



## **HOUSING TASK FORCE Draft Meeting Minutes August 10, 2010**

### **Present:**

Carol Brito, MSHDA  
Cecil McNally, Goodwill  
Virginia Coulter, TC Housing Commission  
Ron Crummel, Leelanau County Planning & Community Development  
Maddie Jaks, Grand Traverse County Planning and Development  
Jean Derenzy, Grand Traverse County Planning and Development  
Jim Carruthers, City of Traverse City  
David Dennison, Sen Levin office  
Michael Long, USDA  
Katy Bedard, NMCAA  
Bob Carstens, Acme Twp Planning Commission/GT County Planning Commission  
Nan Smith, Grand Traverse Community Living Corp  
Carol Moorman, Foundation for Mental Health  
Cheryl Naperala, GT Continuum of Care  
Shauna Fite, Michigan Land Use Institute

### **Staff:**

Sarah Lucas, Northwest Michigan Council of Governments

### **A. Welcome and Introductions**

#### **B. Grand Traverse County Land Bank Authority**

Jean Derenzy provided a presentation on the Land Bank Authority and proposed housing trust fund. She explained that the LBA was formed in 2006 by the County Board; during its organization, there was a big effort to obtain input from the community on strategies and priorities for the LBA to work on. Affordable housing and economic development were identified as the biggest priorities, and affordable housing is now a key part of the LBA strategy. She discussed the tax foreclosure process and stated that after a property is foreclosed on, it is auctioned off, with the proceeds going into a fund called the foreclosure fund. These revenues are available for use by the county after three years. The LBA, with assistance from members of the Housing Task Force as members of a Housing Trust Fund working group, has proposed using these funds as revenue for a housing trust fund. The County Board has approved of the concept and authorized staff to move ahead with the project; we are working on details of a proposal right now. Once administration details have been identified, the LBA will act on the proposal and bring forward to the County Board of Commissioners, probably this fall. She outlined some of the components of the proposal. 75% of the revenue in the foreclosure fund would be available for use in the housing trust fund, and would be provided as loans or grants to nonprofits, for profit developers, and other stakeholders for projects that would guarantee affordability for at least 20 years. Activities could include new construction, rehabilitation of existing housing, predevelopment activities, energy efficiency improvement programs, or property acquisition. Projects would have to meet minimum criteria – i.e. consistent with master plans, serving households under 80% of area median income, etc. Members discussed process and advocacy, and potential for working to promote the initiative in other counties.

### **C. Updates**

**a. Housing Trust Fund** – see agenda item B.

**b. Advocacy/Civic Engagement**

S. Lucas updated that a video was completed for promotion of the housing website [www.nwm.cog.mi.us](http://www.nwm.cog.mi.us). The advocacy committee will be meeting with NWMCOG staff Dan Boss to discuss options for two additional videos, including a 30-second public service announcement, and a longer information video explaining the need, resources available, and issues involved in affordable housing.

**c. HUD Sustainable Communities Regional Planning Grant Application**

S. Lucas updated that NWMCOG is applying for the HUD Sustainable Communities Planning grant, in partnership with a consortium that includes county, tribal, and local government, human service collaborative bodies, and economic development corporations. The application is to fund a regional plan for sustainable development, with a strong focus on integrating livability principles and civic engagement. Also, Grand Traverse County is applying for a HUD Community Challenge grant to fund a county master plan and housing strategy that will be linked to the proposed housing trust fund. The grant application includes a request for matching funds for the trust fund. Members discussed letters of support; the deadline for both applications is August 23.

**D. Roundtable Discussion and Announcements**

C. Brito provided an update on MSHDA's Hardest Hit program, which provides assistance to homeowners facing foreclosure. She reviewed the application process and provided information on participating banks. The group discussed options for encouraging lenders to participate, including providing application assistance through a nonprofit agency.

The meeting was adjourned at 10:30 a.m.