



**HOUSING AUTHORITY
Minutes – April 5, 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 9:03 AM on Wednesday, April 5, 2023.

Members present via ZOOM: Chair Supervisor Kathy Schulz, Michelle Ponkauskas, and Billy Bob Grahm (shortly after meeting was called to order)

Members Excused: Jason Heindenreich

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

Others Present: Dan Cunningham (Forward Janesville), Bill Wilson (County Board Supervisor)

Adopt Agenda: Ms. Ponkauskas made a motion to approve. Director Baker seconded the motion. ADOPTED

Approval of Minutes from Meeting Held March 1, 2023: Director Baker made a motion to approve. Ms. Ponkauskas seconded the motion. ADOPTED

Citizen Participation, Communications and Announcements:

It was explained by Director Baker that Supervisor Wilson's term on the Housing Authority has expired, therefore he is here today as a citizen and County Board member. Director Baker can act as a member due achieve quorum (note: was not needed after Mr. Grahm joined the meeting)

Dan Cunningham Vice President for Government Relations with Forward Janesville introduced himself. He is in support of affordable housing for the county and views that it is a necessity.

Bill Wilson mentioned the preparation of the presentation to bring before the County Board in reference to the correlation of affordable housing with the economic development. There was a meeting with both Director Baker and James Otterstein (Economic Development Manager) to discuss and the possibility of creating a group to undertake this task. Chair Schulz would like further discussion to continue

involving Mr. Otterstein and additional data to be provided.

Follow Up Discussion on Developing a County-Wide Housing Strategy:

A. Draft Whitewater Policy:

Staff shared the following article regarding a policy/program being developed in Whitewater

Whitewater considering affordable housing policy

- GAZETTE STAFF
- Mar 22, 2023

WHITEWATER — Kristin Fish-Peterson, a consultant assisting the city of Whitewater as it recruits a new Community Development Authority director, has helped it draft a new affordable housing policy. According to a release, the policy would help the city develop single-family housing using \$1.9 million of existing funds allocated for this purpose. These funds would be broken into three buckets: mortgage assistance for qualifying home buyers, development incentive to produce single family homes, and additional funding into the authority's program to rehabilitate single-family housing, City Manager John Weidl wrote in an email.

In the coming days there will be efforts to share the draft and solicit feedback through a public input process, he said. The draft policy has already been presented to the Community Development Authority and will be presented to city council in the future, according to Weidl. The full draft policy will be posted online, a public open house will be scheduled and a direct outreach to contractors and developers will also happen in the future.

The final step will be city council approval.

The purpose of the Affordable Housing Fund, including in the draft policy, is to assist home buyers and developers by addressing the lack of housing stock available in the city especially for low-income residents. Some measures are designed to help home buyers acquire homes. Others are intended to partially fund the construction of new housing units.

Affordable housing funding

Funding will become available at intervals as part of tax increment finance districts. Up to \$500,000 will be set aside initially for down payment assistance to home buyers who are income-qualified, earning 80% or less of the county median income. According to energyandhousing.wi.gov, in June of 2022 the 80% county median income for a single household home in Jefferson County was \$4,113 and for Walworth County it was \$4,108. In addition, income qualified home buyers could receive a 0% interest loan for up to \$25,000 to be put toward the down payment on a home. Loan payments would be deferred until the borrowers sell the home at a point in the future, according to the draft.

Down payment assistance

In addition to having a combined household income of 80% or less than county median, buyers must be prequalified by a bank for housing with consideration for the down payment assistance and must have an accepted offer to purchase contingent on financing. Buyers must also meet with the Neighborhood Services Office with an accepted offer, to determine eligibility. Maximum mortgage payments will not exceed 30% of a household's gross income. Buyers must be qualified upon initial offer to purchase the unit by a developer or realtor.

B. Washington County Next Generation Housing Framework

Director Baker stated that the documents attached regarding housing can be used as an example for the type of document that is to be composed for Rock County. The project began during COVID and should mirror people coming together to come up with a resolution. It provides ideas of what may work best for Rock County.

Chair Schulz asked about increasing assistance that is provided for homebuyers. Director Baker discussed the possibility of an amount increase depending on the value of the home. The new home-buyer rehab policy will also address this matter by allowing rehab work to be done after the sale through a combination of down payment assistance and a rehab loan.

City of Beloit has approved the usage of small housing within the city limits and amended the resolution created for the allowance. It was noted that it is often observed that residents could be utilizing campers as affordable living. Many townships do not enforce the regulations when it comes to this issue even though it can affect 911 responses and septic system concerns. The approval of "Tiny Homes" becoming regulated should be a game changer in terms of allowing more affordable, while safe, housing.

Mr. Wilson discussed the option of getting "more creative" when in reference to the proposal to be created. It was acknowledged that there may be some community resistance. It would be ideal to think "outside of the box" and include housing renovations as a part of the document.

Director Baker and Mr. Otterstein will continue this discussion before the next year's proposed budget and hopefully create a presentation to bring before the County Board.

Chair Schulz questioned if the building permits/values have gone down for contractors interested in creating additional housing in the county because of inflation and interest rates. Director Baker stated that this may not be the case yet. Michelle Ponkauskas mentioned that she has not seen this as an issue when taking into consideration that number of construction loan applicants or applications submitted. Rates have decreased (approximately 5.75% for a 30 year) and have been on the decline for the last three weeks.

Status Update Regarding Goals in Analysis of Impediments to Fair Housing Document:

Creation of an update plan is in the works considering years 2019-2024 and involving Beloit and Janesville. Plans include hiring a consultant to aid in the process.

Director Baker mentioned he was aware that there is still funding available via the ARPA funding Homelessness Prevention Matching Grant program administered by Human Services. Any questions on this topic could be referenced to Jackie Revels (Coordinator of Homelessness Prevention). It is understood that they will begin accepting new applications once current funds are disbursed. The majority of funds have gone to municipalities or non-profit organizations. Roughly half of the three million dollars that had been allotted are still available because it does require a matching grant to be produced. The consortium is involved but not directly.

Chair Schulz requested that an inventory be taken of the amounts of vacant housing. Leaving homes unattended can lead to unkempt lawns and unwanted animals that could cause health issues. How vacant homes are handled could be improved.

Suggestions for Future Meeting Topics:

The next meeting is to be on May 3, 2023, at 9 am. The Committee ask for more information provided by Director Baker and Mr. Otterstein to learn more on the correlation between housing and economic development. Keeping the discussion on developing a county-wide housing strategy on the table.

Adjournment:

Mr. Grahn made the motion to adjourn at 10:01 am. Ms. Ponkauskas seconded the motion. ADOPTED

Next meeting: 05/03/2023 at 9:00AM

Respectfully submitted,
Ilana Eisenberg, Office Coordinator