

Housing Trust Meeting Minutes

Wednesday, December 14, 2011

Upper Explorerland, Postville.

PRESENT: Les Askelson, Barb Prochaska, Gus Johnson, Darla Kelchen, Jill Halvorson, Laura Olson, Dan Ollendick, Stan Straate, Gary Bowden, Mick Gamez, Stacie Cooper, Michael Schuster, Randy Uhl, Lori Brockway, Cyndi Schulte and Sarah Snitker.

ABSENT: Mark Kvammen, Spiff Slifka, Larry Schellhammer and Aaron Burkes

Chairwoman Barb Prochaska began the meeting at 2:00 p.m.

- 1. Agenda Approval:** Motion to approve the agenda was made by Mick Gamez and seconded by Stacie Cooper. Passed with unanimous consent.
- 2. Approval of Minutes:** Motion to approve the 10/27/2011 Meeting Minutes with one change was made by Gus Johnson and seconded by Les Askelson. Passed with unanimous consent.
- 3. Nomination and election of HTF Board Member:** Les Askelson made a motion to appoint Ron Stoskopf to the board. The motion was seconded by Randy Uhl and passed with unanimous consent.
- 4. Financial Report:**
 - a. Current Financial Status:** Lori Brockway presented a spreadsheet for 2011 projects. There is \$59,177.01 remaining of the I-Jobs funds and funds available for City of Decorah, Winneshiek County, Allamakee County.
 - b. Admin Costs Update:** \$15,650.60 was spent on administration costs since July 2011 with \$14,549.40 remaining.
 - c. Loan Payment Update:** Cyndi Schulte presented the loan payment update. The report is in a new format. Four loans are not current; two of the four are the same two loans that stated they would pay the last two months. One asked for loan forgiveness. Cyndi sent him a letter stating there is no loan forgiveness. The other stated they are having medical issues and probably won't be able to pay again until they receive their tax return. Payments received to date are \$20,622.60 with the balance due on all loans of \$92,719.82. A motion to approve all three above listed financial reports was made by Les Askelson and seconded by Dan Ollendick. Passed with unanimous consent.
- 5. Project Status Report-** Sarah Snitker presented the progress report for 2011 to date. 2011 progress report included 31 completed projects, 2 projects approved, 1 project ready for board review, 3 applicants needing additional information and 4 applicants on the waiting list for 2012 funding. Sarah updated the board on applicant #104. Sarah went to the home to inspect the mold issue. The mold removal would be in the basement and they will be installing a sump pump to alleviate the issue in the future. Lori Brockway stated that at the last meeting, the board approved the applicant for up to \$10,000 to address the mold, windows and doors that need to be replaced.
- 6. Application Presentation and Approval:** Sarah Snitker stated that the application committee met at 1:45 p.m. and recommends approval for the following project and amount as a forgivable loan:

<u>Applicant Number</u>	<u>Address</u>	<u>City</u>	<u>Project</u>	<u>Amount</u>	<u>LMI level</u>
107	302 1 st Ave SW	Waukon	9 windows, sealing water pipes & fixing water softener	\$4,678.23	Below 30%

With no further discussion, Motion to approve Application #107 for the above listed amount was made by Laura Olson and seconded by Darla Kelchen. Passed as presented with unanimous consent.

- 7. HPG Division of Funds:** Lori Brockway provided a suggested way to equally split the Housing Preservation Grant funds. Each county would receive \$10,871.75 of the \$51,161.00 (minus \$7,674.00 for administration). This money can be used for roofs, windows, doors and can also be used as local match for the state funds. Lori hopes to receive the HPG funds (which are federal funds) in January.
- 8. Discussion of exclusion of applicants with criminal records:** Lori Brockway polled 7 other regional housing trust funds and none of them perform criminal background checks on their applicants. Lori stated that she believes we should not screen as well. Stacie Cooper asked if there was a concern or reason to explore this. Les Askelson stated that we have already funded an convicted felon, so he believes we have already set a precedent. Les also

shared that the funded applicant has served his time for his non-violence offense and met all the required criteria. Mike Schuster stated that excluding these applicants would be contrary to the organization's mission. On a related topic, Stacie Cooper stated that we could ask for financial references if we believe they would be unable to repay a loan. Les Askelson stated it's a good idea, but would slow down the application process; perhaps something to discuss in the future. With no further discussion, Mike Schuster made a motion to NOT consider criminal history of applicants nor to conduct any criminal background checks during the application process. Motion was seconded by Les Askelson and passed unanimous consent.

9. Discussion on applicant approval & schedule of HTF board meetings: Lori Brockway polled the other housing trust fund boards regarding how they approve applicants and how often they meet. Only two of the seven groups have their full board approve the applications. Lori recommended that the staff be given the authority to approve the applicants if they meet the required criteria set in place by the board. Gus Johnson stated his support adding that the board has done its job in setting the requirements and necessary criteria. Dan Ollendick asked if both Sarah Snitker and Lori Brockway review the applications. Lori Brockway stated yes, they both review. Jill Halverson stated that with her organization, the administration approves and hires. Lori Brockway stated she would email out the applicant sheet that we all receive at the meetings with the rankings. Mike Schuster asked if there are any confidentiality issues with sending the information via email. Lori stated that no financial data is on the sheet, and all the other data is public record. The board then discussed how often the board would meet if the staff is approving the applications. It was decided that the board would start to meet quarterly with meetings being held in February, May, August (annual meeting) and November. There will also be special meetings scheduled if needed. With no further discussion, Les Askelson made a motion to allow the Administrative Staff to approve applications that meet the set guidelines and policy set by the board with staff sending out the financial report as well as applicant summary sheet via email. Motion also to have the board meet quarterly. Motion was seconded by Dan Ollendick and passed with unanimous consent.

10. Attorney Fees: With no current issues requiring legal counsel and no attorney bills, this item was tabled.

11. Request for pledge dollars for windshield surveys: Lori Brockway asked the board if they would be interested in providing matching funds to conduct windshield surveys in each community in the four counties. Lori stated that these make the CDBG grant applications stronger. Randy Uhl asked if Community Action has done something similar to this. Darla Kelchen stated some communities in Clayton County have completed the LMI door to door survey. The windshield survey consists of one person driving past every home in the community and ranking the condition of the home. Very time consuming. Stacie Cooper asked who would conduct the surveys. Lori Brockway stated Upper Explorerland could be hired to do the surveys. Les Askelson asked if the Assessors' offices do this, since they are supposed to every few years. Lori stated that Allamakee County had the information, but they had no criteria for their rating system (i.e. what makes a home fall under the "good condition" category). Darla Kelchen stated that Clayton County would not be interested in participating. Les Askelson stated he would check with the Winneshiek County Assessor. Mike Schuster stated he would recommend we table this issue and asked Darla to bring in her survey and data and view a sample of a windshield survey at a future meeting. Board consensus to table.

12. Moving Meeting date and time: With the board deciding to move to quarterly meetings, this topic was already discussed.

13. Committee Updates:

- a. Liaison: No update.
- b. Fundraising: Lori Brockway stated that City of Calmar has pledged \$1,000, Randy Uhl stated he met with the Ridgeway city council, Darla Kelchen stated she provided information to Cities of Volga, Garnavillo and McGregor; Lori Brockway will present to the Winneshiek Supervisors and Clayton Supervisors. Hopefully she could attend the next 5 county Supervisor meeting Clayton County to address both parties at once. Darla asked Lori to write a grant to the Upper Mississippi Gaming Commission – it would be due in August. Lori also stated that she will send information to the Waukon City Council and already sent letters to New Albin and Postville. Lori will also meet with Les Askelson to promote the program on the Decorah radio station.
- c. Public Relations: Jill Halverson stated that she talked about the program to the Decorah meals site and also included information on the program in her 5 – county newsletter. Jill offered to do the

presentation at other meal sites as well. Lori will also meet with Les Askelson to promote the program on the Decorah radio station.

14. Schedule Next HTF Meeting: The next meeting will be Thursday, February 23rd.

15. Floor Items: None.

16. Adjournment: Meeting adjourned at 3:15pm.

Respectfully Submitted,
Laura Olson, Secretary

APPLICATION COMMITTEE MEETING MINUTES – DECEMBER 14TH, 2011 1:45PM

PRESENT: Dan Ollendick, Cyndi Schulte, Mick Gamez, Darla Kelchen, Gus Johnson, Stacie Cooper, Sarah Snitker, Barb Prochaska, Lori Brockway, Laura Olson

Committee reviewed application # 107 of Waukon. Applicant requesting replacing 9 upstairs windows, seal some water pipes, repair the water softener for \$4,678.23. Darla Kelchen made a motion to recommend approval to the board which was seconded by Dan Ollendick. Motion passed with unanimous consent.