HOME IMPROVEMENT ADHOC COMMITTEE MEETING MINUTES

Wednesday, November 23, 2022 - 10:20 a.m. Howard Male Conference Room

COMMISSIONERS PRESENT:

Bill Peterson

Robert Adrian Brenda Fournier Don Gilmet

OTHERS PRESENT:

Mary Catherine Hannah, County Administrator

Kim MacArthur, Board Assistant

Nicki Janish, Home Improvement Director

CALL TO ORDER: Commissioner Peterson called the meeting to order.

INFORMATION ITEM: Home Improvement Director Nicki Janish presented a subordination request, Project 009-99-HI (3134 Long Lake Ave, Alpena, MI) for review. From the time the County entered into the mortgage with the homeowner in 1999 there was a mortgage ahead of ours putting us as the second mortgage. The homeowner has since paid off the first mortgage and we are now the first position. The homeowner wants to make renovations and the lending institution will not lend her money unless we are willing to bump back to the 2nd position. Our guidelines discourage subordination requests and giving up a first-place position. The mortgage is deferred so the homeowner makes no payments while she owns and occupies the home. Motion was made by Commissioner Gilmet and supported by Commissioner Fournier to recommend below action item. Roll call vote was taken: AYES: Commissioners Fournier, Adrian, Gilmet, and Peterson. NAYS: None. Motion carried.

ACTION ITEM #1: The Committee recommends to not approve the subordination request for Project 009-99-HI (3134 Long Lake Ave, Alpena, MI) as presented.

INFORMATION ITEM: Director Janish presented a new project request, Project EM-21-06 (7109 Long Rapids Rd, Alpena, MI) for approval. The homeowner has a mortgage, purchased the home, and had a home inspection done but the severity of the septic and drain field was not detected and homeowner does not have properly operating septic and sewer. She has only been in the home since August and does not meet the criteria of the guideline which states occupancy for one year. The County does have the discretion on a case-by-case basis to make adjustments to the guidelines. Director Janish has spoken with MEDC and was instructed if the board decides to exceed the guidelines, she will just need to document the approval in the homeowner's folder. The dollar amounts should come in very close to the grant cutoff of \$15,000. If it comes in under the \$15,000, we should still grant this project and if it comes in over, we would lien the project and the homeowner is prepared for that. Motion was made by Commissioner Gilmet and supported by Commissioner Adrian to recommend action item below. Roll call vote was taken:

AYES: Commissioners Adrian, Gilmet, and Peterson. NAYS: Commissioner Fournier. Motion carried.

ACTION ITEM #2: The Committee recommends to approve the new project request - Project EM-21-06 (7109 Long Rapids Rd, Alpena, MI) as presented.

The meeting adjourned at 10:42 a.m.

Bill Peterson, Finance Chair

Kim MacArthur, Board Assistant

kvm