

Discussion Notes S/B Meeting Minutes
Housing Review Board
Meeting
August 19, 2022

Board Members Present:

1. CD Hall
2. Scott Tingle
3. Debbie Hileman
4. Chase Church

Additional Attendees:

Program Administrator - Davida Washington
Home Inspector – Dave Walter
Deputy DRP Director – Gary Pusey

Davida - call meeting to order

Old Business: CD Hall made a motion to accept the last meeting minutes from 04/08/2022. Debbie Hileman seconded the motion. All were in favor for acceptance of the minutes and the minutes stand accepted as recorded.

Project Updates:

Completed:

██████████ – Septic tank installed - \$9,450.00

██████████ – Well installed - \$11,030.00

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

██████████ – Left the area to take care of her sister

██████████ – She is having HVAC installed by Shore-Up and will reapply once it's completed

Work In Progress:

██████████ – ██████████ passed in April and the family requested the lien continue and allow the disabled daughter to continue to live in the residence. We approved the waiver of payment. However, the Pocomoke (3521 Payne Road) property is in probate. When the property is transferred to ██████████ then a new deed will be generated and a new lien will be recorded with land records for the property. Her lawyer has been communicating with our lawyer.

██████████ – 204 S. Morris St., Snow Hill, MD 21863. We have received funding and the job is in progress:

MHRP Loan: \$67,075.00

LEAD Grant: \$25,000.00

CDBG Grant: \$30,000.00 (\$21,000 has been spent)

██████████ – 6905 Scotland Road, Berlin, MD – CDBG settlement paperwork has been signed for \$24,174.40 for replacement of exterior doors and windows. Shore-Up will complete the crawl space work that is needed.

██████████ – 211 Flower St., Berlin, MD 21811 – 2 bids have been received for the remaining repairs of \$5,200 for 2 windows, hard wired smoke detectors and a closet door replaced. Money has been exhausted. This will be a project under the new grant cycle MD-23-CD-25.

Replacement House Program Update:

██████████ – 1647 Cypress Road, Pocomoke, MD. Denied by SLP – 1) multiple properties owned 2) fake id presented, and 3) federal judgment against second property found.

██████████ – 1525 Snow Hill Road, Stockton, Md 21864. Denied by SLP – They will have to resolve 2 liens (should have been paid off) and a 5k 2010 writ of garnishment of asset (no knowledge) and they may reapply. In the meantime, Maryland historical Trust does not want to approve the demolishing of the property. They have requested more information and we await their final decision for the replacement home.

██████████ – 10825 Oak Court, Berlin, MD 21811. The site plan has been completed. She has received a list of contractors and will select four this week to receive bid packages. According to the new guidelines, the cost to demolish the home can be funded by CDBG, but not the well and septic.

Budget Status As Of 07/31/2022 MD-20-CD-22 and MD-23-CD-25

Category	Original Budget	Budget Rev 7/31	Committed	Spent	Available
Project Administration 5c	12,000.00	21,000.00	21,000.00	19,805.00	1,195.00
Relocation 3	8,345.00	2,710.05	2,710.05	2,710.05	0.00
Emergency Repairs 5b	73,505.00	44,593.50	44,593.50	44,593.50	0.00
General Rehab 5a	206,150.00	231,696.45	231,696.45	205,320.83	26,375.62
Program Income *	28,119.90	37,792.50	37,792.50	37,792.50	0.00
TOTALS	328,119.90	337,792.50	298,031.88	218,455.69	\$27,570.62

Other Administrative Matters:

1. The Worcester County Guidelines have been updated to include changes in the procurement of CDBG funds and the emergency process for applications pertaining to well and septic. Let's note any edits or changes.
2. We have requested a 6 month extension to complete the last two jobs for MD-20-CD-22: [REDACTED]
3. We have been approved for the next grant cycle MD-23-CD-25 for \$300,000. The grant agreement was signed this week and will be sent to DHCD. Weston Young and Joe Parker have mentioned that we may have an additional \$300,00 to spend.
4. There are other programs that have become accessible:
HAF Program - \$10k cap for home repairs until 09/2026 or funds expended
SERCAP – 1% loan up to \$16k for well or septic (VA based Federal funded)

Miscellaneous

One of our board members (Donna Dillon) has become incapacitated to participate on the board. By the request of Commissioner Bertino I spoke with Maria Campione-Lawrence who may be her replacement.

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 Applicant Cases – CDBG

CASE 1 – [REDACTED], 8516 Foreman Road, Berlin, MD 21811. [REDACTED]

This places the household below 30% of median, classified as very low income. She has requested assistance with windows, doors, bathroom, kitchen, etc. SDAT value is \$122,567. An assessment of the bare minimum repairs by our inspector shows \$29,129.11 is necessary to bring the home to code. The home structural inspection, failed in several areas: bathroom, kitchen, doors, and window. The lead test and WDI were positive. The estimated rehab cost that is less than 25% of the tax assessment value which makes her eligible for CDBG funding. An approval is needed for \$30,000 CDBG grant. This will be contingent upon the lead abatement grant from DHCD. I will forward their application for more assistance for work outside of this estimate that involves the crawlspace, attic, insulation, vapor barrier work and HVAC from Shore-Up and lead abatement and plumbing grants from DHCD. Motion to approve by Scott seconded by Debbie. All in favor.

CASE 2 – [REDACTED], 11 Fairhaven Court, Berlin, MD. [REDACTED]

[REDACTED] This places her household above 30% of median income but below 50% of median (between low income and very low income). She has requested assistance leveling the house and beams, sub-pump replaced. SDAT value is \$165,867. An assessment of repairs to bring the home up to code is \$85,697.20 of which she has \$61,211.32 that will be completed between 9/06-9/27 (previously signed contract). However, she would like to have the HVAC installed. Her lead inspection report is negative, but wood destroying insect evidence was found and should be alleviated with the work of replacing the beams and encapsulation. The home structural inspection, failed in several areas: floor systems, electrical, and HVAC. The estimated rehab cost that is less than 15% of the tax assessment value which makes her eligible for CDBG funding. An approval is needed for a grant to install the HVAC and treatment for WDI in the amount of \$19,237.00+. Motion to approve for HVAC and the cost of the pest control but grant shall not exceed \$30,000.00, by Scott seconded by Chase. All in favor.

CASE 3 – [REDACTED], 300 Flower St. Berlin, MD 21811. [REDACTED]

[REDACTED] This places the household income just above low income 50% median. She has requested assistance with siding and shutters for the house. SDAT value is \$117,167. An assessment of repairs to bring the home to code is \$24,483.90. The lead and termite inspections were negative. The estimated rehab cost that is less than 21% of the tax assessment value which makes her eligible for CDBG funding. An approval is needed for \$30,000 CDBG grant. Motion to approve by Debbie seconded by CD. All in favor.

CASE 4 – [REDACTED] 10319 Germantown Road, Berlin, MD 21811. [REDACTED]

[REDACTED] This places them between low income 50% of median and moderate income 80% of median. She has requested assistance with rehabilitation of both bathrooms. SDAT value is \$82,833. An assessment of repairs to bring the home to code is \$29,579.95. the estimated rehab cost is 36% of the tax assessment value which makes her eligible for CDBG funding. The WDI inspection was negative. However, the lead test is positive. An approval is needed for \$30,000 CDBG grant. I would like to send her application to DHCD for a lead grant to cover the cost of abatement and/or plumbing. Motion to approve by Chase seconded by Debbie. All in favor.

CASE 5 – [REDACTED] 815 Second St., Pocomoke, MD 21851. [REDACTED]

[REDACTED] This places her household below 30% of median income. She has requested assistance with repairs to both bathrooms and repairs to ceiling due to water damage. SDAT value is \$72,500. And assessment of repairs to bring the home up to code is \$29,429.78. The estimated rehab cost is 40% of the tax assessment value which makes her eligible for CDBG funding, The WDI inspection was negative. However, the lead test could not be completed until September because Debra Hall is on vacation. An approval is needed for \$30,000 CDBG grant. Should the lead test come back positive, I would like to send her application to DHCD for a lead grant to cover the cost of abatement and/or plumbing. Motion to approve by Scott seconded by Debbie. All in favor.

CASE 6 – [REDACTED] 12212 Cygnet Lane, Bishopville, MD 21813. [REDACTED]

[REDACTED] This places her just below low income 50% of median. She does not have water. She is a previous applicant from October 2021 but her mortgage was in forbearance and now has been modified. SDAT is \$210,600 and an assessment to install the well is \$8,785-\$11,000. The estimated repairs are less than 10% of the tax assessment value which makes her eligible of CDBG funding. No lead or WDI inspections were conducted because this is considered an emergency. An approval is needed for the cost of the well, max. \$12,000. We should proceed with direct solicitation after environmental programs gives us a scope of work. Motion to approve by Scott seconded by Chase. All in favor.

CASE 7 – P [REDACTED] – 425 Oxford St. Pocomoke, MD 21851. [REDACTED]

[REDACTED] This places her below the 30% of median, classified as very low income. She has requested assistance with flooring, stairwell repair, heating system, insulation, foundation skirting and plumbing. SDAT value is \$24,100.00 An assessment of the repairs by our inspector shows \$36,558.00 is necessary to bring the home to code. This does not include lead abatement for the 9 noted

areas where lead was detected in the home. Similar homes in the area are selling for \$38k - \$81k (median \$60k). Suggestion: Request the state to inspect to determine if this is replacement home. (Repair cost is 150-200% of the assessed value) An approval is needed for well and septic for this project via CDBG funding. Ms. Hileman made the motion to deny the CDBG funding for rehab but have the state inspect for STAR loan. CDBG funds will be used to fund the well and septic. Mr. Church seconded the motion. All present were in favor. Since April, the family has gutted the whole house because she could not afford to pay a loan. Once the walls are up, Shore-Up will install insulation, crawl space encapsulation and an HVAC system. I have reviewed the estimate from the inspector, and he has advised that we could install the kitchen and bathroom. An approval is needed for a grant of \$20,000 to install kitchen and bathroom. Motion to approve \$20,000 for bath and kitchen by CD seconded by Debbie. All in favor.

Meeting adjourned.