

**HOW TO USE THE
HOME PROGRAM COMMISSION
MINUTES ARCHIVE**

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HOME PROGRAM COMMISSION
Minutes
January 7, 2013

MEMBERS PRESENT: Alderman Curt Wilson, Alderman Daniel Prozanski, Alderman Anthony Kennedy, Ronald Frederick and Anderson Lattimore

MEMBERS EXCUSED: Alderman Tod Ohnstad

STAFF PRESENT: Mike Maki and Jeffrey B. Labahn

The meeting was called to order at 5:00 p.m. by Alderman Wilson and attendance was noted.

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to approve the minutes from September 19, 2012. The motion passed. (Ayes 5; Noes 0)

1. Review and Approval of Final Cost Certification Report and Release of Developer's Fee to Tarantino & Company for Casa del Mare at 3508 7th Avenue. (District #1) PUBLIC HEARING

Public hearing opened, no comments, public hearing closed.

Alderman Kennedy noted that the HOME Program Contract Budget was for \$10.1 million. The Total Cost is \$10.9 million. In general, what does the overage consist of? Also, please explain the \$450,000 loan amount and the \$900,000 Development Fee. Mike Maki, Community Development Specialist, said the \$450,000 was released in 2011 and the Final Cost Certification Report is to determine if the full \$450,000 was needed. The Report does confirm that the \$450,000 was necessary for the funding gap. Mr. Maki believes the overage is due to increased construction costs. The \$900,000 is the amount submitted under a separate Reimbursement Agreement and is currently held in escrow until the Final Cost Certification Report is completed. With Finance Committee and Common Council approval, the \$900,000 Development Fee will be released to developer from the lender.

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to approve the final loan amount and recommend release of the Development fee.

Alderman Prozanski asked if there was any other items that still needed to be addressed on this project. Mr. Maki said no.

The motion passed. (Ayes 5; Noes 0)

Public Comments

Aaron Matter, Tarantino & Company, LLC, thanked that Commission for their support. The project is going well and is well received by the community.

Mr. Frederick, through the chair, asked Mr. Matter to explain the increased cost. Mr. Matter explained that there were additional construction costs. They also changed their plans slightly to include a higher level of Alzheimer and memory care facilities.

Commissioner Comments

No Commissioner comments.

Staff Comments

No Staff comments.

A motion to adjourn was made by Alderman Prozanski and seconded by Alderman Kennedy. The motion passed . (Ayes 5; Noes 0) The meeting adjourned at 5:09 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections

HOME PROGRAM COMMISSION
Minutes
March 4, 2013

MEMBERS PRESENT: Alderman Curt Wilson, Alderman Daniel Prozanski,
Alderman Anthony Kennedy and Anderson Lattimore

MEMBERS EXCUSED: Alderman Tod Ohnstad, and Ronald Frederick

STAFF PRESENT: Mike Maki, Tony Geliche and Jeffrey B. Labahn

The meeting was called to order at 4:35 p.m. by Alderman Wilson and roll call was taken.

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to approve the minutes from January 7, 2013. The motion passed. (Ayes 4; Noes 0)

1. Amendment to 2013 HOME Program Description

Mike Maki, Community Development Specialist, explained that Staff is proposing several changes to the adopted 2013 HOME Program Description. Mr. Maki explained each of the proposed changes and answered questions.

- Down Payment and Closing Cost Assistance Grants
- Clarification of minimum private mortgage amounts
- Amendment of the City Second Mortgage Purchase Assistance Program
- Mortgage Subordination requirements*

Alderman Kennedy asked if this assistance was available now, is there anyone who would buy a home today? Mr. Maki said yes, but we currently use CDBG funds to assist the home buyer. Alderman Kennedy said when we use the forgivable grant, how many of those grants are actually forgiven? Mr. Maki said we only started that program a year ago, so we have not reached the 5 year mark yet.

Alderman Kennedy clarified that any home buyer could obtain \$5,000 for a down payment? Mr. Maki said it is limited to buyers who purchase one of the City built homes that are for sale. Alderman Kennedy said the public needs to remember we sell homes to stabilize the neighborhood, not to make money. Alderman Kennedy asked how this assistance changes ownership. Mr. Maki said the VA loan qualifiers need 0% down, but the other qualifiers need only \$1,000 down.

Mr. Maki said there are two representatives from PNC Mortgage here to answer any of your questions. Mr. Maki said with the Second Mortgage Assistance, we have run into problems with people on a fixed income Staff proposes to review these on a case by case basis. For a specific case we can make special arrangements.

Gary Quedenfeld, Senior Loan Officer from PNC Mortgage then answered questions. Mr. Lattimore said if we determine assistance on a case by case basis, how do we determine continuity? Mr. Quedenfeld said the money is used as necessary to get a person financing. Tony Geliche, Community Development Specialist, added the funds are put in in on an "as needed" basis. We will go by what the underwriter tells us.

Alderman Prozanski said this program helps people, but how much is for people with poor credit? Mr. Quedenfeld people with lower income levels typically don't ask for assistance. Alderman Prozanski said we may have a person who has lost their home and is now looking for a less expensive home. Will this program help people with a "hurt" credit rating? Mr. Quedenfeld said we have people with various credit income levels. Alderman Prozanski asked does the money coming forward help mitigate credit issues? Mr. Quedenfeld said it gives them the edge on getting a house.

Mr. Maki explained that he researched other municipalities regarding Mortgage Subordination and their policies varied greatly. Staff is proposing to increase the loan-to-value limit from 90% to 125%.

A motion was made by Alderman Prozanski and seconded by Alderman Kennedy to approve the changes to the 2013 HOME Program Description. The motion passed. (Ayes 4; Noes 0)

2. Discussion on Tenant Based Rental Assistance

Mr. Maki said the City has funds that must be committed by June 30th or returned to HUD. The funds could be used to help provide tenant-based rental assistance for the Elderly; the Elderly with Disabilities or the Disabled (non-elderly) clients on the Section 8 waiting list. The Housing Authority would look at a client's income and provide the gap between the funds they receive and what is needed for rent.

Alderman Prozanski asked are there appropriate apartments available to move into - or is there a 2-3 year waiting list? Mr. Maki said the elderly without disabilities would be the easiest to provide housing for and the disabled (physical disabilities) would be the most difficult. Mr. Geliche add that by June 30, 2013 we must commit \$160,000 in HOME funds plus all of the program income. Alderman Prozanski said he feels it is important that rental assistance is considered for HOME funding.

Alderman Kennedy asked Donna Cook, Director of Housing Authority if this money would be beneficial. Ms. Cook said yes, we have elderly and disabled people we could help.

Alderman Kennedy said this proposal is not exactly what he was looking for, we need more discussion on this item.

A motion was made by Alderman Kennedy and seconded by Alderman Wilson to receive and file. The motion passed. (Ayes 4; Noes 0)

Public Comments

No public comments.

Commissioner Comments

Aldermen Wilson asked how many City homes have been sold? Mr. Maki said there was one in 2012, another in January of 2013 and we have an offer to possibly close in March of 2013. We will then have 19 homes left to sell.

Staff Comments

A motion to adjourn was made by Alderman Kennedy and seconded by Mr. Lattimore. The motion passed . (Ayes 4; Noes 0) The meeting adjourned at 5:32 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections

HOME PROGRAM COMMISSION
Minutes
April 23, 2013

MEMBERS PRESENT: Alderman Curt Wilson, Alderman Daniel Prozanski, Alderman Anthony Kennedy, Ronald Frederick and Anderson Lattimore

MEMBERS EXCUSED: Alderman Tod Ohnstad

STAFF PRESENT: Mike Maki, Tony Geliche and Jeffrey B. Labahn

Others Present: Donna Cook, Director and Lynn Elvetici, Deputy Director from the Housing Authority

The meeting was called to order at 6:05 p.m. by Alderman Wilson, roll call was taken.

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to approve the minutes from March 4, 2012. The motion passed. (Ayes 4; Noes 0)

1. Resolution by the Finance Committee - To Amend the 2011, 2012 and 2013 Adopted Consolidated Plans - Annual Plans Regarding the HOME Program Description.

Public hearing opened, no comments, public hearing closed.

Mr. Lattimore asked if the \$160,000 of 2011 funds that must be committed to a project is still an accurate number, or has that changed? Mike Maki, Community Development Specialist, said it is a requirement from HUD that the 2011 Project Year funds are committed by June 30, 2013. We have used some of that money, so it is down to approximately \$158,600. This amount fluctuates because as people repay their loans, that program income must be used before we can use the entitlement funds. We have also recaptured money from projects that didn't meet HUD standards. Mr. Maki noted that today we are proposing to change the 2011, 2012 and 2013 descriptions to add the Tenant-Based Rental Assistance (TBRA) activity. If approved today, Staff will publish a Public Notice for a 30 day comment period. After this period the proposal will be heard by the Common Council with any comments suggested. Staff anticipates we could help as many as 40 households.

Alderman Prozanski arrived.

Mr. Frederick asked what is the income eligibility to get the rental assistance? Mr. Maki said it is 50% of the County median income. It will vary depending on how many people are in the household. If they are eligible, they would find an apartment, the Housing Authority would then review the apartment. If approved, the applicant would pay 30% of the rent and we would provide the rest. Mr. Frederick suggested Staff offers a range of this median income requirement. I think this will be a question from the public.

Alderman Kennedy said if this is approved, it will move on to the Finance Committee. What is the amount of the tenant-based rental assistance? Mr. Maki said tonight we are proposing to change the 2011, 2012 and 2013 program descriptions only. We will come

back at a later meeting with a contract and the details. Alderman Kennedy thanked everyone for getting this project to this level. This change will help many people that are elderly and elderly with disabilities. Mr. Maki said the Housing Authority has certainly demonstrated that there is a need for this assistance, there are currently 159 people on the list that meet the criteria.

Alderman Wilson said Staff is expecting to assist 40 households, maybe more. Can you further explain? Mr. Maki said that 40 vouchers can be out at a time. If a slot opens because someone moves off the list, we could help someone else.

Alderman Prozanski asked how long an applicant could hold a voucher. Mr. Maki said they could have the voucher for up to two (2) years. At that time the voucher could be extended the City has available funds. Alderman Prozanski said you mentioned that 159 currently meet the criteria. Does that number include disabled, not elderly? Mr. Maki said no. Mr. Maki added that when we restrict the funds to certain people, we must demonstrate we have units available to meet those criteria. We can show we have enough interested people and the we have available units to assist Elderly people. Alderman Prozanski asked if this program would help a single mother with a disability? Lynn Elvetici, Deputy Director, Kenosha Housing Authority, said yes, if they meet the income limits.

Donna Cook, Director of Kenosha Housing Authority, said we took applications in 2009 and have 3,600 people on waiting list. We had such an overwhelming response that the list has been closed since 2009. Ms. Cook said they are in the process of purging or updating the list. We are sending a notification to their last known address and checking if they still need the assistance and meet the requirements.

A motion was made by Alderman Kennedy and seconded by Alderman Prozanski to approve the Amendment to 2011, 2012 and 2013 HOME Program Descriptions. The motion passed. (Ayes 5; Noes 0)

Public Comments

No public comments.

Commissioner Comments

No Commissioner comments

Staff Comments

Tony Geliche, Community Development Specialist, said in regards to Mr. Frederick's question, 50% of the County's median income for a household of two is \$27,850.

A motion to adjourn was made by Alderman Prozanski and seconded by Alderman Kennedy. The motion passed. (Ayes 5; Noes 0) The meeting adjourned at 6:30 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections

HOME PROGRAM COMMISSION
Minutes
May 29, 2013

MEMBERS PRESENT: Alderman Curt Wilson, Alderman Daniel Prozanski,
Alderman Anthony Kennedy and Anderson Lattimore

MEMBERS EXCUSED: Alderman Tod Ohnstad and Ronald Frederick

STAFF PRESENT: Mike Maki

Others Present: Donna Cook, Director and Lynn Elvetici, Deputy Director from the Housing Authority.

The meeting was called to order at 6:00 p.m. by Alderman Wilson and roll call was taken.

A motion was made by Mr. Lattimore and seconded by Alderman Kennedy to approve the minutes from April 23, 2013. The motion passed. (Ayes 4; Noes 0)

1. 2013 HOME Investment Partnerships Program Contract between the City of Kenosha and Kenosha Housing Authority.

Public hearing opened, no comments, public hearing closed.

Mike Maki, Community Development Specialist, provided an overview of the contract Mr. Maki noted that the 2011, 2012 and 2013 HOME Program descriptions were amended at a previous meeting to allow for the Tenant-Based Rental Assistance. The Kenosha Housing Board has reviewed and approved this contract. Staff has also met with administration and they requested that we prioritize the recipients of the funds. The contract suggest that funds are targeted as follows: first, to Elderly veterans; second to Elderly with disabilities; and third to Elderly without disabilities. Also, the Housing Authority estimated what their costs would be to administer the program. The estimate for the two year period is \$40,000.

Alderman Kennedy asked if it would be accurate to say the contract is for \$400,000 or for \$440,000? Mr. Maki said it would be accurate to say the cost would be a maximum of \$440,000.

Alderman Kennedy asked Housing Authority Staff how they arrived at the \$40,000 estimate. Donna Cook, Director, this cost would cover a part-time Staff person to work 15 hours per week on this project. There would also be cost from existing Staff that would work on this project. Mr. Maki added that the Staff will be documenting their time spent on the program, this is a requirement of HUD.

Alderman Kennedy said the unit is subject to a HQS inspection, what is that? Ms. Cook said that is a Housing Quality Standard, the same inspection any of the subsidized units must meet. If there are Property Maintenance Orders on the property, we don't consider the unit.

Alderman Wilson said if Common Council does not approve this Contract, what is the alternate plan to utilize these funds? Mr. Maki said the funds can only be used for HOME Activity expenses allowed under the HOME Program Descriptions. If the Contract is not approved, we most likely will not be able to utilize all of the 2011 funds, which is approximately \$156,000.

A motion was made by Alderman Kennedy and seconded by Alderman Prozanski to approve the Contract. The motion passed. (Ayes 4; Noes 0)

Public Comments

No public comments.

Commissioner Comments

No Commissioner comments.

Staff Comments

Mr. Maki thanked everyone for their cooperation in creating this contract and attending this meeting.

A motion to adjourn was made by Alderman Kennedy and seconded by Alderman Prozanski. The motion passed . (Ayes 4; Noes 0) The meeting adjourned at 6:17 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections

HOME PROGRAM COMMISSION
Minutes
October 1, 2013

MEMBERS PRESENT: Alderman Anthony Kennedy, Alderman Tod Ohnstad,
Anita Faraone, Ronald Frederick and Anderson Lattimore

MEMBERS EXCUSED: Alderman Wilson and Alderman Prozanski

STAFF PRESENT: Mike Maki, Tony Geliche and Jeff Labahn

The meeting was called to order at 7:10 p.m. by Alderman Ohnstad and roll was taken.

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to approve the minutes from May 29, 2013. The motion passed. (Ayes 5; Noes 0)

1. Election of Chairperson and Vice Chairperson

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to nominate Alderman Wilson as Chairperson. The motion passed. (Ayes 5; Noes 0)

A motion was made by Alderman Kennedy and seconded by Mr. Lattimore to nominate Ms. Faraone as Vice-Chairperson. The motion passed. (Ayes 5; Noes 0)

2. Consideration of the 2014 HOME Program Description

Mr. Frederick asked Staff if a "rider" should be added because of the discussion at the CDBG meeting. Anthony Geliche, Community Development Specialist, said the proposed changes will make Habitat for Humanity eligible. They are a sub-recipient, not a CHDO yet. If they had CHDO status, that would make them eligible for HOME funds.

Mike Maki, Community Development Specialist, said out of 14 eligible activities, the HOME Commission recommends which activities should be funded. Mr. Frederick asked if we want to recognize we have a Habitat for Humanity that could use CHDO funds. Mr. Maki said we have advised Habitat how to become a CHDO. However, aren't they accepting CHDO funds yet? Carpenters Home Improvement Program (CHIP) previously received CHDO funds, but they ceased in 2010.

Mr. Geliche said if they want to use funds as a CHDO, they must come to us and apply. They City even needs to certify them as a CHDO on an annual basis.

Ms. Faraone asked if any of the HOME funds are going to the Redevelopment Authority. Mr. Geliche said no, those are other funds.

Mr. Maki said the \$350,000 to \$356,000 can be used for 14 different uses. We currently have 4 activities: 1) HOME rental assistance; 2) HOME Buyer Program; 3) Down payment and Closing cost assistance; and 4) Tenant Based Rental Assistance and recommend adding "Acquisition and/or rehabilitation of homebuyer properties by a CHDO or sub-recipient."

A motion was made by Alderman Kennedy and seconded by Ms. Faraone to approve the 2014 HOME Program Description with the revisions as suggested. The motion passed. (Ayes 5; Noes 0)

Public Comments

No public comments.

Commissioner Comments

No Commissioner comments.

Staff Comments

Mr. Maki informed the Commission that the Tenant Based Rental Assistance (TBRA) Program is up and running with part-time KHA Staff. They are assisting two (2) households at the current time and have identified all 40 households that potentially need assistance.

Alderman Ohnstad asked that an update be presented to the HOME Program Commission before being presented to the Common Council.

Mr. Maki said we have sold five of the City homes this year, we have two offers pending and two more in progress.

Ms. Faraone asked how long we can help a tenant. Mr. Maki said we can provide assistance for up to 2 years. If an opening occurs on the Section 8 list, they move to that type of assistance.

A motion to adjourn was made by Ms. Faraone and seconded by Mr. Lattimore. The motion passed. (Ayes 5; Noes 0) The meeting adjourned at 7:23 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections

HOME PROGRAM COMMISSION
Minutes
December 2, 2013

MEMBERS PRESENT: Alderman Curt Wilson, Alderman Anthony Kennedy
Anita Faraone, Ronald Frederick and Anderson Lattimore

MEMBERS EXCUSED: Alderman Daniel Prozanski, Alderman Tod Ohnstad and
Anita Faraone

STAFF PRESENT: Mike Maki

The meeting was called to order at 4:35 p.m. by Alderman Wilson and roll call was taken.

A motion was made by Mr. Lattimore and seconded by Mr. Frederick to approve the minutes from October 1, 2013. The motion passed. (Ayes 4, Noes 0)

1. Revised HOME Agreement between the City of Kenosha and Kenosha Seniors Limited Partnership for the Glenwood Senior Apartment Complex at 1920 27th Avenue. (District #4) PUBLIC HEARING (Also referred to Finance Committee)

Public hearing opened.

Philip Schultz, President of Midwest Affordable Housing Corporation, thanked the City for its assistance in the project. The extension of the HOME Agreement and the two mortgage notes until February 6, 2036 will help them score additional points with WHEDA when they apply for tax credits.

Public hearing closed.

Mr. Frederick asked if the WHEDA tax credits are not secured, how will that impact this Agreement. Mr. Schultz said we will still need to do the rehab.

Mr. Lattimore said are these loans due in 2036? Mr. Maki said yes, two of the four have been paid off. The original agreement said these loans could be extended to 2036.

A motion was made by Mr. Lattimore and seconded by Mr. Frederick to approve the revised HOME Program Agreement. The motion passed. (Ayes 4, Noes 0)

Public Comments

No public comments.

Commissioner Comments

No Commissioner comments.

Staff Comments

No Staff Comments.

A motion to adjourn was made by Alderman Kennedy and seconded by Mr. Lattimore. The motion passed. (Ayes 4, Noes 0) The meeting adjourned at 4:40 p.m.

Meeting Minutes Prepared by: Kay Schueffner, Community Development & Inspections