Housing Trust Fund (Act 137) Advisory Board Meeting Minutes Plair County Countbourge Conf Room 4P

Blair County Courthouse Conf Room 4B August 16, 2018

Present: Jim Hudack, Melissa Gillin, Sergio Carmon, Buddy Hann and Lisa Hann

Act 137 Account Balance

- Act 137 Account balance as of August 14 is \$425,608.97
- There is one outstanding invoice of \$4,885 that is still included in the balance.

Blight/Demolition Fund Account Balance

- The Blight/Demolition Fund Account Balance is \$48,817.28.
- Cost to remove a structure is approx. \$10,000-\$15,000 not including asbestos removal.

Program Updates

Homeless Shelter

- A Federal Home Loan Grant application was submitted.
- Signed an agreement with Reliance Bank for a \$2.3 million bridge loan
- Started a Capital Campaign by sending out approximately 2,500 letters to businesses & faith based organizations
- A \$1,000 commitment has been received
- \$500 check received
- Speaking at the Episcopal Church on Sept. 11 regarding the project
- GIEG Insurance is going to be a sponsor for on-going radio announcements
- Rob Z agreed to come and meet with Lisa.
- They have internal drawings and are waiting on the external drawings.
- May do a business after hours type of event

Teen Shelter/Apartment

- It has been delayed due to the need to install new fabricated baseboard covers.
- Permit has been submitted to the City.
- Picking up the packet from the Housing Authority regarding Section 8.

First Time Home Buyer Program

- There are 17 people on the waiting list.
- 6 individuals have pre-approvals.
- The remaining individuals are considered "credit repair"
- 1 person is closing today
- 2nd person will be closing on Aug. 30
- BCAP will pay the money and then submit invoice request for reimbursement from the Act 137 funds.
- Sergio reported that there has been a big push back at the meeting with various lenders regarding the Promissory Note
- Some lenders wouldn't accept just the Promissory Note. It will have to include a Disclosure and a Lien.

- The problem with the Promissory Note is the repayment requirement. Once there is a repayment requirement, it is seen as a loan and not a grant. With it being a loan, it triggers the disclosure and lien requirements.
- BCAP is looking into possibly adding a deed restriction to get around this. BCAP has reached out to their HUD rep and PHFA.
- If the individuals are required to sign a lien and disclosure form, this may put BCAP into the category as being an underwriter. BCAP cannot be an underwriter under the HUD requirement guidelines and cannot recommend any BCAP products internally or any that are being managed by BCAP.
- Jim will inquire if a lien can be filed on behalf of the County. Jim will check with Trina on how the HUD Home Grant works.

Weatherization/Housing Rehab Program

- ServPro should complete with the Foot of Ten mold remediation project by Aug. 17.
- BCAP will do a full audit & inspection before performing the weatherization.
- The estimate was over the \$5,000 limit but Jim received a waiver for the overage from the Commissioners.
- A second project required a furnace and will be completed within the next 2 weeks.
- A third project involves a roof & gutter repair.

Other Program Options:

- Mini Homes
- Communal Living
- Blair HealthChoices is interested in purchasing a building to develop into single units with shared kitchen and living room areas. Waiting for price to drop.

Jim reported that Missy has become the new Human Service Director and over the course of the next year the Act 137 responsibility will be transferred to her.

Next Meeting:

The next meeting is scheduled for **Thursday November 15, 2018** at 8:15am at <u>Department of Social Services Conference Room 4B, Hollidaysburg.</u>