



ROCK COUNTY HOUSING AUTHORITY
Monday, October 3, 2011 - 8:30 A.M.
P & D Conference Room 270
Second Floor, East Wing
Rock County Courthouse
Janesville, WI

1. **Call to Order:** Chair Brian Christianson called the meeting to order at 8:45 A.M.
Members Present: Chair Brian Christianson, Vice Chair Billy Bob Grahn, Anda O'Connell, Jackie Wood
Members Absent: Anna Marie Johnson
Staff Members Present: Neale Thompson
Staff Members Absent: David Somppi
Others Present: None
2. **Adoption of Agenda:** Motion to approve agenda for meeting of October 3, 2011, by Vice Chair Grahn, 2nd by Com'r. O'Connell. Motion carried.
3. **Minutes of Meeting from August 15, 2011.** Motion to approve the minutes of the meeting from August 15, 2011, by Com'r. O'Connell, 2nd by Com'r. Wood. Motion passed.
4. **Secretary's Report:** Mr. Thompson reported that staff participated in the Latino Fair in Beloit on Friday 8/19/11. The crowd and outreach on a beautiful day was not as large as the previous event indoors at the high school auditorium in the springtime.
It was announced that Rock County did not get another Lead Hazard Control grant from this year's application. The only recipient was the City of Waukesha but not the usual cities like Milwaukee, Kenosha, or Sheboygan. Exact reasons for not winning this funding were not given. Rock County does have Lead Hazard Reduction funding from the State of Wisconsin for about six more jobs.
Mr. Thompson added that the staff just mailed out Fair Housing Information Brochures to Rock County realtors, rental property owners, mortgage companies, and banks. This is required by our funding sources every few years. We also set up some Information Displays in Edgerton City Hall and the Court House. After this effort, the staff does have listings of these entities in the computer so additional mailings or targeted mailings for any other event are possible to these businesses.
5. **A. Review of Loan Request - #06088 D-1:** Mr. Thompson reported the rehabilitation loan for the replacement of a failed flat roof, some electrical, one window, and a bath exhaust fan. After discussion of this HOME Consortium Rehabilitation loan in the Town of Turtle, the board supported the \$23,438 0% interest deferred loan. Com'r. O'Connell made the motion that was seconded by Vice Chair Grahn. The motion passed.
B. Review of Loan Request - #97338 I-1: After correction of the job number on the project request form, Mr. Thompson reported that this HOME Rental Program Income Rehabilitation project is for work in the rental unit of an eligible owner-occupied duplex. After discussion of this Rental Rehab loan in the City of Edgerton, the board supported the \$5,452.00 0% interest installment loan that will be paid back at the rate of \$30.24 per month for 20 years. Com'r. Wood made the motion that was seconded by Com'r. O'Connell. The motion passed.

C. 2012 Housing Authority Budget : Mr. Thompson prefaced the discussion by stating that every part of the Rock County Government was told to reduce new budgets by at least 2.5%. The handout documented a \$2,250.00 budget for the next year. It was discussed that the reduction from the proposed budget of \$3,000.00 came from the reduction of the number of meetings. That idea came directly from the Financial Officer from the administration and does fulfill the required budget reduction. Chair Christianson made the motion that was seconded by Com'r. Wood. The budget motion passed.

D. 2012 Proposed HOME Activity: Mr. Thompson explained that this was the first discussion of ideas and plans for the 2012 HOME Consortium Action Plan. The first section of the handout lists the approved uses of HOME funding, followed by the estimated budget numbers totaling \$167,769.00 for all the projects of the Consortium, Consortium Program Income, HOME Program Income, and the HOME Rental Rehabilitation Program Income. This total includes the estimate for new funding next year as \$98,469.

Discussion of ideas for the Action Plan began with noting that this year's mix of home purchase assistance and rehabilitation jobs was almost opposite of the boilerplate prediction of five home purchase loans, three mixed purchase and rehab loans, and three owner rehabilitation loans. Following the question of how the Cities of Janesville and Beloit could be rolled into Rock Counties plans, it was explained that Rock County works under the City of Janesville who is the lead agency for the Consortium. Com'r. O'Connell believed there is not enough knowledge about the program and suggested the creation of a new powerful and simplified pamphlet to distribute. Vice Chair Grahn asked about First Time Home Buyer Classes. It was explained that Rock County is a co-sponsor of the classes offered by the City of Janesville. The schedule and number of COJ classes is not always so certain or constant. On the other hand, Neighborhood Housing Services offers one-day classes on Saturdays in English and Spanish. Discussion then noted that some targeted demolition might be an effective use of funds to improve a neighborhood. It was remembered that the Merrill Project in Beloit did some of this. Discussion then covered the issues of property values, required equity, and appraisals. It was noted that appraisals are now coming in quite low compared to a number of years ago. Many homeowners find themselves with reduced Fair Market Values compared to earlier value assessments and hence little or no equity. Com'r. O'Connell will see if the monthly Rock-Green MLS meetings could provide a slot to Rock County Community Development to explain its programs. It was noted that the staff is seeking to develop a simple formula for rehabilitation projects to estimate improved After Rehab value. CDBG regulations currently allow only Fair Market Values, Appraisals, or After Rehab appraisals to establish property values. Real estate market assessments are not allowed, although Rock County used this method in the past. Currently, about 25% to 30% of loan applicants do not have the required 5% equity.

Discussion then moved to how to market the programs and the new idea was to expand the show on the road by scheduling a series of meetings and meeting times in Edgerton, for example not just the in-out single meeting. All ads, announcements, etc would then list a series of times and places to get information about the Rock County programs. Staff could use the new mailing lists to inform local realtors, mortgage lenders, and bank staff about the entire program that might fit their schedules and get more of a response as the program "burrows in" to get a community moving. Com'r O'Connell repeated the need for a new brochure and mentioned a somewhat forgotten Home Path Loan for situations where the appraisal cannot be done because the roof needs to be replaced. This might be worth investigating.

6. **Renewal of Housing Authority Member:** Mr. Thompson mentioned that Vice Chair Grahn needed to communicate his interest to continue on the Rock County Housing Authority committee to the fifth floor administration. He promised to get off a note to Marilyn upstairs. Then he can be reappointed to serve on the committee.
7. **Citizen Participation, Communications and Announcements:** It seemed like everything has already been discussed.
8. **Next Meeting:** It was decided to schedule the next meeting on November 7, 2011. That meeting would be sort of a planning meeting about the new brochure and ideas for a more thorough outreach into communities that could begin next year.

11. **Adjournment:** Motion to adjourn by Vice Chair Grahn, 2nd by Com'r. O'Connell. The meeting was adjourned at 10:00 A.M.

Respectfully submitted,

Neale Thompson, Assistant Secretary

(Planning\Housing Specialist\HA Meetings\Minutes\Minutes-10-3-11)

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