

## **REDEVELOPMENT COMMISSION MEETING MINUTES**

**October 27, 2014**

The Regular meeting of the City of Mishawaka Redevelopment Commission was called to order at 6:30 P.M., Monday, October 27, 2014, in Room 205, City Hall, 600 East Third Street, Mishawaka, Indiana. Commissioners Eberhart, Pingel, Ermeti, and Stillson were present. Also present were Dave Thomas, Laura Raygoza, Joe Dits and Attorney Beutter.

### **APPROVAL OF SEPTEMBER 2014 MINUTES**

Commissioner Ermeti moved that the minutes from the August 29, 2014 Commission meeting be approved; Commissioner Pingel seconded; motion passed.

### **LINE OF CREDIT APPROVAL FROM MUTUAL BANK**

The line of credit is used for FTHB program do not anticipate using it this year. Will be used to help subsidize Habitat builds and paid to zero balance when reimbursed with CDBG funds.

### **WHEELCHAIR RAMP UPDATE**

Chris Springer (Carpenter's Union) has been in touch with DT, MJ and RS and estimates project will take 2 days to complete and has been in touch with Planning/Building department

### **FIRST TIME HOMEBUYER UPDATE**

We want to expand on relationship with Habitat – they are set up to do applicant intakes. Their AMI cuts off at 60% currently, but our funding would allow them to assist up to 80% AMI. They currently turn potential clients away that do not meet the 60% AMI cutoff. There is a need to partner with them and use CDBG funds and give them assistance with that clientele. We need to put it on paper and finalize how it looks but, they are (Habitat) on board with it. We met with HUD reps and they are aware and in agreement that this will be a mutually beneficial program. We won't see a change in the program from the outside, but the procedure will change and we will lean on Habitat to provide intake, applicant qualification, etc. There is a huge time savings/work load benefit going forward.

### **UNDERPASS REMNANT PARCEL UPDATE**

Two closings on Stanley Street tomorrow. Property (north of tracks) is being purchased by Robert Dunnuck. We will also be closing on the Gordon's parcel, too. We will record the right of refusal along with the deed on the Gordon's property. There has been some interest from a credit union to purchase the lot furthest north across from John Young Middle School. It is not formal, but promising. The interest in the lots over the course of the last 30 days has been heavy. Hopefully something will be prepared to be presented at our November or December meeting.

## RECAP OF HUD VISIT

John Dorgan and Grant McFann (our new rep) – McFann has been far more responsive than any other rep to date. We talked about the program as a whole over the course of the last four years; both the up's and down's. They both asked if there was a real need to spend spot blight the way we have it set up. There definitely is a reason for that. They brought up the amount of rehabs we have done in the past and if we would like to think about setting that up in the future. They noted that the City is unlike other Grantee's in that we service the loans. They offered up an idea to allocate CDBG funding to assist Micro-Businesses with five people or less. An interesting way to utilize funding. It can be set up in a number of different way; i.e. length of term, renewal, districts, etc.. Could be set up for 3 years and after that time if no longer needed it could be pulled. It could be extended. There are several different ways to utilize CDBG funds. We're working with HUD to streamline some of our programs. The board signed a professional services agreement with City Consultants out of Indianapolis to monitor our files to find different ways to streamline our program. We received letters last week that we will once again be audited in March 2015. City Consultants will also help prepare our department for that process.

454 Ballard Street (Dr. Eberhart) – bad roof (occupied) Doc asked about funding for roof repair. DT will reach out to Laura Wagley's organization (HAO). DT will also check with Code Enforcement to see if there is a open case on the property.

Our spot blight funding that we have can be used to demolish houses that we don't own.

## **ANYTHING ELSE BROUGHT BEFORE THE COMMISSION**

Regarding the letter from Mayor to SCM Superintendent, Commissioner Stillson had no official comment on it, other than it is now left in the hands of the Mayor and Superintendent.

454 Ballard Street (Dr. Eberhart) – bad roof (occupied) Doc asked about funding for roof repair. David Thomas will reach out to Laura Wagley's organization (HAO). David Thomas will also check with Code Enforcement to see if there is an open case on the property.

Our spot blight funding that we have can be used to demolish houses that we don't own. City lots that are vacant/foreclosed/condemned can utilize CDBG funding to demolish as long as we lien the property.

Commissioner Pingel, Ermeti motion carried meeting adjourned 6:58 PM