

Western Iowa Community Improvement Regional Housing Trust Fund
Board of Directors
Minutes
April 2, 2020
11:15 a.m.
Held via Conference Call

MEMBERS PRESENT:

Gary Horton, Plymouth County – Vice Chair
Rhett Leonard (*Substitute for Creston Schubert*), Ida County
Tammy Bramley, Monona County
Wane Miller, Cherokee County
Robert Meyer, Bank First
Julie Colling, Plymouth County
Scott Brekke, Great Southern Bank
Terry Mulder, Wells Fargo Bank
Keith Radig, Woodbury County

SIMPCO STAFF:

Michelle Bostinelos, Executive Director, SIMPCO
Amanda Harper, Housing Manager, SIMPCO
Emily Coppock, Administrative Assistant, SIMPCO

The WICIRHTF Board of Directors met on Thursday, April 2, 2020, at 11:15 a.m., via conference call. A quorum was present. The meeting was called to order at 11:15 a.m. by Vice Chair Horton.

Vice Chair Horton the following notice regarding meeting by electronic means during the COVID-19 declared pandemic: “The members of the WICIRHTF Board are holding this meeting by electronic means pursuant to the provisions of the Iowa Open Meetings Law, Sections 21.8 & 21.4 Code of Iowa. The meeting is being held by conference call originating from the SIMPCO office at 1122 Pierce Street, Sioux City, Iowa. It is open to the public via conference call only. Those on the call can hear the proceedings. An in-person meeting is not possible due to the Covid-19 declared pandemic and subsequent order to maintain social distancing when and where possible.”

1. **Approval of the Agenda** – Vice Chair Horton asked if there were any additions or corrections to be made to the April 2, 2020, agenda as presented.

Rhett Leonard moved to approve the agenda as presented, seconded by Julie Colling. Motion carried all ayes.

2. **Approval of the Minutes** – Vice Chair Horton asked if there were any additions or corrections to be made to the November 21, 2019 minutes as presented.

Wane Miller moved to approve the minutes as presented, seconded by Robert Meyer. Motion carried all ayes

3. **Down-payment Assistance** – Amanda Harper noted that she would like to help assist future applicants in down-payment assistance with Housing Trust Fund funds for those that do not qualify for HOME funds due to stringent rules regarding applicants purchasing outside city limits that would not access city water and sewer but do qualify for mortgage loan with a lender. Amanda noted she would modify the current Housing Trust Fund budget to include down-payment assistance.

Tammy Bramley moved to approve a \$15,000 max for down-payment assistance using Housing Trust fund funds on the denial of city water and sewer ineligibility with the HOME program, seconded by Terry Mulder. Motion carried with one nay signaled by Julie Colling.

4. **FHLB Match – Ida Grove Project** – Amanda Harper report that Ida Grove Economic Development is working with a developer to build a pocket neighborhood noting the project was in beginning planning stages. Amanda noted they were planning on applying for \$300,000 from FHLB with the City of Ida Grove being the applicant. They are asking for a \$30,000 match from the HTF on this project as well.

Rhett Leonard moved to approve the \$30,000 match, seconded by Keith Radig. Motion carried with two signaled nays by Tammy Bramley and Robert Meyer.

5. **Policy and Procedure: Participant Denial** – Amanda Harper asked the board to include a participant denial in the policy and procedure manual. She noted there is not one currently and would encourage this to be included based off history of verbal abuse towards staff from a participant. Amanda noted this was reviewed by the SIMPCO attorney. The board agreed to table this item for now with a request that Amanda change the verbiage to include a two-step escalation process. This would include a warning letter followed by an escalation to two SIMPCO directors to approve or deny the denial of a participant in the program based off findings. The board noted they would also like there to be an appeal process for the participant included in the verbiage. Amanda stated she will bring the new verbiage back at the May meeting for approval.
6. **Grant Updates** – Amanda Harper noted winter months did slow down construction but expects summer to ramp up. She expects she will be able to qualify and start construction this summer with half of current waitlist in each county. Amanda also

noted that due to the COVID-19 pandemic she is giving current qualified homeowners the option to halt work or continue during the crisis with no repercussions from the program.

7. **Other Comments** – Next Meeting: May 21st at 11:15 a.m.
8. **Adjournment** – Vice Chair Horton closed the meeting at 12:00 p.m.