



COMMUNITY DEVELOPMENT DIVISION Community Development Board Meeting Minutes

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Regular Meeting of the Community Development Board October 6, 2015

Board Members Present:

Patt Leikam, Michele Zahn, Fred Button, Katrina Kruger, Kathleen Candelaria, Bret Rutherford

Excused Board Members:

Becky Bey

Staff Present:

Candi Millar, Brenda Beckett, Dina Harmon, Sandra Lopez

Welcome / Introductions / Announcements:

The Community Development Board met at its regular monthly meeting located in the 6th Floor Conference Room, Miller Building, 2825 3rd Avenue North, Billings, Montana. Chair Patt Leikam called the meeting to order at 3:00pm. Patt Leikam introduced and welcomed the new Community Development Division Grants Technician, Sandra Lopez. Introductions were made around the room.

Public Comment:

No public comment was offered.

Meeting Minutes:

Fred Button motioned to approve the August minutes as presented. Katrina Kruger seconded. Patt Leikam approved and the motion carried, with no discussion ensuing.

Staff Reports:

The monthly report was sent out in September. Staff reviewed the September report during the meeting.

- **Foreclosure Acquisition / Rehab Program:** Updates on Lynda Woods' Rehabilitation Project conveyed by Brenda Beckett. Cambridge Project has been moving along smoothly, with no new issues raised by neighbors. The property purchased by the department that was mentioned in August's meeting is near closing out. That is all the new information to report.
- **Pheasant Home:** A final certificate of occupancy was issued, with a few minor loose ends remaining.
- **First Time Home Buyer Program:** Dina Harmon reported that the program is doing well and continues to operate with available funding. Patt Leikam expressed concerns about new HUD guidelines affecting the program. Katrina Kruger explained that the Consumer Financial Protection Bureau (CFPB) affects junior loans regarding the disclosure periods that must be met. She speculated that the First Time Home Buyer Program works with secondary market lenders and thusly they would be the ones that managed the disclosure periods. Dina Harmon explained while she previously would have done a final inspection a day or two before closing, now the timeline has extended to about a week before closing. Katrina further stated that CFPB only applies to loans that were initiated after October 3, 2015 and now the buyer needs to have everything 3 days before closing and that they are trying to disclose 6 days before closing – and so would need to have everything complete about a week before closing. Secondary lenders may be the ones that apply that pressure in the near future. TRID is the new disclosure system. As of this Fiscal Year,

\$75,000 has been transferred into Dina Harmon's CDBG account, \$50,000 of City Council funds are currently being expended and nearing their end, and close to \$80,000 has been put back into HOME programming.

- **Comprehensive Annual Performance Evaluation Report (CAPER) Presentation:** See slides. Brenda Beckett reported on her presentation of the Community Development CAPER report that was given at City Council. The Board was informed that HUD desires single female headed households to become more involved in commenting on the CAPER.
- **Neighborhood Task Force:** See slides. Brenda Beckett made a presentation on the Neighborhood Task Forces and passed out a schedule of meeting dates to be assigned. Candi Millar mentioned that the taskforces will have a leadership workshop on Saturday, November 14th. Members divided and assigned representatives to the meetings. Patt Leikam reinforced the importance of Task Force Presentations.

Neighborhood Concerns and Happenings:

Katrina Kruger participated in a VISTA project with Liz Brennan and Cahrissa Dasso at the Crisis Center. Michele Zahn inquired about the possibility of rehabbing some properties on South 29th that have been damaged in an explosion and fire. Discussion ensued on the exploded property's court proceedings as well as the responsible party to the two other properties. No immediate assistance to those properties is yet available.

November Meeting:

Patt Leikam adjourned the meeting and the next meeting is set for November 3rd, 2015 (Election Day).