

**Housing Review Board Meeting Minutes
Tuesday, April 25, 2023**

Attendance:

Board Members Present:

Maria Campione-Lawrence
Keri Foster
Don Furbay
Felicia Green

Additional Attendees:

Jennifer Keener – DRP Director
Matthew Laick – Deputy DRP Director
Dave Walter – Home Inspector
Davida Washington – Program Coordinator

Davida – called meeting to order

Old Business: The motion to accept the last meeting minutes was waived. A quorum of those present from the last meeting would never be able to be formed because of the change in board members. Confirmation of everyone reading the minutes for the December 21, 2022, meeting was received.

Project Updates

Completed:

██████████ – HVAC Install - \$17,620.00

██████████ – HVAC Install and general rehab. - \$24,623.91

██████████ – General Rehab. - \$5,200.00

██████████ – Applicant declined offer for rebuild (cost to repair exceeded 50% of assessed value of home).

Work In Progress:

██████████ 10319 Germantown Road, Berlin, MD 21811-Contractor has started work on general rehab./bathroom renovations and lead abatement.

██████████ 815 Second St., Pocomoke, MD 21851- Contractor has started work on general rehab./bathroom renovations and lead abatement.

Edna Tindley, 8516 Foreman Road, Berlin, MD 21811- Contractor has started work on general rehab./ lead abatement.

██████████ 2367 Ward Road, Pocomoke, MD 21851-Contractor has started work general rehab./roof.

██████████ 7218 Shockley Road, Snow Hill, MD 21863-Application has been forwarded to DHCD underwriting for funding package and additional documents have been received from the applicant

██████████ 9167 Old Ocean City Road, Berlin, MD 21811. – SLP Project (no CDBG monies) –We are waiting for the title work to complete the documents needed for settlement.

██████████ 10813 Maple Court, Berlin, MD 21811- Emergency septic replacement –We are waiting for third bid necessary to move forward with contract and construction. I have requested assistance from Nick Rice, Procurement Officer for Worcester County. We are still searching for septic contractors for the three required bids.

██████████ 9239 Seahawk Road, Berlin, MD 21811- Emergency septic replacement. I am waiting for bids.

Replacement House Program Update

██████████ – 1647 Cypress Road, Pocomoke, MD. Bid packages have been sent to selected contractors. There is a 30 day window for receipt of the packages.

██████████ – 1525 Snow Hill Road, Stockton, MD 21864. We are waiting for permission to demolish the home from the current mortgage company. Waiting time is 15/30days.

██████████ – 10825 Oak Court, Berlin, MD 21811. Funding packet and settlement documents are complete. We are waiting for funding from DHCD. The POD has been delivered and once ██████████ moves out, the Contractor: Shoreman Construction will start prepare the site and complete the demo.

MD23CD25 Budget status as of 03/31/2023

Category	Original Budget	Budget 2/23	Committed	Spent	Available
Project Administration	\$24,000.00	\$24,000.00	\$0.00	\$6,360.00	\$17,640.00
Relocation	\$8,000.00	\$8,000.00	\$0.00	\$0.00	\$8,000.00
Emergency Repairs	\$65,000.00	\$65,000.00	\$0.00	\$1,150.00	\$63,850.00
General Rehab	\$203,000.00	\$203,000.00	\$152,305.65	\$45,288.91	\$5,405.44
Program Income *	\$0	\$4,425.00	\$0.000	\$4,425.00	\$0.00
TOTALS	\$300,000.00	\$304,425.00	\$152,305.65	\$57,223.91	\$94,895.44

*NOTE: Total fund available to date was increased by Program Income to \$304,425.00. It will be increased again by a \$100,000.00 Congressional earmark that will be available in the next 6 months

Other Administrative Matters

1. We welcome aboard Don Furbay and Keri Ann Foster.
2. We will sign for the \$100,000 Congressional earmark funding for the housing rehabilitation program at the May 2nd Commissioners meeting.
3. We have submitted an application for the \$1,000,000.00 Lead Abatement Grant sponsored by HUD.
4. BFR septic grants are available, priority for critical areas.

CLOSED SESSION: The remainder of this meeting will be closed under general provisions Art§ 3-305(b): To protect the privacy or reputation of individuals concerning a matter not related to public business

NEW APPLICANTS - CDBG:

CASE 1 – **Deborah Baines**, 104 Purnell St., Snow Hill, MD 21863. [REDACTED]

[REDACTED]. She has requested assistance with repairs to back steps and a wheelchair ramp. The inspection has shown more repairs are necessary for the roof and bathroom. Lead inspection is positive and the termite inspection is negative. The SDAT value of the home is \$67,600.00 and the assessed repairs are a little less: \$55,138.90. This does not include the lead abatement. She is eligible for CDBG by the income metrics. However, the extent of repairs would require finding other funding sources. I made inquiry for special loans assistance. We are taking into consideration that she has not been served by CDBG but she has been served previously by Special Loans Program (Fully

Deferred MHRP Loan: \$19,010.00) and no other mortgage found attached to the property

CDBG: \$30,000.00

IPP Grant: \$13,320.00

Lead Grant: \$5,000.00

AHSP Grant: \$7,138.09

Don Furbay made the motion for [REDACTED] to be funded by CDBG. It was seconded by Keri Ann Foster. Everyone present were in favor of the motion and it was accepted.

CASE 2 – [REDACTED] 1519 Unionville Road, Pocomoke, MD 21851. [REDACTED]

[REDACTED] She has requested assistance with repairs with general rehab. The SDAT value of the home is \$84,567.00 and the assessed cost of repairs is \$20,110.44 (walk-in shower and electrical work). The lead and termite inspections are negative. She is eligible for CDBG by the income metrics and cost metrics. I would suggest a CDBG grant in the amount of \$20,110.44 or to match the lowest bid with our inspector's approval up to the capped \$30,000.00. There was discussion of concerns of the high cost of wired smoke detectors. Don and Keri suggested battery operated detectors. Dave agreed and stated that is always an option for the home owner. Maria made the motion for [REDACTED] to be funded by CDBG. It was seconded by Felicia. Everyone present were in favor of the motion and it was accepted.

CASE 3 – [REDACTED] 4723 Nassawango Road, Snow Hill, MD 21863. [REDACTED]

[REDACTED] They have requested assistance with windows and doors. SDAT value of the home is \$163,800.00 and the assessed cost of repairs is \$39,986.90 (smoke detectors, HVAC, windows). [REDACTED] Termite inspection is negative and lead test is positive. They are eligible for CDBG by the income metrics. However, the extent of repairs would require finding other funding sources.

CDBG: \$30,000.00

IPP Grant: \$8557.50

Lead Grant: \$xxxx.xx

AHSP Grant: \$1,429.40

Keri suggested replacing the whole stove rather than just the hood and to add battery operated smoke detectors along with carbon detectors for the gas stove.

Don made the motion for [REDACTED] to be funded by CDBG and

it was seconded by Maria. Everyone present were in favor of the motion and it was accepted.

CASE 4 – [REDACTED] 706 Fourth St. Pocomoke, MD 21851. [REDACTED]

[REDACTED] She has requested assistance with electrical wiring and termite damage. The SDAT value of the home is \$85,900.00 and the assessed cost repairs exceed this at \$181,960.21 (foundation, floor systems, walls, major repairs). The lead and termite inspections is positive. The termite treatment cost estimate is \$2,050.00. No mortgage is secured by this home. Per the inspector and structural soundness results, I would suggest the state to come down to confirm a replacement home for Mrs. Phillips. The state has requested that the daughter be added to the application. Felicia made the motion for [REDACTED] to be referred to Special Loans for a replacement home and it was seconded by Maria. Everyone present were in favor of the motion and it was accepted.

CASE 5 – [REDACTED] 10802 Maple Court, Berlin, MD 21811. [REDACTED]

[REDACTED] She has requested assistance with general rehabilitation for her home. The SDAT assessed value of the home is \$132,900.00 and the assessed cost estimate is \$94,575.10 (soft floors, windows, doors, smoke detectors, kitchen plumbing, bathroom replacement) . She has a current mortgage secured by this home of \$71,973.00. The lead and termite inspections are negative. She has less than half of the equity available in her home of \$60,927. We could request a waiver and have the home assessed and apply for other grants that she should qualify for.

CDBG - \$30,000.00

IPP Grant-\$13,818.75

AHSP Grant - ?????

Don made the motion for [REDACTED] to be funded by CDBG and it was seconded by Felicia. Everyone present were in favor of the motion and it was accepted.

CASE 6 – [REDACTED] 6266 Taylor Landing Road, Girdletree, MD 21829. [REDACTED]

The SDAT assessed value of the home is \$76,900.00 and the assessed cost estimate is \$58,620.35 (electrical, drywall, siding, some doors and windows). There is no

mortgage. The lead and termite inspections are positive. There is a health risk for the children. By income metrics CDBG eligibility would only be for \$38,450.00 (capped at \$30K). We can apply for other grants and this may require an appraisal for the home.

CDBG \$30,000.00

IPP-\$7,680.75

Lead-\$12,500.00

Shore Up or HAF for the remainder (crawlspace work/insulation)

Don made the motion that this project would not be funded by CDBG because of the amount of renovations extended beyond the scope of CDBG. The homeowner could not be referred to Special Loans because they require home ownership for five years. However, she may be referred to HAF. This was seconded by Maria. Everyone present were in favor of the motion and it was accepted.

CASE 7 – [REDACTED] 904 Laurel St., Pocomoke, MD 21851. [REDACTED]

[REDACTED] The SDAT assessed value of the home is \$124,700.00 and the assessed cost estimate for a new roof, stove, and smoke detectors is \$29,633.76. No mortgage. Lead test is negative and WDI was rescheduled for 04/27. She is eligible to receive up to \$30,000 CDBG monies. Maria made the motion for [REDACTED] to be funded by CDBG and it was second by Keri. Everyone present were in favor of the motion and it was accepted.

CASE 8 – [REDACTED] 3 Church St., Pocomoke, MD 2185. [REDACTED] is not eligible for CDBG which requires occupant to live in the house for at least 1 year and DHCD requires 5 years in order to apply for assistance. She will have to reapply when her circumstances change.

Meeting adjourned

Humbly Submitted
Felicia Green