

## OSKALOOSA HOUSING TRUST FUND COMMITTEE MINUTES

Thursday, September 4, 2014 - 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: Dan Adams, Joe Caligiuri, Kandes Dalbey, Valinn McReynolds, Noel C. Stahle and Carri Vande Ree. Members absent: Randell Davis, Kathie Dykstra, Bernice Hahn, Dave Polkowske and Leon McCullough. Also present: Amy Miller, City Clerk; Wyatt Russell, Building Official; and Marilyn Johannes.

It was moved by Stahle, seconded by Caligiuri to approve the July 3, 2014 Housing Trust Fund Committee Minutes. Motion carried unanimously.

The committee discussed the request for a demolition grant from Robert Miller for a house located at 1105 North 4<sup>th</sup> Street. Amy Miller pointed out the structure to be demolished is in below normal condition and the housing trust fund plan says demolition loans apply to dilapidated structures. Dalbey said other structures in poor condition have been demolished using demolition grant funds. It was moved by McReynolds, seconded by Caligiuri to approve demolition grant funds up to \$4,000 for demolition of the structure located at 1105 North 4<sup>th</sup> Street. Motion carried unanimously.

Adams explained the reason for the request for potential subordination of a 1<sup>st</sup> Time Home Buyer loan. Adams explained the borrower would like to reduce the interest rate and pay the loan off sooner by refinancing a 30 year loan to a 15 year loan which would increase the payment by \$62/month. Adams indicated he does not know if the borrower qualifies for the refinancing but the borrower indicated her income has increased and there is additional household income because she is married now. Miller asked that the address of the buyer be provided and included in the minutes so if the matter comes up in the future it can be backed up by the minutes of this meeting. It was moved by Stahle, seconded by Vande Ree to approve the subordination request if refinancing is approved. Motion carried with all ayes except Adams who abstained. (Adams provided the name and address of the property by email after the meeting which is 815 C Ave E - for Natalie Hull.)

It was moved by Caligiuri, seconded by McReynolds to approve the July and August claims lists for payment. Motion carried with all ayes except Dalbey and Adams who abstained.

Miller reviewed the accounting report with the committee.

Miller and Russell asked the committee if they would be interested in developing a program to demolish dilapidated properties. Russell said he and Fire Department personnel handle dilapidated structures under Title 15 of the Oskaloosa Municipal Code. He sends a notice to the property owner for abatement of the nuisance and if not rectified within a certain period of time, the city can take civil action. Russell indicated there are at least 10 homes in Oskaloosa that have been condemned that would cost approximately \$10,000 a piece to demolish. He said most of the property owners have walked away from the properties. Russell said the city mows grass and cleans up trash at the properties and assesses the costs to the owners of the property through taxes. Russell said the city can demolish condemned homes and assess the costs to the property. Caligiuri pointed out that some of the properties belong to a bank if the owner walked away.

Miller said if the Oskaloosa Housing Trust Fund would finance the city demolishing a few homes a year, any money paid back through taxes would go back to the trust. Miller believes there is a 10 year repayment period. The committee asked Russell to provide more information to the committee at the next committee meeting including a list of the properties, owner information, and pictures of the properties. Miller asked Dalbey if the regional housing agency would be interested in assisting with cleanup of the properties. Dalbey said she would follow up.

The meeting adjourned at 12:35 p.m.

Minutes by Marilyn Johannes