

**NOTICE OF MEETING AND PROPOSED AGENDA  
OSKALOOSA HOUSING TRUST FUND COMMITTEE**

Thursday, November 7, 2013 – 12:00 NOON

**Conference Room** – City Hall

1. CALL TO ORDER/ROLL CALL:
2. APPROVAL OF MINUTES
3. DISCUSSION AND POSSIBLE ACTION ON REQUEST FROM RUSS PARKER FOR EXTENSION OF HIS DEMOLITION LOAN
4. DISCUSSION AND POSSIBLE ACTION ON REVISION TO DEMOLITION PLAN
5. MISCELLANEOUS
  - a. Approval of claims
  - b. Accounting report
6. CITIZENS TO BE HEARD
7. ADJOURNMENT

**If you require special accommodations, please contact the City Manager's Office at least 24 hours prior to the meeting at (641) 673-9431.**

OSKALOOSA HOUSING TRUST FUND COMMITTEE MINUTES

Thursday, October 3, 2013 - 12:00 Noon

City Hall Conference Room

The committee meeting was called to order by Chair Dalbey at 12:05 p.m. with the following members present: Kandes Dalbey, Rob Taylor, Valinn McReynolds, Dan Adams, Joe Caligiuri, Bernice Hahn, Noel C. Stahle and Randell Davis. Members absent: Dave Polkowske, Julia Ross, Kathie Dystra, Jon Sullivan and Leon McCullough. Also present: City Manager Michael Schrock and City Clerk Amy Miller

It was moved by Davis, seconded by Taylor to approve the September 5, 2013 Housing Trust Fund Committee Minutes. Motion carried unanimously.

It was moved by Taylor, seconded by Davis to approve demolition grant funds up to \$4,000 for demolition of the structure located at 1002 South E Street. Motion carried unanimously.

It was moved by Taylor, seconded by Davis to approve demolition grant funds up to \$12,000 for demolition of the structures located at 408 South B Street, 410 South B Street and 215 4<sup>th</sup> Avenue West. Motion carried unanimously.

No action was taken on revisions to the demolition plan. The committee will continue to receive and review applications for demos despite exceeding original expectations for program use.

No action was taken on a subordination policy for the OHTF programs. The matter was tabled until next month.

It was moved by Hahn, seconded by Caligiuri to approve the September claims list for payment. Motion carried unanimously.

Miller reviewed the accounting report with the committee.

The meeting adjourned at 12:45 p.m.

Minutes by Michael Schrock

## Agenda Item – Oskaloosa Housing Trust Fund

Request for extension on Demolition Grant Agreement from Russ Parker:

Russ Parker entered into a demolition grant/lien agreement with the City of Oskaloosa Housing Trust Fund on May 19, 2010 for the property located at 910 North A Street. A one-year extension of the redevelopment agreement was granted by OHTF on October 4, 2012. This extension required the property had to be “ready for occupancy” on October 1, 2013. The city clerk’s office sent a letter to Mr. Parker on September 10, 2013 regarding repayment of the loan as the requirements of the extension were not complete. Mr. Parker is currently requesting an extension for a completion date of May 11, 2014.

The current status of permits for this property:

- Electrical permit Issued on 10/11/2013
- Plumbing permit issued on 9/13/2013
- Mechanical permit issued on 9/13/2013
- Sewer Connection permit issued on 9/30/2013
- No inspections of above trade permits.
- Recent inspections for the house include a spot rough in inspection of the building on 9/4/2013 and exterior walls were inspected on 10/4/2013. Both inspections were passed/approved.

If the extension is not granted, he is requesting to repay the outstanding loan and interest amount over two years, rather than one year, as required by the current loan agreement. The city clerk’s office has received his completed ACH information to begin loan payments on December 1, 2013 for the property on 910 North A Street.

The grant/loan agreement for the adjacent property located at 114 College Avenue will come due on December 1, 2013. Mr. Parker has applied for a building permit for a garage on this property, and it will be approved due to the combining the lots at 910 North A Street and 114 College Avenue.

The two properties will need to be combined as one lot in order to build the garage per the Oskaloosa City Code. The Mahaska County Assessor’s office does this process once a year after January 1, 2014, with the properties certified in the spring of 2014. Taxes on the combined properties would not be paid until fall 2015/spring 2016. We have received a notice from the assessor’s office this lot will be combined for 2014 taxes.

Attachments: 2<sup>nd</sup> letter from Russ Parker requesting an extension, minutes from OHTF meeting 10-4-2013, 1<sup>st</sup> letter requesting extension, map of demolition properties, copy of lien agreement, notice from assessor’s office.

October 15<sup>th</sup> 2013

Russ Parker

PO Box 571

Oskaloosa IA, 52577

(641) 295-1902

Att. Amy Miller

City Clerk- Finance Director

220 South Market Street

Oskaloosa IA 52577

(641) 673- 9431

Dear Oskaloosa Housing Trust Fund-

I am in receipt of your letter dated Sept. 10<sup>th</sup> 2013. The letter refers to a loan agreement/ grant for the purpose of demolition of a house located at 910 North A street in Oskaloosa. It also defines terms of repayment because I am in default of completing the construction of a new house on this same property.

The loan/ grant has been previously extended one year due to personal tragedies- including death in my family- divorce- life threatening personal injuries- inclement weather- difficulties obtaining permits- delays due to obtaining variances – and communication issues between myself and Oskaloosa building officials.

Personal tragedies continue to plague completion of this new home within a reasonable amount of time. I'd prefer not to go into details but rather rely on the progress completed in the last year and your empathy while considering my written request to extend the loan/ grant to a completion date- until May 11<sup>th</sup> of 2014.

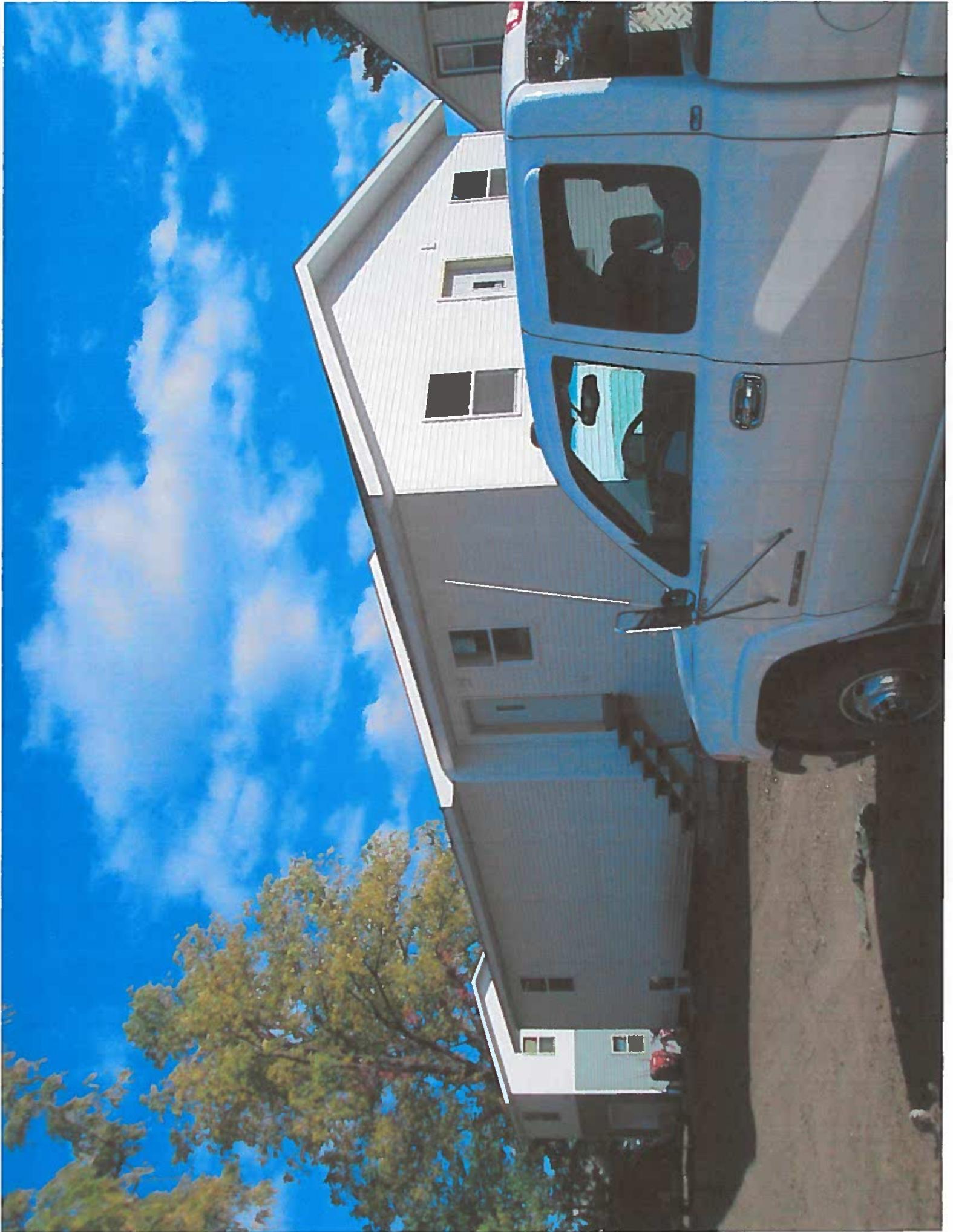
Within the last year I have nearly completed- exterior siding- interior framing- I am currently hanging sheet rock- permits for electrical, plumbing, and HVAC have been obtained- the electrical has been started – the plumbing has been started- new side walks have been poured- new water lines have been installed from the street shut off- new sewer pipes have been installed including portions of a shared

sewer main- the lot has been cleaned and cleared to a reasonable appearance. Progress continues as I write this letter and I am working vigorously to complete this home and obtain an occupancy permit.

I trust you will rule favorably, and thank you for time and consideration.

Russ Parker

- Please note: I have completed the required ACH authorization form provide with my received letter. As a worst case option- Would it be possible to utilize a 2 year amortization schedule for repayment instead upon the one year schedule?





OSKALOOSA HOUSING TRUST FUND COMMITTEE MINUTES  
Monday, October 4, 2012 - 12:00 Noon  
City Hall Conference Room

The committee meeting was called to order by Chairman Taylor at 12:07 p.m. with the following members present: Chairman Rob Taylor, Kandes Dalbey, Bernice Hahn, Dan Adams, Joe Caligiuri, Dave Polkowske, Randell Davis and Kathy Dykstra (teleconference) with Debbie Stevens arriving at 12:19 p.m. Members absent: Leon McCullough, Jon Sullivan and Julia Ross. Also present: City Manager Michael Schrock, Amy Miller and Marilyn Johannes.

It was moved by Dalbey, seconded by Davis to approve the September 17, 2012 Housing Trust Fund Committee Minutes. Motion carried unanimously.

The Committee discussed the request from Russ Parker for extension of a demolition grant agreement dated May 19, 2010 for the property located at 910 North A Street. Miller distributed a letter she received from Russ Parker regarding his request. Miller explained while going through OHTF files staff discovered the deadline for development of the property had expired in May without the requirements of the loan being met, so she sent a letter to Parker requesting repayment of the loan. Parker responded by requesting a one year extension of the agreement. Committee members commented that extensions had been granted for others in the past and the committee should be consistent and Parker had incurred hardships since entering into the agreement. Schrock explained that Parker was doing the work himself and he is a contractor by trade so his time to work on the property is limited and he had torn down two rough-looking houses. Dalbey said just one extension should be granted. It was moved by Dalbey, seconded by Dykstra to grant an extension until October 1, 2013, with the stipulation that the property had to be "ready for occupancy" on that date. Motion carried unanimously.

Miller explained why she was recommending that release fees that totaled \$28.00 be waived for the following 1997 Rental Rehab Loan Agreements:

- |                   |                                 |
|-------------------|---------------------------------|
| a. Jacque Walters | 1501 High Avenue West           |
| b. Lyle Siefering | 214 & 216 North 6 <sup>th</sup> |
| c. Charles Perdue | 328 North Market                |
| d. Joyce Whipple  | 501 5 <sup>th</sup> Avenue East |

Miller said all had met their requirements except Jacque Walters and that project had been cancelled, but a lien had been put on the property because of the rehab loan. It was moved by Hahn, seconded by Adams to waive the release fees. Motion carried unanimously.

Taylor asked Randell Davis to explain his reasoning and what he wants the committee to do regarding action to amend OHTF policies for non-discrimination of people with disabilities. Davis explained he wants accessible housing information on the city website for people with disabilities. He wants people as they age to be able to stay in their home where they are comfortable and can stay more connected and have a satisfied life instead of having to move into a segregated apartment that is accessible. Davis explained that University of Iowa law

school personnel are willing to assist by providing information to help educate people regarding their housing options so they can make informed decisions. Davis said a house should be adapted to you instead of you adapt to a house. Taylor said the committee could have an informational session with U of I representatives to discuss universal design and what information to put on the website. The committee discussed the matter and their consensus was to have Davis contact U of I to schedule a meeting and possibly invite other groups that may be interested.

Taylor told the committee the next OHTF Goals and Action Plan work session meeting is scheduled from 5:30 p.m. to 7:30 p.m. on Tuesday, October 16, and the topic is rentals.

It was moved by Hahn, seconded by Dalbey to approve the September claims list for payment. Motion carried unanimously.

The accounting report was reviewed.

Taylor reported the Regional Housing Trust Fund had a lot of money that needed to be spent before the end of the year or they would lose the funds because they would go back to the state. The committee discussed various uses for the money if requested by OHTF such as renewal of the rehab program, for affordable, quality rentals and demolition. Schrock suggested the possibility of using the funds for accessibility improvements and asked Davis if he could provide a list of persons needing assistance. Schrock also said the city purchased the property at 603 North D Street for demolition and sale and asked the committee if OHTF would be willing to help the city with funding that would be paid back. Consensus of the committee was in favor of the request if the property would be sold and improved. Schrock said he would submit a formal request.

The meeting was adjourned at 12:58 p.m.

Minutes by Marilyn Johannes

September 19<sup>th</sup> 2012

Russ Parker

PO Box 571

Oskaloosa IA, 52577

Amy Miller

City Clerk- Finance Director

Amy.miller @oskaloosiowa.org

220 South Market Street

Oskaloosa IA, 52577

(641) 673-9431

Dear Amy Miller-

Thank you for your willingness to present this letter to the board regarding my loan agreement with the City of Oskaloosa for the demolition of a house located at 910 North A Street. I am respectfully requesting an extension to the two year time limit because of multiple personal tragedies and other delays.

Below is a brief summary of numerous events that have occurred:

- 1 I've had difficulties obtaining permits. I've spent approximately 5 months obtaining building permits. My original permit was approved and then when the City of Oskaloosa changed building inspectors, the new inspector decided to "yellow tag" my progress. After several variance hearings the board decided that I was with in Oskaloosa's municipality building codes. I am currently "yellow tagged" again and my submitted plans were denied. I am in the process of revising these plans to satisfy our current building inspector.
- 2 My step daughter died in Feb. of 2011. This has taken a toll on my family beyond words that I am able to describe.

- 3 The death of my step daughter impacted my wife in a manner that we are now divorced. I am certain all can understand an "alter" within her and my personalities.
- 4 My attorney advised me to stop building until my assets could be divided. Now that this is final I am able to continue.
- 5 During my divorce and after the death of my daughter I was involved in an accident. During the accident I suffered from multiple broken bones. The trauma caused my lung to collapse. I spent a period of time in the hospital and approximately 10 weeks recovering before I could return to work.

I have purchased most all the materials to finish the foundation and to frame, sheet, and "weather tight" the new house. These materials are located on the property. Progress has begun. A garage and accessory building have been constructed on the property.

Thank you for your empathy. I am requesting one addition year grace period to complete this project.

Russ Parker

PO Box 571

Oskaloosa IA, 52577

(641) 295-1902

Proposed Building Scheduled for 910 North A Street Oskaloosa IA, 52577. 10/01/2012

- 1 Foundation to be started no later than November 1<sup>st</sup> and completed no later than December 15<sup>th</sup> 2012. The completion of the foundation shall include basement walls, basement floor, inspection of the current sewer system, the water line through the basement wall, and the gas line through the basement wall.
- 2 The framing and sheathing shall begin shortly after the completion of the foundation. The framing and sheathing shall be completed no later than Jan 20<sup>th</sup> of 2013. Included with in the framing is the installation of the shingles, fascia, and soffit. The exterior sheathing shall be covered with house wrap. Entry doors will be installed. No windows will be installed.
- 3 The wiring and plumbing will begin next. The plumbing and electrical shall be completed no later than June 30<sup>th</sup> of 2013. I am offering a late date to allow for contractors to "work" me into their schedule. Some of the wiring and plumbing will Not be completed until August of 2013. I am allowing additional time because of the plumbing will be "finish work"- such as bathroom faucets and small misc. items.
- 4 The sheet rock work, trim and interior finishing will begin Feb. 26<sup>th</sup> of 2013 and be on going through the construction process. This includes cabinets for the kitchen and bathrooms. This will not be fully complete until Aug. of 2013. Please note: I fully anticipate waiting for certain items – a cabinet- trim – or other misc. items.
- 5 Flooring shall be begin June 15<sup>th</sup> of 2013 and completed by Aug. 18<sup>th</sup>.
- 6 The exterior siding will begin during the spring of 2013. I am limited by weather conditions and anticipate starting by May 7<sup>th</sup> 2013 and completing by July 1<sup>st</sup>.
- 7 I plan to hire Boyd Johnson heating to install the cooling and heating systems. I plan to start no later than Feb. 1<sup>st</sup> and have the "basic unit" functional by April 19<sup>th</sup>.
- 8 I plan to start the basic grading of the property no later than July 23<sup>rd</sup> 2013. This will be an on going process and completed by Sept. 7<sup>th</sup> 2013.
- 9 The exterior hard scape shall begin no later than May 21<sup>st</sup> 2013.

Please note- With out question I am not all inclusive with each and every aspect of constructing this house. My proposed dates are dependent with obtain proper permits, weather conditions, and other non controllable items that may occur during construction of a house.



114 College – Demo loan completed 11-23-2011



910 North A Street – Demo loan completed 7-1-2010

Document 2010-1354 Page 1 of 1  
Book 2010 Page 1354 Fee: 9.00  
Date: May 19, 2010 Time: 3:12pm

*Diane Upton Crookham* - Mahaska County Recorder  
106 S. 1st Street, Oskaloosa, Iowa 52577 *du*

Prepared by & return to: Laura Russell, City of Oskaloosa, 220 South Market St., Oskaloosa, IA 52577. Phone: 641/673-8361

GRANT/LIEN AGREEMENT

CITY OF OSKALOOSA, IOWA

WHEREAS, the City of Oskaloosa Housing Trust Fund (hereinafter referred to as the City) has established a grant program to assist the owners with the demolition of vacant dilapidated structures; and,

WHEREAS, the undersigned, Russ Parker Enterprises, LLC, (hereinafter referred to as the Owner) qualifies under the Grant Program for a total grant of Three Thousand Nine Hundred Fifty Dollars and 00/100 (\$3,950.00) for demolition; and,

WHEREAS, the Owner pledges to redevelop the property as approved within two years of receipt of the grant amount with a structure(s) that equals or exceeds the assessed value of the structure being demolished with said grant funds.

THEREFORE, in consideration of the awarding of the grant the mutual covenants and promises of the parties and other good and valuable consideration, the City and Owner agree as follows:

FOR VALUE RECEIVED, the undersigned jointly and severally promise to redevelop the property as approved within two years of disbursement of grant funds with a structure or structures that equals or exceeds the assessed value of the structures being demolished (\$25,280.00) as follows:

A. The legal description of the property is:

**Lot Thirty-three and a strip of ground 10 ½ feet in equal width off from the North side of Lot Thirty-two of Hambleton's Addition to the City of Oskaloosa, Iowa**

- B. The Owner agrees to repay the City the full amount of the grant if the property is not redeveloped within two years as specified in the City of Oskaloosa Housing Trust Fund Demolition Assistance Grant Program Plan.
- C. The undersigned hereby agrees and consents, in consideration of the enhancement in value and preservation of the property to allow this lien to be filed against the above described real estate.
- D. This lien shall be subordinate and inferior to any and all mortgages related to the construction of improvements on the property.
- E. Said demolition shall be completed within a time frame as defined by the City of Oskaloosa Building Official.

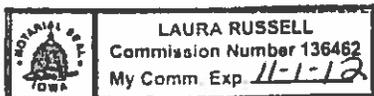
5-19/10  
Date

*Russ Parker*  
\_\_\_\_\_  
Russ Parker, President

STATE OF IOWA     )  
                                  ) SS  
MAHASKA COUNTY    )

On this 19th day of May, 2010, before me, a Notary Public in and for the State of Iowa, personally appeared Russ Parker, to me known to be the President, respectively of the corporation named in and who executed the foregoing instrument; that said instrument was signed on behalf of the corporation; and that Russ Parker as an officer acknowledged the execution of the foregoing instrument to be the voluntary act and deed of the corporation, by it and by him.

*Laura Russell*  
\_\_\_\_\_  
Notary Public in and for the State of Iowa.



MAHASKA COUNTY ASSESSOR'S OFFICE  
MAHASKA COUNTY COURTHOUSE  
OSKALOOSA, IA 52577  
[www.mahaskacounty.org](http://www.mahaskacounty.org)

BUILDING CHANGES

Name Russ Parker Enterprises Parcel Number \_\_\_\_\_

Address \_\_\_\_\_ Reporting Date 10-21-13

ADD \_\_\_\_\_ REMOVE \_\_\_\_\_ COMBINATION X

(Identify building on sketch or aerial for removals; attach appropriate new building form for additions; attach property record cards of properties to be combined for combinations.)

REMARKS:

To combine for 2014  
10-13-255-003 + 10-13-255-001  
(910 North A) (114 College)

SIGNATURE [Signature] DATE 10-21-2013

WITNESS [Signature]

INFORMATION TAKEN BY PHONE \_\_\_\_\_ NAME OF CALLER \_\_\_\_\_

DATE TAKEN \_\_\_\_\_

**OSKALOOSA HOUSING TRUST FUND**  
**September 30, 2013**

**HOUSING FUND**

Fund  
Balance

<u>Beginning Balance</u>	YTD	<b>\$233,362.30</b>
<i>Revenue:</i>		
140503044300 Interest	\$121.43	
140503014570 Processing Fees	\$1,094.00	
140503024711 Loan Repayments	\$15,582.03	
140503024713 Loan Repayments (unrestricted)	\$4,806.55	
140503044830142 Transfer In	\$0.00	
<i>Total Revenue</i>	<u>\$21,604.01</u>	
<i>Expenses:</i>		
14050306405 Recording Fee Expense	\$98.00	
14050306413 Payments to Other Agencies	\$0.00	
14050306490 Other Professional Services	\$138.00	
14050306495 Housing Loans/Assistance	\$25,649.41	
14050306498 Refunds & Reimbursements	\$82.50	
14050306497 Demo Loan	\$4,000.00	
14050306511 Copying	\$0.00	
14050306910001 Transfer Out	\$0.00	
<i>Total Expenses</i>	<u>\$29,967.91</u>	
<u>Ending Balance</u>		<b>\$224,998.40</b>
<b>**Loan Repayments (unrestricted) 6/30/11 balance</b>	<b>\$48,464.44</b>	
<b>**Loan Repayments (unrestricted) 6/30/12 balance</b>	<b>\$42,687.69</b>	
<b>**Loan Repayments (unrestricted) 6/30/13 balance</b>	<b>\$31,239.18</b>	
<b>Total</b>	<u><b>\$122,391.31</b></u>	

**GRANT & LINCOLN SCHOOL DEVELOPMENT**

<u>Beginning Balance</u>	<b>Program To Date</b>
<i>Revenue:</i>	
144503024715 Refunds	\$2.54
144503044800 Sale of Real Property	\$160,000.00
144503044800 Transfer In	\$19,607.49
<i>Total Revenue</i>	<u>\$179,610.03</u>
<i>Expenses:</i>	
14450306240000 Miscellaneous Expenses	\$34,943.16
14450306310 Meetings & Conferences	\$1,225.88
14450306310 Building Maintenance & Repair	\$0.00
14450306320 Grounds Maintenance & Repair	\$2,749.35
14450306371 Electric/Gas Expense	\$1,264.10
14450306402 Advertising Expense	\$35.17
14450306413 Insurance Expense	\$1,874.56
14450306413 Payment to Other Agencies	\$82,009.00
14450306490 Other Professional Services	\$3,180.70
14450306910001 Transfer Out	\$31,000.00
<i>Total Expenses</i>	<u>\$158,281.92</u>
<u>Ending Balance</u>	<b>\$21,328.11</b>

**HOUSING DONATED FUNDS****Program To  
Date****Fund  
Balance***Revenue:*

138503024705

Contributions 2007-08	\$84,125	\$ 84,125.00
Contributions 2009-10	\$68,350	\$ 68,700.00
Contributions 2010-11	\$68,350	\$ 68,250.00
<i>Total Revenue</i>		<u>\$ 221,075.00</u>

*Expenses:*

13850306413

Payments to Other Agencies		\$ 1,000.00
First Time Home Buyer 2008	\$64,125	\$ 40,732.00
First Time Home Buyer 2009	\$48,350	\$ 48,100.00

13850306495

Housing Loans/Assistance		\$ 36,502.26
--------------------------	--	--------------

13850306497

Demo Loan 2008	\$20,000	\$ 20,000.00
----------------	----------	--------------

Demo Loan 2009	\$20,000	\$ 20,000.00
----------------	----------	--------------

13850306910145

Transfer Out (2010 IFA Grant Match)		\$ 20,000.00
-------------------------------------	--	--------------

<i>Total Expenses</i>		<u>\$ 186,334.26</u>
-----------------------	--	----------------------

Ending Balance**\$ 34,740.74**

**Oskaloosa Housing Trust-Monthly Activity**

Oct-13

**1st time Homebuyer payments for October 1, 2013** \$ 3,162.35

Restricted	\$ 2,216.18
Non-restricted	\$ 946.17

**1st Time Homebuyer Loan issued**

<i>Name</i>	<i>Amount</i>	<i>Payments start</i>
Landon/Kayla Wubbels	\$ 2,447.55	11/1/2013
Daniel Jackson	\$ 2,884.51	11/1/2013

**1st Time Homebuyer Loans final payments this month**

<i>Name</i>	<i>Date completed</i>
D Crouse	10/1/2013

**1st Time Homebuyer Loans paid in full**

<i>Name</i>	<i>Date paid</i>	<i>Payment</i>
B Champoux	10/8/2013	\$ 546.02

**Other loans paid in full**

<i>Name</i>	<i>Date paid</i>	<i>Payment</i>
Blanche McFadden	10/2/2013	\$ 5,845.00
Allied Gas	10/3/2013	\$ 4,000.00

**Demolition Loan approved**

<i>Name</i>	<i>Date approved</i>	<i>Address of demolition</i>
Brian Booy	10/3/2013	1002 South E St
Brian Booy	10/3/2013	408 South B St
Brian Booy	10/3/2013	410 South B St
Brian Booy	10/3/2013	215 4th Ave W

**Demolition loans issued**

<i>Name</i>	<i>Amount</i>
Gregory Meyer	\$ 4,000.00

**Subordination agreements**

<i>Name</i>	<i>Program</i>	<i>Date sent</i>
Luke/Gao Yang	1st time homebuyer	10/9/2013
Luke/Gao Yang	Urgent Repair	10/9/2013

**NSF/Closed Accounts on payments**

<i>Name</i>	<i>Amount</i>	<i>Follow-up</i>
Jessy Mateer	\$ 22.90	Sent 3rd letter for acct closed
Jessy Mateer	Sent balance of \$1738.65 to Income Offset 10-21-2013	

City of Oskaloosa  
Claims Register

Oct-13

Daniel L. Jackson & TruBank  
Gregory Meyer & Edel's Lawn Construction  
Landon A/Kayla R Wubbels and TruBank  
Mahaska County Recorder

First time homebuyer loan  
Demolition loan - 714 North C St  
First time homebuyer loan  
3rd quarter recording fees

2,884.51  
4,000.00  
2,447.55  
133.00

**GRAND TOTALS**

**9,465.06**

FUND TOTALS

Fund 140 - Housing Funds

9,465.06

\*\*\*

**9,465.06**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date