the loan payment update. Three loans are not current. One applicant lost his job and is trying to get unemployment. If he is able, he will try to make payments. The second applicant behind has not made a payment since October 2011 and does not respond to Cyndi's letters and correspondence. The third applicant hasn't made a payment since August 2011, they were behind on their mortgage and are working on getting that caught up and then hope to make double payments on this loan to become current. Mark Kvammen asked why there have been no payments on the three FY2013 loans. Cyndi stated that they receive a 30 day grace period and the loan repayment schedule starts in October for these three loans.

With no further discussion, Mick Gamez made a motion to approve the financial reports. Motion was seconded by Darla Kelchen and passed with unanimous consent.

4. **Project Status Report-**
  - a. **Progress Reports:** Cyndi Schulte presented the progress report for 2011 which included 38 completed projects. For 2012, there are 17 completed projects, 21 that have been approved and are underway, 1 needs additional information and 34 on the waiting list: 10 from Allamakee, 12 from Howard and 12 from Clayton.
  - b. **Applications in progress:** Lori Brockway provided spreadsheets of all the projects completed in 2011 and 2012 sorted by county. This will be a nice document to use when fundraising for FY13.
  - c. **HPG-Update:** Projects funded by the HPG require SHIPO documentation, which Sarah Snitker has been doing. Sarah provided a spreadsheet showing 10 completed projects and 8 underway. There are some funds left for Winneshiek County, all others are exhausted. Lori Brockway stated that the work/project has to pass a lead paint test and some of the projects have failed, meaning that the contractor did not properly clean the site. If they fail, they must re-clean and pay \$100.00 for the second test. The contractor is not paid for the job until they have past the lead test.

With no further discussion, Spiff Slifka made a motion to approve the Project Status reports. Motion was seconded by Laura Olson and passed with unanimous consent.

5. **2011 Funds:** Lori Brockway stated that we have funds left over from FY2011 and they must be expended by December 31, 2012 or we have to return them to IFA. The funds must go to applicants at the 30% or below or a non-profit in the form of a grant. Mark Kvammen stated that Helping Services has a duplex in Decorah that is in need of new or repaired wheel chair lift. Currently, two residents of the duplex are in wheelchairs and do not have access to the basement, which is the tornado shelter. Mark added that the residents would be at the 30% level as well. Discussion about a the chair lift continued with Mark stating it could be \$4,000 - \$5,000 to repair the existing lift or \$20,000 or more to replace with a new one. Mark will investigate and get estimates to Lori. Lori Brockway and staff will also contact everyone on the waiting list and tell them there are funds available and it will be a first come first serve situation, with the applicants getting all their paperwork in will get the funding. A preference will be given to Decorah and Winneshiek residents since they have local match dollars left as well. With no further discussion, Randy Uhl made a motion to have Mark Kvammen get cost estimates for repairing and replacing the chair lift at the duplex in Decorah as well as to have the Staff contact the waiting list and inform all of funds available and it will be expended on a “first come first served” basis. Motion was seconded by Dan Ollindick and passed with unanimous consent.
6. **Housing Assistance Plan:** Lori Brockway provided the updated plan. Mark Kvammen asked if the board would consider adding in New Construction projects. Barb Prochaska stated she believes we should continue to focus on owner-occupied rehabilitation projects since there is such a need. Spiff Slifka asked if we could ask the applicants if they are veterans. Spiff had a veteran contact her asking for housing assistance and she discovered for him that there are programs out there to assist vets with their housing. It was the consensus of the board to add the question to the application agreeing that it would be good statistics for reports. With no other discussion, Mark Kvammen made a motion to approve the HAP. Motion was seconded by Stacie Cooper and passed with unanimous consent.
7. **Board Terms:** Lori Brockway stated that Larry Schellhammer, Les Askelson, Darla Kelchen, Mark Kvammen and Stacie Cooper’s terms expired June 30, 2012. Jill Halvorson made a motion to appoint the previous stated to another 3 year term. Motion was seconded by Michael Schuster and passed with unanimous consent.
8. **Nomination and Election of Officers:** Barb Prochaska stated that the Officers for FY2011 are as follows: Chair: Barb Prochaska, Vice Chair: Mark Kvammen, Treasurer: Lori Brockway and Secretary: Laura Olson. Laura Olson reminded the board that she agreed to be the secretary for one year and that one year is up. Michael Schuster made a motion to appoint FY2013 Officers as follows: Chair: Barb Prochaska, Vice Chair: Mark Kvammen, Secretary: Spiff Slifka, Treasurer: Lori Brockway. Motion was seconded by Laura Olson and passed with unanimous consent.
9. **IF Funding Schematic 2013:** Lori Brockway stated the next IFA grant application is due October 1, 2012. Lori also went over the schematic that shows the trust fund will receive \$238,081 for FY2013, which is more than the previous year. Mark Kvammen asked why we received more. Lori Brockway believes it’s because of all the letters of support that were submitted.
10. **Fundraising- 2013 Progress:** We need \$59,520.25 for the 25% match of the IFA funds of \$238,081. To date, we have \$54,000 pledged. \$12,500 from Allamakee, \$14,000 from Clayton, \$15,000 from Howard and \$12,500 from Winneshiek. Which leaves a shortage of \$5,520.25. We have not asked the City of Decorah for funds yet and it was the consensus of the board to ask the City of Decorah for the shortage amount. Stacie Cooper stated that the National Board of Realtors along with the Iowa Board of Realtors has a grant program giving \$2,500 to non-profit projects and that they will help write the grant application. Stacie thought the housing trust fund would be a good applicant. Stacie added that she will explore this funding option more and put in a request for us.
11. **Update of loan #84 and Loan #11:** At the previous meeting, the board denied #84 to forgive his loan. The applicant did send a check. Applicant #11 is selling their home and will be sending a check.
12. **Schedule Next HTF Meeting:** The next meeting will be Thursday, October 25<sup>th</sup> at 2:00pm in Postville.
13. **Floor Items:** Lori Brockway stated that two of the other regional trust funds backed out of funding a lobbyist, so the Polk County Housing Trust Fund is asking if we would pay an additional \$40 for the lobbyist. A motion was made by Dan Ollendick to approve the \$40.00 expenditure for the lobbyist. Motion was seconded by Darla Kelchen

and passed with unanimous consent. On a different subject, Mark Kvammen asked if the Fayette County Housing Trust Fund was going to be joining us and become a part of the regional group. Lori Brockway stated that no, they like to have their own. On another separate subject, Spiff Slifka asked the board members if they are aware of any financial and emotional counseling services for the elderly and low-income. Spiff has talked with an elderly individual that is currently on the wait list. Jill Halverson stated that the Northland Agency on Aging could be able to assist and told Spiff to have her person contact Jill. Mark Kvammen stated that Helping Services would be able to assist with the financial counseling as well. Lori Brockway stated she would review the file/applicant as well.

**14. Adjournment:** Meeting was adjourned at 3:25pm.

Respectfully Submitted,  
Laura Olson, Secretary