

**City of Oskaloosa
Oskaloosa Housing Trust Fund Committee
Lower Level Conference Room
City Hall, 220 S. Market Street
Oskaloosa, IA 52577
Agenda
July 2, 2015**

1. Call to Order/Roll Call - 12:00 P.M.

Roll Call: _____ Chair Kandes Dalbey, _____ Adams, _____ Caligiuri, _____ Davis,

_____ Dykstra, _____ Hahn, _____ McCullough, _____ McReynolds, _____
Polkowske, _____ Stahle, _____ Vande Ree.

Documents: [20150702 CALL TO ORDER AND ROLL CALL.DOCX](#)

2. Approval of Minutes, subject to corrections.

May 14, 2015 Housing Trust Fund Committee Minutes

Documents: [20150702 APPROVAL OF MINUTES.DOCX](#), [20150514 OHTF MINUTES.DOCX](#)

3. Request for demolition grant program II for a house located at 610 3rd Avenue West.

Documents: [OHTF COMM.PDF](#), [APPLICATION.PDF](#), [EXISTING PICTURES.PDF](#)

4. Discussion and possible action on amendments to the demolition loan program regarding deadlines for completion of projects.

Documents: [20150702 ITEM DEADLINE FOR PERMIT.DOCX](#), [REVISED JAN 11 DEMOLITION PROGRAM PLAN.DOC](#), [REVISED JAN 11 OHTF DEMOLITION PLAN 2.DOC](#), [DEMO LOAN INFORMATION 6-24-2015.PDF](#)

5. Discussion of utilization of First Time Homebuyer Program.

Documents: [ITEM FIRST TIME HOMEBUYER PROGRAM.DOCX](#), [FIRST TIME HOMEBUYER LOAN HISTORY BY FISCAL YEAR.PDF](#)

6. Miscellaneous

Documents: [20150702 MISCELLANEOUS.DOCX](#)

A. Approval of Claims

Documents: [20150702 CLAIMS.DOCX](#), [HOUSING CLAIM LIST MAY 2015.PDF](#), [HOUSING CLAIM LIST JUNE 2015.PDF](#)

B. Review of Accounting Reports.

Documents: [20150702 ACCOUNTING REPORTS.DOCX](#), [ACCOUNTING REPORT HOUSING DEPT APRIL 2015.PDF](#), [ACCOUNTING REPORTHOUSING DEPT MAY 2015.PDF](#), [OHTF ACTIVITY MAY 2015.PDF](#), [OHTF ACTIVITY JUNE 2015.PDF](#)

7. Citizens to be Heard

This item is reserved to receive comments from the community for concerns whether or not they are included in the current agenda.

Documents: [20150702 CITIZENS TO BE HEARD.DOCX](#)

8. 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.



OHTF Communication

Meeting Date: July 2, 2015

Requested By: OHTF Committee

Item Title: Call to Order and Roll Call – 12:00 p.m.

Roll Call: _____ Chair Kandes Dalbey, _____ Adams, _____ Caligiuri, _____ Davis,
_____ Dykstra, _____ Hahn, _____ McCullough, _____ McReynolds, _____
Polkowske, _____ Stahle, _____ Vande Ree.

Explanation:

Not applicable.

Budget Consideration:

Not applicable.

Attachments:

None.



OHTF Communication
Meeting Date: May 14, 2015
Requested By: City Staff

Item Title:

Approval of minutes subject to corrections.

Explanation:

The minutes of the May 14, 2015 meeting are included in your agenda packet for review and approval.

Budget Consideration:

Not applicable.

Attachments:

May 14, 2015 Housing Trust Fund Committee Minutes.

OSKALOOSA HOUSING TRUST FUND COMMITTEE MINUTES

Thursday, May 14, 2015 - 12:00 Noon

City Hall Conference Room

The committee meeting was called to order by Chair Dalbey at 12:00 p.m. with the following members present: Dan Adams, Joe Caligiuri, Kandes Dalbey, Randell Davis, Bernice Hahn and Carri Vande Ree. Members absent: Kathie Dykstra, Dave Polkowske, Noel C. Stahle, Leon McCullough and Valinn McReynolds. Also present: Amy Miller, City Clerk, Wyatt Russell, Building Official, and Vicki Johnson.

It was moved by Caligiuri, seconded by Davis to approve the March 5, 2015 Housing Trust Fund Committee Minutes. Motion carried unanimously.

The committee discussed the request for a demolition grant from Vicki Johnson for demolition of a house located at 801 South 6th Street. Vicki Johnson said due to a fire the structure needs to be demolished and she is not sure she will be ready to rebuild on the property in the time frame allowed under a demolition grant 1 so she has applied for a demolition grant II, indicating the property will be left as a green space. Miller pointed out if the lot is left as green space, the owner has to repay \$2000 of the grant, which is to be repaid by a no interest loan over a two year period. It was moved by Caligiuri, seconded by Adams to approve demolition grant funds up to \$4,000 for demolition of the structure located at 801 South 6th Street. Motion carried unanimously.

Miller explained the items on the claims lists. It was moved by Hahn, seconded by Vande Ree to approve the March and April claims lists for payment. Motion carried unanimously.

Miller reviewed the accounting report with the committee.

Miller reported that eleven demolition loans have been approved but four applicants still have not applied for a demolition permit. Russell said he would like to see a deadline set for submission of an application and a deadline for obtaining a demolition permit after a loan has been granted. The committee asked that the matter be placed on the next Housing Trust Fund Committee agenda.

The meeting adjourned at 12:22 p.m.

Minutes by Amy Miller



OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title:

Request for demolition grant program II for a house located at 610 3rd Avenue West

Explanation:

David & Cheryl Wright have applied for funds under the Demolition Assistance Grant/Loan Program II for a property located at 610 3rd Avenue West. According to the Mahaska County Beacon website, The assessed value of the house is \$18,470.00, land is assessed at \$9,000.00 and the property is in poor condition. Mr. & Ms. Wright are proposing to leave the property as green space.

Budget Consideration:

Expenditure up to \$4,000.00, \$2,000.00 will be repaid in a no interest (0%) loan over a 2 year period. \$75.00 Application Fee and \$7.00 Recording Fee

Attachments:

Demolition application, Warranty Deed, Mahaska County website and Pictures of existing structure

City of Oskaloosa

DEMOLITION ASSISTANCE PROGRAM APPLICATION



Note the Difference™

Return completed form to: Engineering Department
804 South D Street, Oskaloosa IA 52577
Phone: 641.673.7472

Demolition Program #1

Demolition Program #2

Applicant's Name: David Wright

Applicant's Address: 2865 265TH ST, OSKALOOSA, IA 52577

Daytime Phone: 641-673-1052 Mobile: ~~641-673-1052~~ 641-660-9762

Address of property to be demolished: 610 3RD AVE WEST

Legal description of property to be demolished:

By signing this application, the applicant acknowledges that he/she is aware of the provisions and requirements of the Demolition Program checked above. In the case of Demolition Program 1, the applicant understands if improvements are not made on the property within two years of the date dispersal which equal or exceed the current assessed value of the property to be demolished, the funds granted by the City will have to be repaid. The applicant understands automatic payments through a checking or savings account is required. The applicant also verifies that the property is not occupied. The applicant further guarantees that the debris will be properly disposed of and will hold the City harmless for any damage or injury that may be caused during the demolition.

David W. Wright Sherry A. Wright 6-10-2015
Signature Date

The following to be filled out by City Staff

_____ Evidence of Title Received _____ Bids Received _____ Copy of Demolition Permit

_____ Verification applicant has authority to act on behalf of owner if applicant is different from owner

\$ _____ Assessed Value of Property before Demo
Land \$ _____ Improvements \$ _____

\$ _____ Assessed Value of Property after Demo
Land \$ _____ Improvements \$ _____

Date property was demolished _____ Total cost of demolition: \$ _____

Date Grant proceeds issued: _____ Total DAP Grant: \$ _____

Date Grant proceeds issued: _____ Date new improvements were made: _____ (DAP #1)

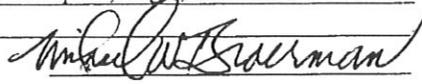
OHTF Chair/Vice Chair Approval _____

Housing Department Staff Approval _____

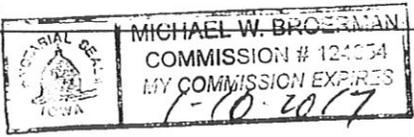
①

Document 2014- 2592 Stamp #: 125
Book 2014 Page 2592
Fee: 700 Real Estate Transfer Tax 20⁰⁰
Auditors Fee: 5⁰⁰
Date: Sept 11, 2014 Time: 10:38 am

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

THE IOWA STATE BAR ASSOCIATION Official Form No. 106 - January 2006	FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER
Return Document to: <u>David Wright, 2865 265th Street, Oskaloosa, IA 52577</u>	
Preparer Information: <u>Michael W. Broerman, 216 South First Street, Oskaloosa, IA 52577, Phone: (641) 673-8336</u>	
Address Tax Statement: <u>David Wright, 2865 265th Street, Oskaloosa, IA 52577</u>	
 <h3>QUIT CLAIM DEED</h3>	
For the consideration of <u>One</u> Dollar(s) and other valuable consideration, <u>Ron Terpstra, single, d/b/a J & T Investment-1, a sole proprietorship,</u>	
do hereby Quit Claim to <u>David Wright and Sheryl Wright, husband and wife, as joint tenants with all and full rights of survivorship and not as</u> <u>tenants in common</u>	
all our right, title, interest, estate, claim and demand in the following described real estate in <u>Mahaska</u> County, Iowa: <u>Lot Three of Block Two of Kalbach's Addition to the City of Oskaloosa, Iowa, together with and subject easements and</u> <u>restrictions of record.</u>	
Each of the undersigned hereby relinquishes all rights of dower, homestead and distributive share in and to the real estate. Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.	
Dated: <u>September 11</u> , 2014 <u>Ron Terpstra d/b/a J & T Investment-1</u> _____ (Grantor) Ron Terpstra, d/b/a J & T Investment-1 (Grantor)	
_____ (Grantor) _____ (Grantor)	
STATE OF <u>IOWA</u> , COUNTY OF <u>MAHASKA</u>	
This instrument was acknowledged before me on <u>September 11</u> , 2014, by <u>Ron Terpstra, single, d/b/a J & T</u> <u>Investment-1</u>	
 Michael W. Broerman, Notary Public	

(This form of acknowledgment for individual grantor(s) only)



Proposal

Curt Smith
Curt's Excavating
641-660-3400
P.O. Box 24
Beacon, IA 52534

PROPOSAL SUBMITTED TO: David Wright	JOB NAME Demo	JOB #
ADDRESS Wright	JOB LOCATION 610 3rd. Ave W	DATE OF PLANS
PHONE #	DATE 6-11-15	ARCHITECT
FAX #		

We hereby submit specifications and estimates for:

Demo house at 610 3rd. Ave W. in Oskaloosa
Haul to landfill + remove foundation.
Estimate = \$ 4800.⁰⁰

sewer cap + water disconnect are unknown
+ filling of basement will be at owners cost.

We propose hereby to furnish material and labor – complete in accordance with the above specifications for the sum of:

\$ 4800.⁰⁰ Dollars

with payments to be made as follows: Due within 30 days of completion

Any alteration or deviation from above specifications involving extra costs will be executed only upon written order, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents, or delays beyond our control.

Respectfully submitted

Curt's D Smith

Note — this proposal may be withdrawn by us if not accepted within _____ days.

Acceptance of Proposal

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature _____

Date of Acceptance _____

Signature _____

TD SITEWORK
Troy DeMoney
2365 Ventura Ave.
Rose Hill, IA 52586

David Wright 610 3rd Ave West

Haul house and ~~garage~~ landfill
Removal of foundations \$5,000

Disconnect water at curbstop

Cap sewer at property line

at home owner's expense

Fill dirt extra cost
at home owner's expense



Summary

Parcel ID	1024127001
Office Map	938
Property Address	610 3rd Ave West
	Oskaloosa
Sec/Twp/Rng	24-75-16
Brief Legal Description	LOT 3 BLK 2 KALBACHS ADD
	(Note: Not to be used on legal documents)
Document(s)	DED: 2014-2592 (9/11/2014)
	REC: 284-36
	REC: 290-293
	DED: 2014-2582 (9/10/2014)
	REC: 2009-2182 (6/12/2009)
	REC: 2006-3081 (7/21/2006)
	REC: 2004-4484
Gross Acres	0.00
Exempt Acres	N/A
Net Acres	0.00
CSR	N/A
Class	R - Residential
	(Note: This is for tax purposes only. Not to be used for zoning.)
Tax District	OSKALOOSA
School District	OSKALOOSA SCH



If this property is being split, please contact the Assessor's Office at 641-673-5805 for property information.

Owner

Primary Owner
 (Deed Holder)
 Wright, David/Sheryl
 2865 265th St
 Oskaloosa, IA 52577-
 Secondary Owner
 Mailing Address

Land

Lot Dimensions	Regular Lot: 60.00 x 120.00
Lot Area	0.17 Acres; 7,200 SF

Residential Dwellings

Residential Dwelling
 Occupancy Single-Family / Owner Occupied
 Style 1 Story Frame
 Architectural Style N/A
 Year Built 1910
 Condition Poor
 Grade what's this? N/A
 Brick or Stone Veneer
 Total Gross Living Area 952 SF
 Attic Type None;
 Basement Area Type 1/2
 Basement Area 364
 Basement Finished Area
 Plumbing 1 Full Bath;
 Fireplaces
 Porches 1S Frame Enclosed (84 SF);
 Decks
 Additions 1 Story Frame (224 SF);
 Garages 900 SF (30F W x 30F L) - Det Frame (Built 1982);

Sales

Date	Seller	Buyer	Recording	NUTC	Type	Multi Parcel	Amount
9/11/2014	J & T INVESTMENT-1	WRIGHT, DAVID/SHERYL	2014-2592	Normal	Quit Claim Deed		\$13,000.00
9/10/2014	MCCOMBS, THEODORE	J & T INVESTMENT-1	2014-2582	Foreclosures,forfeitures,Sheriff and Tax Sales or transfers arising from default	Tax Sale Deed		\$439.00
6/12/2009	MCCOMBS, JENNIFER	MCCOMBS, THEODORE	2009-2182	No Consideration	Quit Claim Deed		\$0.00
7/21/2006	MCCOMBS, JENNIFER L	MCCOMBS, JENNIFER L/TED	2006-3081	No Consideration	Quit Claim Deed		\$0.00
11/1/2004	BORK, ROXANNE R	PEDERSEN, JENNIFER L	2004-4484	Normal Arms-Length Transaction	Warranty Deed		\$35,000.00
6/4/2003	BORK, KEVIN LEE	BORK, ROXANN R	290-293	Quit Claim Deed	Warranty Deed		\$0.00
1/26/2001	FOSTER, JACKSON M/THERESSA L	BORK, KEVIN LEE/ROXANN	284-36	Fullfillment of Prior Year Contract	Warranty Deed		\$0.00
1/9/1981			231-467	Unuseable Sale - Other	Warranty Deed		\$19,750.00

+

Valuation

	2015	2014	2013	2012	2011
Classification	Residential	Residential	Residential	Residential	Residential
+ Land	\$9,000	\$9,000	\$9,000	\$9,000	\$6,720
+ Building	\$18,470	\$18,470	\$18,470	\$18,470	\$22,620

	2015	2014	2013	2012	2011
= Total Assessed Value	\$27,470	\$27,470	\$27,470	\$27,470	\$29,340

VALUES ARE NOT CERTIFIED UNTIL APRIL 1ST AND ARE SUBJECT TO BOARD OF REVIEW

Taxation

	2013 Pay 2014-2015	2012 Pay 2013-2014	2011 Pay 2012-2013
+ Taxable Land Value	\$4,896	\$4,753	\$3,411
+ Taxable Building Value	\$10,048	\$9,755	\$11,480
+ Taxable Dwelling Value	\$0	\$0	\$0
= Gross Taxable Value	\$14,944	\$14,508	\$14,891
- Military Exemption	\$0	\$0	\$0
= Net Taxable Value	\$14,944	\$14,508	\$14,891
x Levy Rate (per \$1000 of value)	35.90845	37.25362	38.36108
= Gross Taxes Due	\$536.62	\$540.48	\$571.23
- Ag Land Credit	\$0.00	\$0.00	\$0.00
- Disabled and Senior Citizens Credit	\$0.00	\$0.00	\$0.00
- Family Farm Credit	\$0.00	\$0.00	\$0.00
- Homestead Credit	\$0.00	\$0.00	\$0.00
- Business Property Credit	\$0.00	\$0.00	\$0.00
- Prepaid Tax	\$0.00	\$0.00	\$0.00
= Net Taxes Due	\$536.00	\$540.00	\$572.00

Pay Property Taxes

[Click here to pay property taxes for this parcel.](#)

Tax History

Year	Due Date	Amount	Paid	Date Paid	Receipt
2013	March 2015	\$268	Yes	3/23/2015	14574
	September 2014	\$268	Yes	9/10/2014	
2012	March 2014	\$270	Yes	5/16/2014	14566
	September 2013	\$270	Yes	11/20/2013	
2011	March 2013	\$286	Yes	5/20/2013	14559
	September 2012	\$286	Yes	11/19/2012	

Iowa Land Records

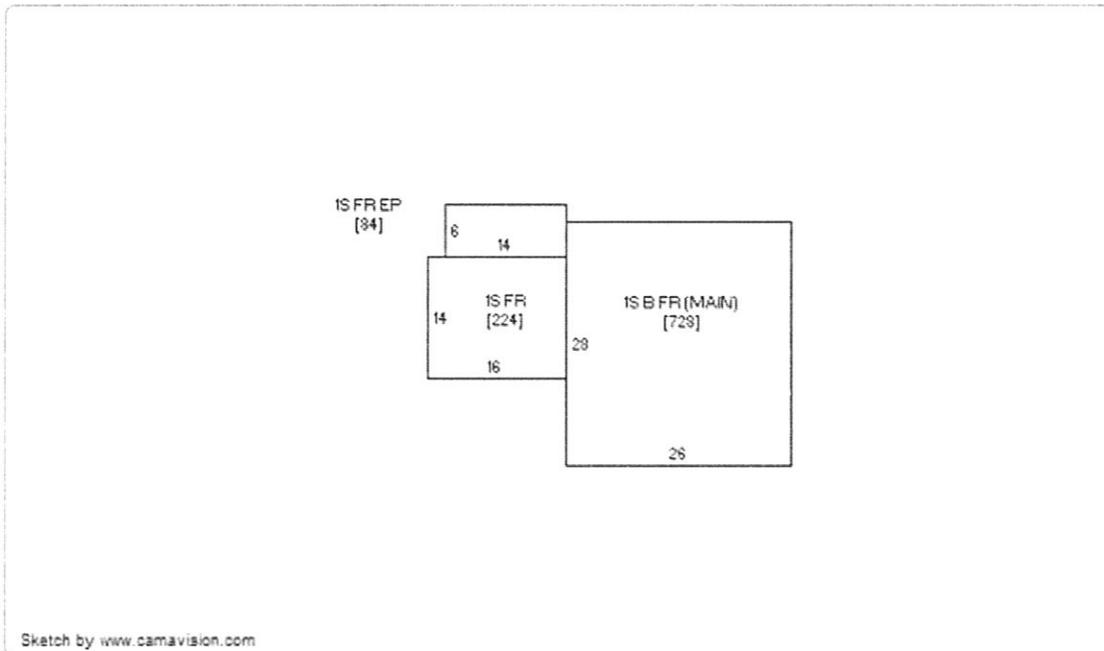
DED: 2014-2592 (9/11/2014)
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 REC: 2006-3081 (7/21/2006)
 REC: 2009-2182 (6/12/2009)
 REC: 2004-4484 ()
 REC: 284-36 ()
 REC: 290-293 ()

*Data for Mahaska County between Beacon and Iowa Land Records is available on the Iowa Land Records site beginning in 2003.
 For records prior to 2003, contact the County Recorder or Customer Support at www.iowaLandRecords.org.*

Photos



Sketches



Real Estate Changes

[Click here for the Assessor's form to report real estate changes.](#)

No data available for the following modules: Commercial Buildings, Agricultural Buildings, Yard Extras, Tax Sale Certificate.

The information in this web site represents current data from a working file which is updated continuously. Information is believed reliable, but its accuracy cannot be guaranteed. No warranty, express or implied, is provided for the data herein, or its use. Special assessments not shown. When using this information for payment purposes or for closing information please contact the Treasurer's office at (641)673-5482.

Last Data Upload: 6/23/2015 1:06:34 AM

 Developed by
The Schneider Corporation

Existing pictures 610 3rd Avenue West





OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title:

Discussion and possible action on amendments to the demolition loan program regarding deadlines for completion of projects.

Explanation:

At the May 14, 2015 OHTF meeting Amy Miller reported that eleven demolition loans had been approved but four applicants still have not applied for a demolition permit. Building Official Wyatt Russell said he would like to see deadlines set for submission of documents for completion of projects after a loan has been granted.

Budget Consideration:

Not applicable.

Attachments:

Demolition Grant Program 1
Demolition Grant Program 2
List of demolition loans

**CITY OF OSKALOOSA HOUSING TRUST FUND
DEMOLITION ASSISTANCE GRANT PROGRAM PLAN**

I. INTRODUCTION

Removal of the dilapidated structures within the City of Oskaloosa is critical to the long-range development of the community. The 2000 Census reflects an abundance of low-end housing in Oskaloosa that causes obvious appearance problems for the community's neighborhoods as well as draining the value of other properties. The implementation of this program is designed to reduce the cost of redevelopment of existing lots within the community that provides benefits by decreasing the need to develop new subdivisions and allows for opportunities to develop affordable housing.

II. DEFINITIONS

Eligible Structure: A structure may be eligible for this program if it is determined to be dilapidated and is located in a residentially zoned area of the City of Oskaloosa. All applications for eligible structures will be evaluated by the OHTF Committee for participation in the program.

Owner: The person/persons that are record titleholders at the Mahaska County Courthouse or other officially designated representative of the property such as an executor of an estate.

Qualified Improvement: A structure(s) of equal or greater assessed value to the dwelling unit demolished irrespective of land value.

III. PROGRAM OVERVIEW

The City of Oskaloosa Housing Trust Fund (OHTF) will provide grants in the lesser amount of:

- a) Actual and reasonable costs incurred by the owner of the property; or,
- b) Four Thousand Dollars (\$4,000) toward the costs of removal and disposal of vacant dilapidated housing structures within the City of Oskaloosa.

In consideration of the funds granted by the OHTF, the grant recipient shall pledge to rebuild on the property within two years of dispersal of the grant funds. If the property has not been redeveloped with a qualified improvement within two years the grant shall be repaid. Granted funds shall be repaid beginning the first of the month following the second anniversary of the demolition and will include current prime rate interest accrued over the first two years. The balance shall be amortized over a 12 month period of time at current prime rate of interest.

IV. CONFLICT OF INTEREST

No employee, agent, consultant, officer or appointed official of the Oskaloosa Housing Trust Fund shall be eligible to receive a grant from this program.

V. DISPOSAL OF DEMOLITION DEBRIS

All debris shall be properly disposed of in compliance with the rules and regulations of the City of Oskaloosa, including the removal and disposal of hazardous materials such as asbestos.

VI. GRANT PROCESSING PROCEDURES

- A. Applications (Exhibit 1) must be received and approved by the OHTF prior to demolition work commencing. Any work started prior to OHTF approval may be deemed ineligible for reimbursement and may disqualify the owner from participation in the grant program. Applications shall be on the forms provided by the OHTF and include the following additional information:
 1. A minimum of two bids for the demolition.
 2. If the applicant is not the owner, (i.e. executor of an estate) proof that the applicant has the authority to act on behalf of the owner.
 3. Copy of the demolition permit for the property (to be provided after Committee grant approval).

- B. The application will be evaluated by the OHTF Committee for approval. Upon approval of the application, the Department Head and OHTF Chair, Vice-Chair or City Manager shall authorize the City Clerk to draw funds on the account, as needed.
- C. Grant recipients shall be required to pay a \$75 processing fee and will be responsible for payment of recording fees related to the grant.
- D. All applications, along with proposed redevelopment projects, shall have the approval of the OHTF Committee.
- E. After OHTF approval of the application and the owner's execution of the grant documents, (Exhibit 2) the work may begin.
- F. These funds are granted to the current owner of the property and shall not be transferable to future purchasers. If the owner sells the property within the two year development period, the grant shall be repaid in full including accrued interest.
- G. The owner will be responsible for monitoring the demolition work, although City inspections will occur as required by the permits issued and to verify completion of the work.
- H. Upon completion of the demolition, the owner shall submit copies of all bills associated with the demolition for processing of payment to the owner. Checks are made payable to the contractor and the property owner in lieu of a lien waiver.
- I. The OHTF shall be apprised of any improvements made to the property once the demolition has been completed so that the OHTF can determine compliance with the programs intent and Issue a Release of Lien.

VII. ELIGIBLE COSTS

Costs eligible for reimbursement to the owner under this program shall be the actual and reasonable cost of:

- A. Demolition permit
- B. Disconnecting utilities
- C. Removal and proper disposal of hazardous waste
- D. Removal and proper disposal of above and below grade structures and trees that may interfere with redevelopment of the property.

VIII. SELF HELP

It shall be the policy of the OHTF Committee that in situations where an owner wishes to do his/her own work on a demolition project that the allowable demolition cost shall be defined as those actual and reasonable costs incurred (e.g. cost of permits and rental of machinery and/or tools for actual and reasonable time to complete the task they are rented for) are the allowable cost. The OHTF will not reimburse the owner or owner's employees for time/wages expended on the project.

Exhibit 1

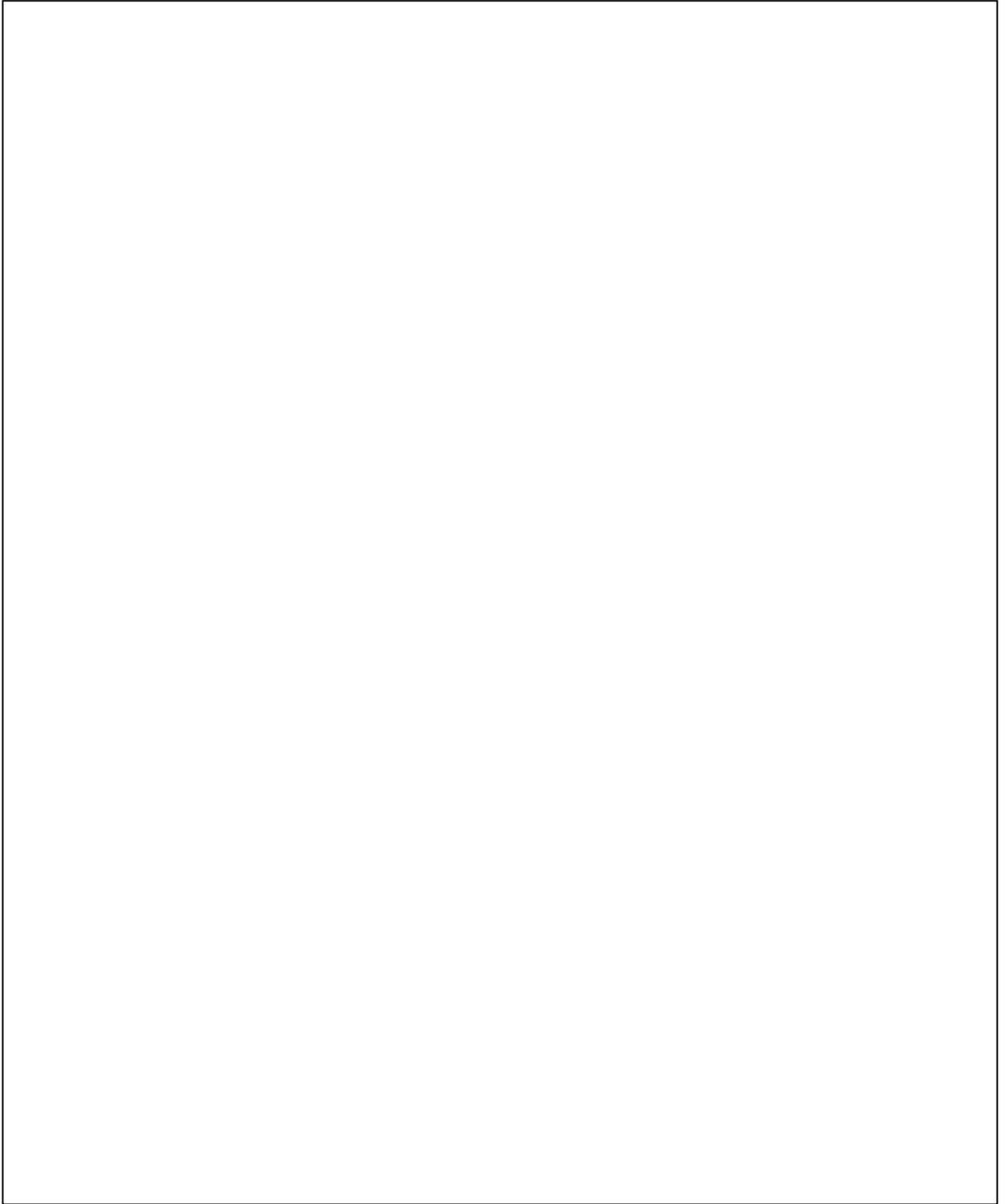


Exhibit 2

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 _____, (hereinafter referred to as the Owner) qualifies under the Grant Program for a total grant of _____ (\$ _____,000.00) 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 (\$ _____) as follows:

- A. The legal description of the property is:

- 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.

Date

STATE OF IOWA)
) SS
MAHASKA COUNTY)

On this ____ day of _____, A.D., 20____, before me, a Notary Public in and for the State of Iowa, personally appeared _____ and to me personally known as the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in and for the State of Iowa.

**CITY OF OSKALOOSA HOUSING TRUST FUND
DEMOLITION ASSISTANCE GRANT/LOAN PROGRAM PLAN II**

I. INTRODUCTION

Removal of dilapidated structures within the City of Oskaloosa is critical to enhance neighborhoods and stimulate development in the community. The City of Oskaloosa Housing Trust Fund administers a demolition program for removal of dilapidated structures in an attempt to improve neighborhoods and increase assessed valuations by requiring redevelopment within two years. The trust fund is implementing an additional demolition grant/loan program to encourage green space and/or future redevelopment in exchange for removal of dilapidated structures.

II. DEFINITIONS

Eligible Structure: A residential structure may be eligible for this program if it is determined to be dilapidated and is located in the City of Oskaloosa. All applications for eligible structures will be evaluated by the OHTF Committee for participation in the program.

Owner: The person/persons that are record titleholders at the Mahaska County Courthouse or other officially designated representative of the property such as an executor of an estate.

III. PROGRAM OVERVIEW

The City of Oskaloosa Housing Trust Fund (OHTF) will provide a combination grant/loan in the lesser amount of:

- a) Actual and reasonable costs incurred by the owner of the property; or,
- b) Four Thousand Dollars (\$4,000) toward the costs of removal and disposal of vacant dilapidated housing structures within the City of Oskaloosa.

One half of the awarded funds shall be issued in form of a no-interest (0%) loan to be repaid in twenty-four (24) monthly installments beginning the first month following project completion. One half of the awarded funds shall be issued in the form of a non-repayable grant.

In consideration of the funds granted by the OHTF, the grant/loan recipient shall pledge to repay the loan amount beginning the first of the month following project completion. Participants will be required to make their monthly payments through an automatic checking/savings account withdrawal. If sufficient funds are not in the account and payment is not made, a service charge as adopted in the current City of Oskaloosa Fee Schedule will be assessed to the borrower for each delinquent payment.

IV. CONFLICT OF INTEREST

No employee, agent, consultant, officer or appointed official of the Oskaloosa Housing Trust Fund shall be eligible to receive a grant from this program.

V. DISPOSAL OF DEMOLITION DEBRIS

All debris shall be properly disposed of in compliance with the rules and regulations of the City of Oskaloosa, including the removal and disposal of hazardous materials such as asbestos.

VI. GRANT PROCESSING PROCEDURES

- A. Applications (Exhibit 1) must be received and approved by the OHTF prior to demolition work commencing. Any work started prior to OHTF approval may be deemed ineligible for reimbursement and may disqualify the owner from participation in the grant program. Applications shall be on the forms provided by the OHTF and include the following additional information:
 1. A minimum of two bids for the demolition.
 2. If the applicant is not the owner, (i.e. executor of an estate) proof that the applicant has the

- authority to act on behalf of the owner.
3. Copy of the demolition permit for the property (to be provided after Committee grant approval).
- B. The application will be evaluated by the OHTF Committee for approval. Upon approval of the application, Department Head and OHTF Chair, Vice-Chair or City Manager, shall authorize the City Clerk to draw funds on the account, as needed.
 - C. Grant recipients shall be required to pay a \$75 processing fee and will be responsible for payment of recording fees related to the grant.
 - D. All applications shall have the approval of the OHTF Committee.
 - E. After OHTF approval of the application and the owner's execution of the grant documents, (Exhibit 2) the work may begin.
 - F. These funds are granted/loaned to the current owner of the property and shall not be transferable to future purchasers. If the owner sells the property within the two year repayment period, the remaining loan balance shall be repaid in full.
 - G. The owner will be responsible for monitoring the demolition work, although City inspections will occur as required by the permits issued and to verify completion of the work.
 - H. Upon completion of the demolition, the owner shall submit copies of all bills associated with the demolition for processing of payment to the owner. Checks are made payable to the contractor and the property owner in lieu of a lien waiver.

VII. ELIGIBLE COSTS

Costs eligible for reimbursement to the owner under this program shall be the actual and reasonable cost of:

- A. Demolition permit
- B. Disconnecting utilities
- C. Removal and proper disposal of hazardous waste
- D. Removal and proper disposal of above and below grade structures and trees that may interfere with redevelopment of the property.

VIII. SELF HELP

It shall be the policy of the OHTF Committee that in situations where an owner wishes to do his/her own work on a demolition project that the allowable demolition cost shall be defined as those actual and reasonable costs incurred (e.g. cost of permits and rental of machinery and/or tools for actual and reasonable time to complete the task they are rented for) are the allowable cost. The OHTF will not reimburse the owner or owner's employees for time/wages expended on the project.

Exhibit 1

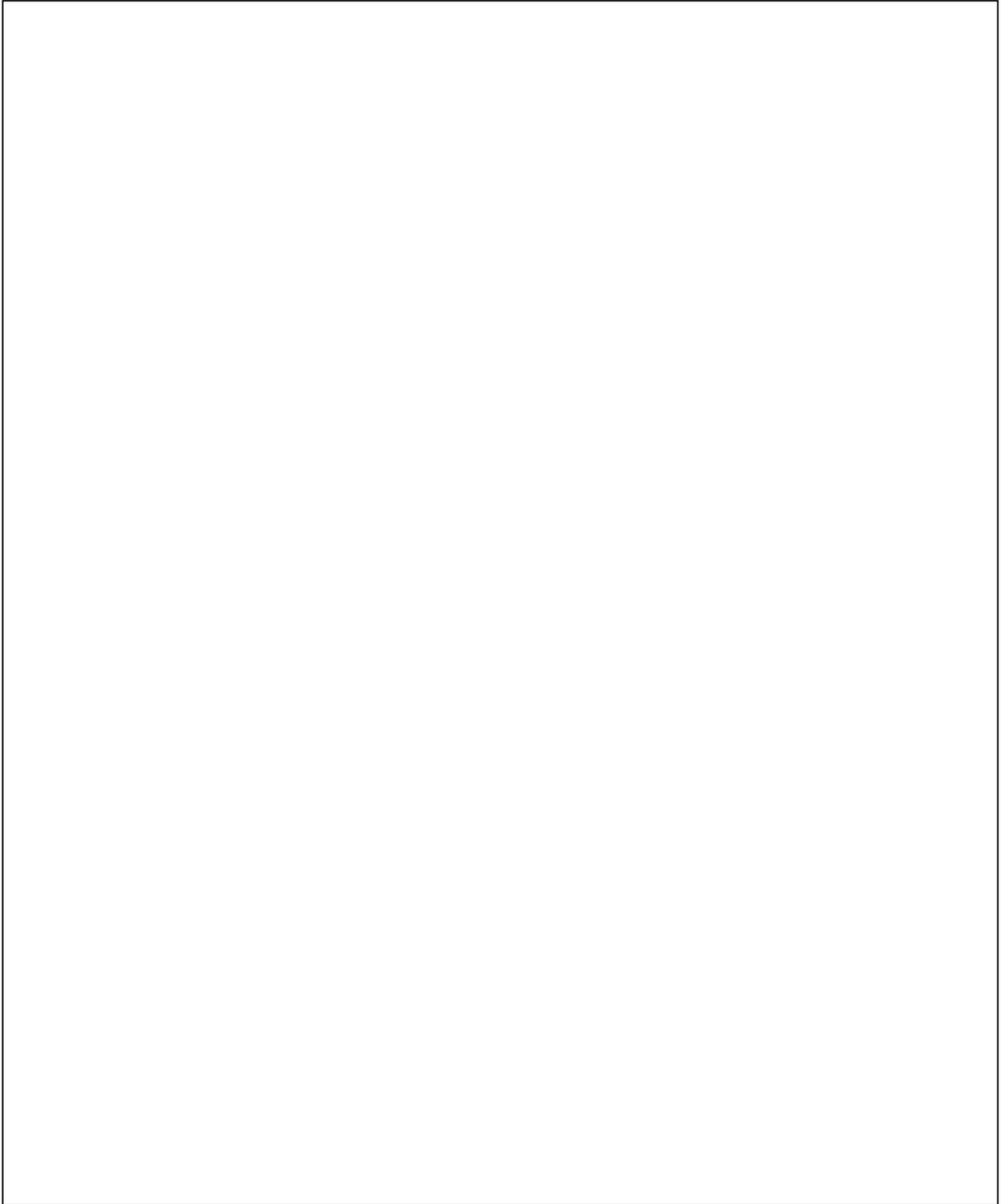


Exhibit 2

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/loan program to assist the owners with the demolition of vacant dilapidated structures; and,

WHEREAS, the undersigned _____, (hereinafter referred to as the Owner) qualifies under the grant/loan program for a total of _____ Dollars (\$ _____) for demolition; and,

WHEREAS, the Owner pledges to repay _____ Dollars (\$ _____) to the City of Oskaloosa Housing Trust Fund, in twenty-four equal monthly installments, at 0% interest within two years of receipt of said grant/loan funds.

THEREFORE, in consideration of the awarding of the grant/loan 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 repay _____ Dollars (\$ _____) of the grant/loan funds as a no-interest loan within a two year period.

- A. The legal description of the property is:

- B. The Owner agrees to repay the City of Oskaloosa Housing Trust Fund _____ Dollars (\$ _____) of the grant/loan as specified in the City of Oskaloosa Housing Trust Fund Demolition Assistance Grant/Loan Program Plan II.
- 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.

Date

STATE OF IOWA)
) SS
MAHASKA COUNTY)

On this ____ day of _____, A.D., 20____, before me, a Notary Public in and for the State of Iowa, personally appeared _____ and to me personally known as the person named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.

Notary Public in and for the State of Iowa.

Demolition Loans - FY 2015

Applicant	Loan Program Type	Demo Address	Demo Loan Approved	Demo Amount Approved	Date on Lien	Demo Permit Issued	Demo Loan Issued	Demo Loan Amount
Ken DeBoef	Demo I	816 B Ave W	12/5/2013	\$ 4,000.00	12/9/2013	12/27/2013	12/15/2014	\$ 4,000.00
Terry Wolfswinkel	Demo I	1103 B Ave W	5/1/2014	\$ 4,000.00	6/2/2014	6/2/2014	11/3/2014	\$ 4,000.00
David Bower (1)	Demo I	502 North A St	7/3/2014	\$ 4,000.00	9/2/2014	6/2/2015		
Robert Vance (2)	Demo II	440 N 6th St	7/3/2014	\$ 4,000.00	10/2/2014			
Robert Miller	Demo I	1105 N 4th St	9/4/2014	\$ 4,000.00	9/9/2014	9/19/2014	10/20/2014	\$ 4,000.00
David Wright	Demo II	146 Pella Ave	11/6/2014	\$ 4,000.00	1/29/2015			
Converse/Courtney	Demo II	1006 S 9th St	1/8/2015	\$ 4,000.00	1/11/2015	1/20/2015	3/4/2015	\$ 4,000.00
John Carter (3)	Demo II	213 North I St	1/8/2015	\$ 4,000.00	5/21/2015	6/5/2015		
Rodney/Peggy West	Demo I	416 S 3rd St	3/5/2015	\$ 2,000.00	3/16/2015	3/23/2015	4/3/2015	\$ 2,000.00
Brian/Kara Edel	Demo I	412 North I St	3/5/2015	\$ 4,000.00	4/13/2015	4/14/2015		
Brian/Kara Edel	Demo I	203 South I St	3/5/2015	\$ 4,000.00	4/13/2015	4/14/2015	6/16/2015	\$ 4,000.00
Vicki Johnson (4)	Demo II	801 S 6th St	5/14/2015	\$ 4,000.00				
				\$ 46,000.00			TOTAL ISSUED FOR FY 2015	\$ 22,000.00
			DEMO LOANS OUTSTANDING	\$ 24,000.00				

(1) Demolition almost complete as of 6-24-2015

(2) Sent letter from Building Official 5-7-2015 due to unsafe conditions of dwelling. Has 45 days to comply with enforcement (6-20-2015). Was reminded he was approved for demolition program. This property is currently with city legal services.

(3) Demolition almost complete as of 6-24-2015

(4) Waiting on property owner to sign lien before permit can be issued.



OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title:

Discussion of utilization of First Time Homebuyer Program.

Explanation:

In Fiscal Year 2015 there were only eight first-time homebuyer loans utilized. Staff requests the committee discuss the matter.

Budget Consideration:

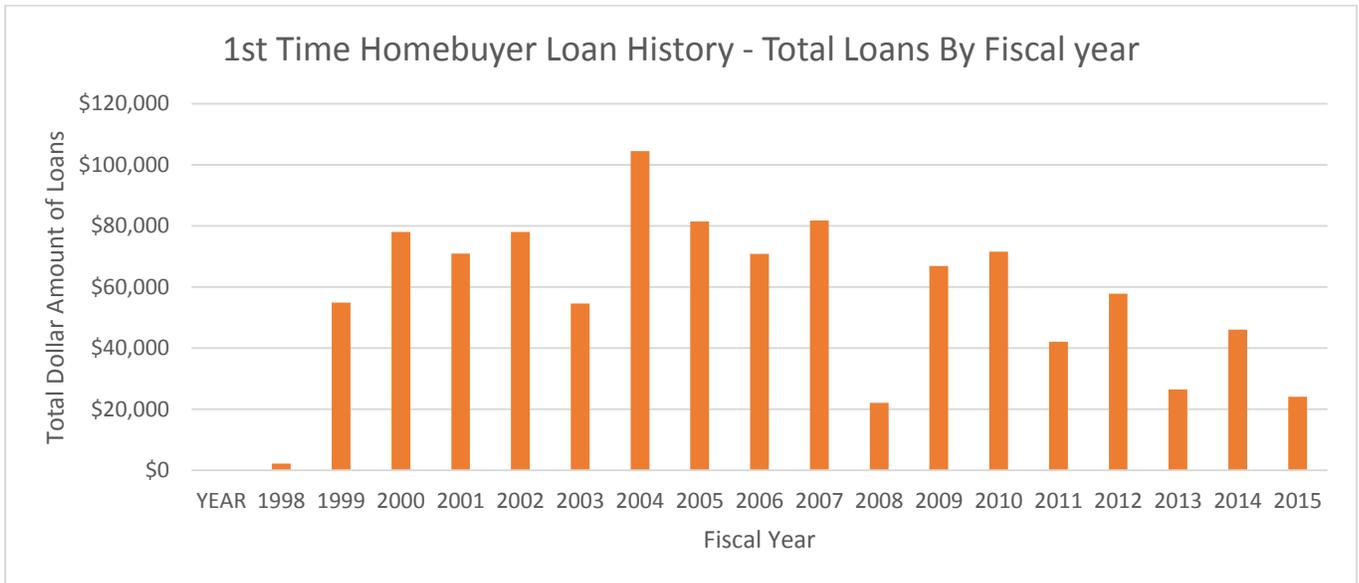
Not applicable.

Attachments:

History of First Time Homebuyer Loans

FIRST TIME HOMEBUYER LOAN HISTORY BY FISCAL YEAR

YEAR	NUMBER OF LOANS	DOLLAR AMOUNT OF LOANS	AVERAGE CITY LOAN	PURCHASE PRICE	AVERAGE PURCHASE PRICE
1998	1	\$ 2,150	\$ 2,150	\$ 43,000	\$ 43,000
1999	32	\$ 54,903	\$ 1,716	\$ 1,564,217	\$ 48,882
2000	39	\$ 78,002	\$ 2,000	\$ 2,178,785	\$ 55,866
2001	38	\$ 70,958	\$ 1,867	\$ 2,096,431	\$ 55,169
2002	45	\$ 78,021	\$ 1,734	\$ 2,698,150	\$ 59,959
2003	36	\$ 54,558	\$ 1,515	\$ 2,141,600	\$ 59,489
2004	47	\$ 104,483	\$ 2,223	\$ 3,336,800	\$ 70,996
2005	39	\$ 81,490	\$ 2,089	\$ 2,588,450	\$ 66,371
2006	34	\$ 70,821	\$ 2,083	\$ 2,647,174	\$ 77,858
2007	33	\$ 81,764	\$ 2,478	\$ 2,627,260	\$ 79,614
2008	8	\$ 22,050	\$ 2,756	\$ 760,600	\$ 95,075
2009	25	\$ 66,904	\$ 2,676	\$ 2,031,400	\$ 81,256
2010	23	\$ 71,559	\$ 3,111	\$ 1,990,710	\$ 86,553
2011	15	\$ 42,076	\$ 2,805	\$ 1,165,264	\$ 77,684
2012	21	\$ 57,787	\$ 2,752	\$ 1,747,500	\$ 83,214
2013	11	\$ 26,425	\$ 2,402	\$ 768,000	\$ 69,818
2014	15	\$ 46,056	\$ 3,070	\$ 1,372,900	\$ 91,527
2015	8	\$ 24,054	\$ 3,007	\$ 635,500	\$ 79,438
TOTALS	470	\$ 1,034,060		\$ 32,393,741	
AVERAGE		\$ 2,200.13		\$ 68,922.85	





OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title: MISCELLANEOUS

Explanation:

- A. Approval of claims
 - 1. List of claims for May 2015
 - 2. List of claims for June 2015

- B. Accounting and Activity Reports
 - 1. Accounting Report – Housing Dept. April
 - 2. Accounting Report – Housing Dept. May
 - 3. OHTF Activity March 2015
 - 4. OHTF Activity April 2015

Budget Consideration:

Not applicable.

Attachments:

List of claims for May 2015
List of claims for June 2015
Accounting Report – Housing Dept. April
Accounting Report – Housing Dept. May
OHTF Activity May
OHTF Activity June 2015



OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title:

Approval of payment of claims for May 2015 and June 2015.

Explanation:

Lists of claims for May and June are included in your agenda packet. Staff recommends approval.

Budget Consideration:

Totals appear on the claims lists.

Attachments:

Claims lists.

City of Oskaloosa
Claims Register

May-15

Credit Bureau Services
May postage
May copies

Professional services - income offset payment

183.92

0.96

2.60

GRAND TOTALS

187.48

FUND TOTALS

Fund 140 - Housing Funds

187.48

187.48

Signature

Date

Signature

Date

City of Oskaloosa
Claims Register

Jun-15

Brian Edel and Vande Wall Plumbing
Marilyn Johannes
June postage
June copies

Demolition loan - 203 South I St
Reimburse petty cash - Mahaska County Recorder

4,000.00
1.25
0.48
0.58

GRAND TOTALS

4,002.31

FUND TOTALS

Fund 140 - Housing Funds

4,002.31

4,002.31

Signature

Date

Signature

Date



OHTF Communication
Meeting Date: July 2, 2015
Requested By: City Clerk

Item Title:

Review of accounting reports for April 2015 and May 2015.

Explanation:

Accounting reports for April and May are included in your agenda packet for review.

Budget Consideration:

Not applicable.

Attachments:

Accounting reports
Activity reports

OSKALOOSA HOUSING TRUST FUND
April 30, 2015

HOUSING FUND		YTD	Fund Balance
<u>Beginning Balance</u>			\$218,575.08
<i>Revenue:</i>			
140503044300	Interest	\$406.35	
140503014531	Late Fees	\$30.00	
140503014570	Processing Fees	\$1,492.00	
140503024711	Loan Repayments	\$48,328.71	
140503024713	Loan Repayments (unrestricted)	\$10,911.01	
140503044830142	Transfer In	\$0.00	
	<i>Total Revenue</i>	\$61,168.07	
 <i>Expenses:</i>			
14050306405	Recording Fee Expense	\$385.00	
14050306413	Payments to Other Agencies	\$0.00	
14050306414	Printing and Publishing Expense	\$45.83	
14050306419	Technology Expense	\$1,500.00	
14050306490	Other Professional Services	\$14.00	
14050306495	Housing Loans/Assistance	\$52,725.57	
14050306497	Demo Loan	\$18,000.00	
14050306498	Refunds & Reimbursements	\$0.00	
14050306508	Postage	\$26.13	
14050306511	Copying	\$102.37	
14050306910001	Transfer Out	\$0.00	
	<i>Total Expenses</i>	\$72,798.90	
 <u>Ending Balance</u>			 \$206,944.25
**Loan Repayments (unrestricted) 6/30/11 balance		\$48,464.44	
**Loan Repayments (unrestricted) 6/30/12 balance		\$42,687.69	
**Loan Repayments (unrestricted) 6/30/13 balance		\$31,239.18	
**Loan Repayments (unrestricted) 6/30/14 balance		\$15,727.19	
Total		\$138,118.50	

HOUSING DONATED FUNDS		Program To Date		Fund Balance
<i>Revenue:</i>				
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>		\$ 221,075.00	
 <i>Expenses:</i>				
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>		\$ 186,334.26	
 <u>Ending Balance</u>				 \$ 34,740.74

OSKALOOSA HOUSING TRUST FUND
May 31, 2015

HOUSING FUND		YTD	Fund Balance
<u>Beginning Balance</u>			\$218,575.08
<i>Revenue:</i>			
140503044300	Interest	\$439.32	
140503014531	Late Fees	\$30.00	
140503014570	Processing Fees	\$1,609.00	
140503024711	Loan Repayments	\$57,997.46	
140503024713	Loan Repayments (unrestricted)	\$11,622.46	
140503044830142	Transfer In	\$0.00	
	<i>Total Revenue</i>	\$71,698.24	
 <i>Expenses:</i>			
14050306405	Recording Fee Expense	\$385.00	
14050306413	Payments to Other Agencies	\$0.00	
14050306414	Printing and Publishing Expense	\$45.83	
14050306419	Technology Expense	\$1,500.00	
14050306490	Other Professional Services	\$14.00	
14050306495	Housing Loans/Assistance	\$52,725.57	
14050306497	Demo Loan	\$18,000.00	
14050306498	Refunds & Reimbursements	\$183.92	
14050306508	Postage	\$27.09	
14050306511	Copying	\$104.97	
14050306910001	Transfer Out	\$0.00	
	<i>Total Expenses</i>	\$72,986.38	
 <u>Ending Balance</u>			 \$217,286.94
**Loan Repayments (unrestricted) 6/30/11 balance		\$48,464.44	
**Loan Repayments (unrestricted) 6/30/12 balance		\$42,687.69	
**Loan Repayments (unrestricted) 6/30/13 balance		\$31,239.18	
**Loan Repayments (unrestricted) 6/30/14 balance		\$15,727.19	
Total		\$138,118.50	

HOUSING DONATED FUNDS		Program To Date		Fund Balance
<i>Revenue:</i>				
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>		\$ 221,075.00	
 <i>Expenses:</i>				
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>		\$ 186,334.26	
 <u>Ending Balance</u>				 \$ 34,740.74

Oskaloosa Housing Trust-Monthly Activity

May-15

1st time Homebuyer payments for May 1, 2015 \$ 2,702.66

Restricted	\$ 2,143.80
Non-restricted	\$ 558.86

1st Time Homebuyer Loans final payments next month

<i>Name</i>	<i>Date completed</i>
B Jacoby	6/1/2015
D Stevens-Osborn	6/1/2015

1st Time Homebuyer Loans paid in full

<i>Name</i>	<i>Date paid</i>	<i>Payment</i>
J Johnston	5/5/2015	\$ 130.51
M Adams	5/19/2015	\$ 2,312.44

Other loans paid in full

<i>Name</i>	<i>Date paid</i>	<i>Payment</i>
K McQueen - Urgent Repair	5/29/2015	\$ 5,000.00

Demolition Loan approved

<i>Name</i>	<i>Date approved</i>	<i>Address of demolition</i>
V Johnson	5/14/2015	801 S 6th St

NSF/Closed Accounts on payments

<i>Name</i>	<i>Amount</i>	<i>Follow-up</i>
R Stevens	\$ 14.19	Sent \$339.96 + \$105.00 Service fees to Income Offset 5-19-2015

Income Offset payments received

<i>Name</i>	<i>Program</i>	<i>Rcvd</i>	<i>Outstanding</i>
S Higgins	1st Time Homebuyer	665.00	3,045.13
S Lanphier	1st Time Homebuyer	736.00	0.00
J Mateer	1st Time Homebuyer	237.00	1,034.65

Oskaloosa Housing Trust-Monthly Activity

Jun-15

1st time Homebuyer payments for June 1, 2015 \$ 2,662.11

Restricted	\$ 2,122.16
Non-restricted	\$ 539.95

1st Time Homebuyer Loans final payments this month

<i>Name</i>	<i>Date completed</i>
B Jacoby	6/1/2015
D Stevens-Osborn	6/1/2015

1st Time Homebuyer Loans final payments next month

<i>Name</i>	<i>Date completed</i>
J Huggins	7/1/2015
D Powell	7/1/2015

Demolition loans issued

<i>Name</i>	<i>Amount</i>
B Edel	\$ 4,000.00

Collection proceedings on accounts--Received notice for Income Offset

<i>Name</i>	<i>Amount</i>	<i>Outstanding</i>
M Resczenko	\$ 32.00	\$1,311.58

Income Offset payments received

<i>Name</i>	<i>Program</i>	<i>Rcvd</i>	<i>Outstanding</i>
T Wilson	1st time HB	\$ 69.00	\$ 2,691.78



OHTF Communication
Meeting Date: July 2, 2015
Requested By: OHTF Committee

Item Title: CITIZENS TO BE HEARD

Explanation:

This item is reserved to receive comments from the community for concerns whether or not they are included in the current agenda.

Budget Consideration:

Not applicable.

Attachments:

None.