

## MINUTES

### City of Ladysmith CDBG/RLF Housing Committee Meeting November 18, 2015

#### CALL TO ORDER

Meeting called to order at 10:00 a.m.

#### ROLL CALL

Committee members present: Don French, Erna Stingle, Adam Kaiser, Robert Cowin, Sue Moore, and Ken Brown. Others present: Allen Kenyon, City Attorney, Sheldon Johnson NWRPC, and Terry Verdegan, City of Ladysmith.

#### APPROVE MINUTES OF MAY 21, 2015, MEETING

**Motion by D. French, second by A. Kaiser to approve minutes as presented. Motion carried unanimously.**

#### DISCUSSION AND ACTION PERTAINING TO LOANS IN DEFAULT OF TERMS OF MORTGAGE

S. Johnson presented information on clients who no longer meet the terms of their CDBG loan.

02-L-003

Client is deceased. Property sold at sheriff sale in August 2015 with no surplus funds to pay back loan. Motion by E. Stingle, second by A. Kaiser to write-off loan. Motion carried unanimously.

99-L-009

Client delinquent in partial 2012 and all 2014 property taxes and no homeowners insurance. Continue follow-up with client to make sure taxes and insurance brought up to date. No action taken and to continue monitoring status.

99-L-002

Client's daughter is renting the unit. CDBG Housing Administration had already worked out a repayment plan with daughter. Beginning January 1, 2015 a payment of \$150.00 per month has been established and through October 2015 payments are current.

79-L-xxx

Client's are deceased and property was quit claim deeded to daughter. Home is vacant and has been for many years. Communications with daughter of client's and there is possibility that the property may be sold in future. No action taken and to continue monitoring status.

99-L-025

Client's no longer live in the house. Client's would like to establish a 5-year amortized loan payment. Property taxes delinquent for portion of 2013 and all of 2014. Motion by D. French, second by S. Moore to approve 5-year loan. Motion carried unanimously. Administration staff to continue monitoring status of due back taxes.

99-L-017

One of client's is deceased. Home has been vacant for over a year and city water shut off since December 2014. Property taxes are currently. House was reported to have been for sale recently. No action take, and to continue monitoring status.

99-L-054

Client has moved back into home as of November 2015. Back taxes due for 2012, 2013, and 2014. Client unable to get homeowners insurance due to lack of hand railing at front and rear porch. Client reported will be looking at getting railings and caught up on taxes. No action taken and to continue monitoring status.

99-L-020

Client deceased. Home occupied by relation. Property taxes delinquent for portion of 2012, and all of 2013 and 2014. Motion by K. Brown, second by A. Kaiser to transfer the existing loan to the relative living in the house if meeting LMI requirements, co-owners of the current property transfer ownership to the relative, all taxes are current, and home insured. Motion carried unanimously.

08-L-025

Portion of 2014 property taxes delinquent. No action taken and to continue monitoring status.

#### **CDBG AND HOUSING REHABILITATION DISCUSSION**

S. Johnson discussed Regional CDBG Program and use of funds in the Ladysmith RLF when RLF balance exceeds \$5,000 and any funds within Rusk County exceeding \$5,000.

#### **ADJOURNMENT**

At 10:29am Chair K. Brown adjourned the meeting.

Attest:

Sheldon Johnson, NWRPC