



**RLF/HOUSING COMMITTEE
MINUTES
OCTOBER 9, 2008**

PRESENT: John H. Tramburg, Robert L. Hamele, Robert R. Westby, Mark Witt, and Debra Wopat

ALSO PRESENT: Lois Schepp, Shonna Neary, Brenda Serstad, Sue Koehn (MSA), and Nancy Elsing (CCEDC)

The meeting was called to order at 1 p.m. and was properly noticed and published.

MOTION: On motion by Westby, second by Witt, the agenda was approved as printed.

MINUTES:

Motion: On motion by Hamele, second by Witt, the minutes of the September 11, 2008 Committee meeting and the CDBG-ED Public Hearing of the same date were approved.

REVIEW COLUMBIA COUNTY'S PARTICIPATION IN THE BUSINESS FLOODING LOAN PROGRAM

Schepp and Elsing described the Flood Recovery Small Business (FRSB) Loan Program, which is designed to provide financial assistance to businesses who suffered flood-related damage and/or economic losses that are not covered by other sources.

The \$20,000 no interest, 2-year loans would be available to businesses with fewer than 50 employees. No collateral is required, and Elsing noted that an agent from the Department of Workforce Development will conduct a needs assessment of the area. Elsing and the Columbia County Economic Development Corporation (CCEDC) will be marketing the program and the Columbia County Accounting Department will administer it.

The Committee reviewed the authorizing resolution.

MOTION: On motion by Wopat, second by Hamele, the Committee approved participation in the program.

MOTION: On motion by Westby, second by Witt, the resolution to authorize submission of the CDBG-ED Application was approved to be presented to the County Board on October 15th.

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VIVA LA MOCHA PAYMENT UPDATE

Loan details were reviewed, with concern noted regarding a lack of payments and required financial statements. Property values for the business and collateral were considered.

Brenda Serstad joined the meeting to provide an update on the business' status. She admitted that it was a bad year to start a new business. If business doesn't improve, she is concerned that foreclosure is on the horizon. She asked about the possibility of refinancing her debt or other guidance on how to proceed.

The Committee responded that refinancing is not part of the County's program. If another lender would refinance, Serstad could then pay off her loan with the County. At this time, the Committee made no changes to the loan requirements.

REVIEW HOUSING PROJECT

Project HO #45 The project was reviewed. The 50+ year-old house is located in the Wisconsin Dells area. The 1500 square foot house was purchased in 1994 and is home to a middle income family with three children (not under the age of 6).

The request includes the following items for a total request of \$19,700:

Septic	\$10,000
Plumbing	4,100
Bathroom	3,500
Roof Repair	900
Front Steps/Porch	1,200

The homeowner previously had a loan with the County's Housing Program and most exterior work was completed at that time. It was noted that the same work could not be covered by the program twice. The possibility of the Wisconsin Fund covering the septic work was discussed.

On motion by Wopat, second by Westby, the Committee approved the project as requested for a total of \$19,700. The motion also includes that an application for funding from the Wisconsin Fund be pursued and funds recouped if possible.

UPDATE ON FLOODING GRANT APPLICATIONS

MSA Professional Services is administering the flooding grant for the County. Koehn reported that 22 applications had come back to date, and they were beginning to perform the income verification process. She noted that many of the projects in the grant program will just be a matter of reimbursing applicants for work they've already completed. Correspondence will be sent to FEMA today in order to get a list of people who had applied to that program. Both MSA and the County are making every effort to ensure that no one who needs help is missed.

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UPDATE ON FLOODING GRANT APPLICATIONS, CONTINUED

The Committee questioned the availability of additional program funding, with Koehn responding that the State was trying to make sure that everyone gets funding. She further noted that if more money comes in, the County should be eligible to receive it, and that it was a matter of proving that more funds were needed.

ADJOURNMENT

Motion: On motion by Hamele, second by Witt, the meeting was adjourned at 2:05 p.m.

Respectfully Submitted:

Robert L. Hamele, Secretary

Cindy Devine, Recording Secretary

cc: RLF/Housing Committee
Lois Schepp
Joseph Ruf III
Susan M. Moll
Internet