



**HOUSING AUTHORITY
Minutes – January 4, 2023
In person at Planning Office
and via Zoom**

Call to Order: Chair Schulz called the meeting of the Housing Authority of Rock County to order at 9:05 AM on Wednesday, January 4, 2023.

Members present in person: Chair Supervisor Kathy Schulz

Members present via ZOOM: Supervisor Bill Wilson and Michelle Ponkauskas

Members Excused: Jason Heindenreich and Billy Bob Grahm

Rock County Staff present: Ilana Eisenberg (Office Coordinator), Andrew Baker (Planning Director)

Additional participants: Todd Mandel (WPHD)

Adopt Agenda: Supervisor Wilson made a motion to approve. Ms. Ponkauskas seconded the motion. ADOPTED

Approval of Minutes from Meeting Held October 5, 2022: Supervisor Wilson made a motion to approve. Ms. Ponkauskas seconded the motion. ADOPTED

Citizen Participation, Communications and Announcements: None

Follow Up Discussions:

Discussion with Todd Mandel, WPHD, regarding proposed revisions to the Down Payment Assistance Program (Janesville Program Summary Attached)

Taking into consideration End of Year work that was to be completed before the meeting, there was a conflict in time to mockup a formal recommendation. Discussion will continue of the HOME purchase program to see what areas should be modified in order to deem the program usable to potential homebuyers. The focus of the overhaul of the current program is to make it more effective. This may be done by allowing the homebuyer to have a year to complete the rehab and the possibility of removing House Quality Standards (HQS). Ultimately, the home would need to fall under HQS

compliance after any modification had been made. This would be confirmed by a home inspection prior to showing evidence to HUD. Discussion of the HQS being replaced occurred, but new rules could not be less restrictive. There may also need to be a limit on the amounts that are able to be provided along with Loan to Value caps or creating its own. Discouraging clients from using FinTech companies, but instead going to a local financial institution. At the present time, housing or mortgage rates are not promising to potential buyers. Supervisor Schulz questioned the adjustments of costs from rehab of the property against the actual cost of the home. Mr. Mandel confirmed that many of the homes that fall under the requirements of the current project do need work. Most of the homes have fallen into foreclosure and sold off by Freddie Mac or Fannie Mae, maximum limit around \$50-60 thousand. Mr. Baker suggested adding a modification to allow improvements to occur after closing rather than before, a stipulation that the City of Janesville allows. The possibility of forgiving costs to fix lead paint to a property or even creating a more energy efficient home was discussed. Along with how the forgiveness would be applied, what percentage every year and for how many years.

Mr. Mandel will work to have a draft of the modified program created before the next meeting, February 1, 2023, including the discussion points from the current meeting.

Discussion on developing a county-wide Housing Strategy (Fox Cities – Outagamie County Distributed in the Past)

Discussion on economic development and creating or locating affordable housing closer to companies where people are employed. Many employees must travel farther due to affordable housing not being readily available. Possibility of setting up a committee to further study this. Andrew will talk with James Otterman, Economic Development Manager, to see what options are to be offered.

Possible Action Item: Approval of Revised Policy and Procedure Manual Related to HOME Program:

Will be considered at the next committee meeting, February 1, 2023.

Suggestions for Future Meeting Topics:

The next meeting is to be on February 1, 2023, at 9 am. Todd Mandel was requested to be at the meeting with the new drafted proposal for the HOME program.

Chair Schulz also asked the Legal Action to be invited to provide an update regarding their work in the County; regarding eviction problems within Rock County and providing additional feedback.

Adjournment:

Supervisor Wilson made the motion to adjourn at 9:51 am. Ms. Ponkauskas seconded the motion.
ADOPTED

Next meeting: 02/01/2023 at 9:00AM

Respectfully submitted,
Ilana Eisenberg, Office Coordinator