

Columbia County RLF/Housing Committee
MINUTES
April 14, 2005

PRESENT: John H. Tramburg, Harlan Baumgartner, Robert L. Hamele, Mark A. Witt, and Susan Martin

ALSO PRESENT: Lois Schepp, Sue Koehn (MSA), and Marla Slinger (MSA)

The meeting was called to order at 1:30 p.m. and was legally noticed and published.

On motion by Baumgartner, second by Witt, the meeting agenda was approved.

Minutes

On motion by Hamele, second by Baumgartner, the minutes of the March 10th RLF/Housing Committee meeting were approved.

Report: Housing RLF Balances

The Committee reviewed a Columbia County Housing Revolving Loan Fund balances report. The report included account transactions through February 18. Schepp stated that the Housing RLF account balances to the January bank reconciliation.

Housing RLF Administration Proposal from MSA

The Committee reviewed a contract proposal from MSA to provide administrative services for the CDBG Housing Program Loan Funds.

Discussion was held as follows:

- Proposed Rates: Schepp questioned the 15% administrative rate. MSA is proposing that MSA receives 13% and the County receives 2% for administrative costs. Slinger noted that the 15% rate was not required, but was basically an industry standard. In some instances rate payments are split, with a charge of 6% when an RLF deposit is made, and 7% as the "new" funds are spent.
- State Payback: Tramburg asked why the County's program had to pay back funds to the State, if MSA was monitoring the program. Slinger responded that it was difficult to prevent this when homeowners backed out at the last minute.
- New Grant: Committee members inquired about the possibility of a new housing grant. Slinger stated that new grant applications are due in the middle of June. The applications are chosen using a lottery system and then based on need, making it unlikely that the County would get any funds.

Columbia County RLF/Housing Committee
MINUTES
April 14, 2005

Discussion, continued:

- **Funds Available:** As block grant loans are repaid, funds will become available for the RLF portion of the program. Usually funds are limited during the beginning of Housing RLF programs because not many grant loans have been paid back yet. When questioned about being able to include the balance remaining in grant dollars (\$2,019.56) for the RLF program, Slinger stated that she would attempt to get confirmation from the State to allow it. Usually if a program has less than \$5,000 left in their grant program, the State lets them keep it.
- **New Applications:** When asked if new applications are being solicited, Slinger/Koehn replied that a large waiting list still existed, resulting in little need for additional mailings to promote the program. The Committee recommended that the County's RLF funds be used in communities where there was no existing program or showed a great need for property rehabilitation.
- **Loan Restrictions:** Members inquired if projects under the Housing RLF program were subject to the same restrictions as they were under the CDBG program. Slinger responded that target area requirements had been removed from the program, but lead requirements, etc. would remain the same. This would apply even if a new housing grant were awarded to the County.

On motion by Hamele, second by Baumgartner, the Committee accepted the proposal from MSA to provide administrative services for the County's CDBG Housing Program Loan Funds, with the following changes:

Administrative Fees:	MSA	12%, 5% when deposit is made, 7% when funds are spent.
	County	3%

MSA will update the contract and submit it to the County for signatures.

On motion by Martin, second by Hamele, the meeting adjourned at 2:09 p.m.

Respectfully Submitted:

Robert L. Hamele, Secretary

Cindy Devine, Recording Secretary

CC: RLF/Housing Committee
Lois Schepp
Joe Ruf III
Sue Koehn (MSA)
Jeanne Miller
Internet