MEETING SUMMARY
Neighborhood Revitalization Board

August 7, 2019, 5:00 p.m.

Call to Order/Roll Call
Meeting called to order at 5:00 p.m. by Kelly Kennedy
Roll Call by Tom LaPointe:

Present: Molly Hanson, Kelly Kennedy, Kari Warren, Frank Owens, Marge Ramsey, Tom LaPointe, Leslie Berckes, Alex Piedras, Jan Goode

Absent: Seth Johnson, Greg Lewis

Staff: Chris Johansen, Director

Approval of Agenda
Motion to Approve: Marge Ramsey; seconded by Leslie Berckes
Motion carried (9-0)

Approval of Minutes:
Motion to Approve: Kari Warren; seconded by Marge Ramsey
Motion carried (9-0)

Chairman’s Report/City Council Actions
Chris Johansen: For the Chairman’s Report, I have just two things to note. On Monday night, City Council did approve our grant agreements with HUD for our CDBG, HOME and ESG funding. It’s for calendar year 2019. That process is moving forward. In addition, next month we’ll have our presentation on our Consolidated Plan, which covers how we’re going to use our federal funding for the next five years. We will have consultants here, that help us with the five-year plan, to give a presentation on what they’re proposing for our Consolidated Plan. As a part of that is a study called the Analysis of Impediments. http://www.wdm.iowa.gov/home/showdocument?id=29416

This is a fair housing requirement that we look at within our City and our processes what impediments exist that make it difficult for individuals to access housing. Two years ago, we started this plan. We did receive technical assistance from HUD just to help us with the process. There was a lot of change in the federal requirements on what we had to do. We had to have a steering committee made up of the Polk County Housing Trust Fund. DART was a part of it. Human Rights was a part of it. We partnered with the City of West Des Moines on one document that covers both of our cities. And the Municipal Housing Agency was part of it. That report was finalized and presented to Council on Monday. They held a public hearing on that and they did approve our Analysis of Impediments. That does get incorporated into our Consolidated Plan. That will come back for your approval. Any questions?

Discuss Future Activity, Mission Statement and Projects
Chris Johansen: During our last NRB Meeting, we talked about future activity, mission statement and projects for the board. I know it’s more of a board discussion, but I did want to give everyone an update and background
on where we’re at. I know that it’s been a while since we sent recommended ordinance changes to the City Council for their review. At that time, the City Council did want to wait until the CZB planning process was done and while Invest DSM got up and going. Right now, I have a meeting scheduled at the beginning of September with the City Manager to talk about the next steps with that. Unfortunately, it’s the same date as our September board meeting. So, I don’t think that I’ll be able to take action or have a joint meeting as we requested. But I will have an update for you at that point on what the next steps are. Just to be clear, this has taken awhile but I don’t think this means that the City Council or the City Manager is against anything that was proposed. I know that with some of the preliminary discussions we’ve had, they’re kind of thinking the same way. I believe this will end up going somewhere. Next month, I can easily bring back to the board, just to remind everyone, what our recommendation was. We drafted a new mission statement, a new ordinance of things we’d be doing working with neighborhood associations. That discussion can happen.

Chris Johansen: If you would like to discuss it tonight, I’ll leave that up to the board. I can do my best to answer any questions. Leslie, I know you had some questions about this at our last meeting. Just to give you a broad background, and feel free to ask questions, when CZB recommended changing their approach to void the way the city does neighborhood revitalization to focus on the four small area plans, and with the creation of Invest DSM to focus the funding through that process, that really changed the way the NRB has worked. In the past, the NRB used to select the neighborhoods they’re working with. With that big shift, at that time, the board asked what is our purpose? What is our goal? What are we going to move towards? The dialogue has been more around what can we do to serve as that communication link between the city and the neighborhoods. But also, what can we do to help facilitate growth in the neighborhoods. That’s kind of where the discussion has led so far.

Chris Johansen: I’ll leave it up to the board, if you want to discuss it more. I know that next meeting, I’ll have an update on what the next steps are. And I’m assuming that what will happen after that meeting is scheduling of joint meeting to have that discussion between the City Council and the NRB.

Kelly Kennedy: Since we don’t have any input back from the City Council or the City Manager, we should just continue to table until we find out if they want any changes, or if they have any other recommendations, to find out exactly what they want from us.

Chris Johansen: One part that I’ve been clear about with the City Manager is the neighborhood recognition process that is on this agenda. That is a process that if the City is to continue it, it’s the perfect thing for this board to do. The next step in that also, is what should we do as a City to make the neighborhoods more successful? Over my 10 years of working with the neighborhoods, we’ve always taken the approach that we’re not here to help facilitate that, unfortunately. But I think that might change a little bit.
That’s something to think about. I’ve talked about a neighborhood liaison position that is a staff person who works more directly with the neighborhood associations to help with how they do this and that. Greg’s talked to me in the past about his neighborhood association’s 501(c)(3) expiring. They needed to know what do you do about that? We really don’t have experts who know how to do that. But I think that’s something that we could build up in our department to help with those simple questions. That’s where we’re at right now. I think after you have the joint meeting is the best time to discuss it.

Update on CZB

Tom LaPointe: Recently at a Council meeting there was an approval of the creation of a super entity to supervise or have some role with CZB. What would be the function of that Council created entity? And in addition to the Council members, who else will be on it? And what, if any, relationship would the NRB have to that?

Chris Johansen: You’re stealing my thunder for the next item. That is called Invest DSM. Invest DSM was created by the City Council and Polk County Board of Supervisors. They decided to create a separate entity with both the City and County putting in $2.5 million each for the first year. The second and third years are still undetermined at this point, but I do know the City is going to put in $5 million the next year. The purpose of that entity is similar to NFC or NDC. It’s a private not-for-profit. There’s going to be a 28E agreement which is an agreement between municipal entities for the City to give the funding to that group and what the expectations are. That funding is going to go into those four neighborhood areas. That’s what’s going to be used for a lot of the housing improvements that have been discussed. That’s the majority of what it’s going to be used for. A lot of different types of programming from rehabbing, new construction, acquiring vacant land, but that’s kind of the implementation arm of the planning that’s gone on in those four areas. There’s going to be no connection between that group and the NRB. Technically, there’s no strong tie between them and the City, as they are a private entity. However, the City funds them. The City Council has three members on their board. And the Board of Supervisors has three members on their board. They’re going to look for other representatives from development type companies that understand acquiring property, maybe some from the real estate field. There was initially some discussion around having someone from the Greater Des Moines Partnership sit on that. I’m not sure of the status of that. I don’t have any responsibility with that group.

Tom LaPointe: Who do they interact with in terms of City administration?

Chris Johansen: Amber Lynch. Amber was named the Executive Director of Invest DSM. Technically, she’s still paid by the City. She’s a city employee for this first year. But, she doesn’t report to me anymore. She reports to that board. The way the communication happens is that when we go to do the four new areas, that planning will be done by my staff.
plans are given to Invest DSM to implement.

Tom LaPointe: Do they report back to the Council?

Chris Johansen: Yes.

Tom LaPointe: Do they have to develop an action plan that is approved by the balance of the Council? Or is it a complete separate entity?

Chris Johansen: It’s completely separate. They have their own 501(c)(3). They have their own by-laws. They are a 100% separate organization. I think there is a caveat for two six-month reports they must provide back to the City Council. Obviously, there’s a financial audit but I’m not sure if there’s anything more than that.

Kelly Kennedy: The real governance of it comes from this 28E Agreement?

Chris Johansen: All that is really is the funding. The bylaws and the governance is the role of that independent group. As part of receiving the money, they must have three City Council members on there. That’s how the City guarantees they have a say in what happens.

Kari Warren: How many people are on that board?

Chris Johansen: It’s six right now. And there’s space for more. I don’t know the number.

Kelly Kennedy: Do you know who the current members are?

Chris Johansen: Yes. Mayor Cownie, Council members Boesen and Coleman, the at-large members of the City Council. From the Board of Supervisors, they have Supervisors Connolly, Hockensmith and McCoy.

Alex Piedras: The funding they got, is that part of the penny Local Option Sales Tax (LOST)?

Chris Johansen: Yes. It’s right in line with what the vote was on that.

Alex Piedras: They are going to use some of that funding for the demolition and redevelopment?

Chris Johansen: Demolition stays under me. Blitz on Blight, which has had a lot of media attention, stays under me with my staff. The money they receive, they can use for demolition. I doubt they will but they can. But more for acquisition and more housing related dollars. If there are infrastructure improvements or city operating improvements, those are planned to come out of the existing city budgets.

Alex Piedras: Who decided that the money we voted on was going to go for
Chris Johansen: The City Council voted to set up the non-profit. We did have language in the LOST vote for neighborhood revitalization. I don’t think at that time it was determined how those activities were going to be carried out. This is how they decided.

Kelly Kennedy: That money is not coming out of Blitz on Blight and it’s not coming out of the property tax relief?

Chris Johansen: No, it’s not. There’s the property tax reduction/relief. That’s consistent. There’s $3 million budgeted annually for demolition. That’s consistent. And then this money is separate. In the city, just to be clear, they set aside the first $2.5 million to come out of the city’s capital improvement budget for the first year. The future years money will come out of the LOST.

Tom LaPointe: Can you give me an example where there is a comparable organization or enterprise that has been set up?

Chris Johansen: Yes. Neighborhood Finance Corporation (NFC) (http://neighborhoodfinance.org) and Neighborhood Development Corporation (NDC) (https://www.ndcdsm.org). Those entities have 28E Agreements with the City of Des Moines. They each receive $1 million a year from the City. NDC receives $50,000 from the county. NFC receives another $1 million from the county. On each of those boards the membership is a little bit different. I sit on each of those boards. Each board also has a Council member and a Board of Supervisors member. In addition to that, NFC has representatives from the neighborhoods, like Marge Ramsey. There are also four or five bankers that sit on the board as well.

Tom LaPointe: You’re saying that there are parallels. But as you get into the granular nature, the parallels sort of break down when you look at the membership of the organizations? Invest DSM, the way it’s configured, has got a super ordinary function and role.

Chris Johansen: It does with the members of elected officials. And I can tell you, in discussions, the original intent was not that. It was maybe one elected official serving on it, but City Council wanted more representation than just one member. Over time I could see that probably changing. With this being so new and the amount of money going into it. I think that’s why they want to be directly involved. I know that the recommendation from our consultants was not this configuration. It’s what the City Council wanted.

Kari Warren: Is this a way for the City Council and the Polk County Board of Supervisors to move into the real estate business?

Chris Johansen: I wouldn’t say that. Most of its going to rehab. The caveat is, if there’s a blighted building, I can see them acquiring it. They’re going to
buy it. They're going to demo the house. Then they're going to sell it to a developer who's going to build a new house. I can see them doing that just because no one else is. The whole purpose of this is to do the work that no one else is. If there's someone else is doing that, they have no interest in doing that. There's going to be grants. There's going to be loans. It's really to serve the purpose of assisting homeowners if there's a need to put an addition onto the house, or make some very vast improvements to the structure. That's what they're mainly targeting.

Molly Hanson: Kind of like Rebuilding Together? https://rebuildingdm.org/

Chris Johansen: Rebuilding Together doesn’t give out loans. They do their own work and it’s for low mod families. It touches NFC a little bit, because it’s a loan. But this would be grants.

Molly Hanson: Like the Front Porch program? http://neighborhoodfinance.org/loan-programs/front-porch-loan/

Chris Johansen: Yes. Only the dollar amounts are a little bit higher. The other comparison with NDC – the type of work they do, the city can do. And we do in my department. But in some instances, it's easier for a non-profit to do it than the city.

Molly Hanson: As we're comparing the City, the two non-profits that you mentioned that it looked like, this new non-profit that comes off the city, and our organization, what are we doing to make sure this work is not duplicative among these groups? And/or inadvertently competitive?

Chris Johansen: The competition one is an interesting one. That was a concern we heard from those two other groups.

Molly Hanson: I’m sure. I mean, more money, more good work is a good thing as long as we’re doing it thoughtfully.

Chris Johansen: None of this has been decided yet. They've had one meeting so far. And the first meeting was to elect a board chair, vice chair, and executive committee. Very routine. But the discussion that needs to take place that I and the City Manager have talked with NFC about, is that we don’t see this entity as a being a bank. I don’t see them issuing loans or issuing grants. I can see them doing an RFP where NFC could apply for that. Granted, someone else in the community could apply, but I highly doubt that because they are very unique in what they do. NDC, the same thing. If the plan calls to make improvements, for example, in the Franklin corridor area, NDC could make an application to them to do that work.

Molly Hanson: And is that going to be a part of what's available through this non-profit, is that NFC and NDC would be eligible to apply for some of these programs?
Chris Johansen: In theory yes. That board decides that.

Molly Hanson: We’re going to have to get all of them together to have a chat, aren’t we?

Chris Johansen: So, NFC had some heartburn over this.

Molly Hanson: I would imagine as they are trying to expand to Cedar Rapids, the concern would be getting pushed out of the Des Moines market.

Chris Johansen: Both NFC and NDC have a five-year agreement with the City. And every year for the next five years they’re going to receive $1 million.

Molly Hanson: When does that expire?

Chris Johansen: They’re at different stages right now. I think they each come up in the next two years. We’ve committed that we’re going to continue those agreements. For me, I think the most interesting part of this will be getting infill housing built. That’s going to be the real challenge of this group. Because a lot of those lots sit vacant right now and nobody is doing it.

Kari Warren: Especially if they start changing what criteria needs to be met on these lots.

Chris Johansen: And the group knows that it’s going to have to put up money, if they want to start doing this. That’s going to be the interesting part. Are they going to be able to attract those homebuilders to be able to do that? That is my update on CZB. Any other questions about that?

Alex Piedras: The group is called Invest DSM?

Chris Johansen: Yes. Invest DSM.

Kelly Kennedy: Do you have a quick update on Blitz on Blight?

Chris Johansen: I don’t have any numbers off the top of my head but I can provide that at the next meeting. One thing we’re working on is getting a dashboard on our webpage of how many have been taken down, how many are in process, dollars spent. It will also show a map of the vacant lots after. We want to have a way to communicate with the public, so, if someone wants to reinvest or build on these, we can do that.

Kari Warren: Do you have a list available to the public of the ones that are slated to be taken down?

Chris Johansen: Yes. Numbers-wise, after we go through the court process, we send them to Engineering. They get batched because it’s a little bit cheaper to batch four or five together in a certain area with a contractor. I’m not sure on the total numbers, but I can get them for you. The media has
been out to a lot of these already. I can tell you that staff has been more aggressive on which ones we’re going after for public nuisances. Over the years, we’ve had a back log of hundreds of these that we never had the money for to take down. For many years, unless it was really, very bad, we didn’t start pushing the issue with any of these structures because we knew it was just going to sit on a list for 10 years until we got to it. If it was fire damaged or there was a fear of it falling down, we’d act and move it to the top of the list. We’ve had a lot more that are starting to go through the court process. My way to measure that is that at every City Council meeting since the vote passed, we’ve had four or five new structures show up every two weeks that were taken through the court process. That’s just kind of building the back end of the pipeline. It usually takes about 18 months to get through the court process before we get authority to tear it down. Next meeting, I’ll come with a good summary of where we’re at, especially the pipeline. That’s usually the key of what you see.

Recertification of Recognized Neighborhoods 2019

Chris Johansen: Next item, Recertification of Recognized Neighborhoods for 2019. There’s a staff report in your packets. Just a little background, we have a good summary in there of the process we go through, and this is very similar every year. On June 5, I did bring an item to the NRB to certify all those surveys we received. There were three that we didn’t hear from. Those three neighborhoods were Cheatom Park, Fairground, and Martin Luther King Jr Park. Those three neighborhoods we have heard from and they have submitted their annual survey. They’re in compliance with being a recognized neighborhood for our program. In addition to that, Carpenter neighborhood, which is kind of close to the Drake neighborhood and is one of the longest standing neighborhood groups, is indicating that they are no longer active. They are asking to merge with the Drake Neighborhood Association. Next week, the Drake Neighborhood Association is meeting as a board to discuss whether to bring them into their neighborhood association. If they choose to do so, that comes back in front of the NRB. They’ll have to amend their bylaws and boundaries for Carpenter to be incorporated back into that area. It’s kind of unfortunate, but I know they’re not meeting. They don’t have a board. This is an approval item and with your approval, this item does get sent to the City Council for the recertification.

Marge Ramsey: I have a couple of questions. Is that Martin Luther King Jr Park the one over by Capitol Park? And which Fairground is that?

Chris Johansen: Yes, by Capitol Park. Regarding the Fairground, it’s not the CCI one. We do not recognize them.

Tom LaPointe: If Drake says no about picking up Carpenter, lay out that scenario for me.

Chris Johansen: If Drake comes back and says no, the only thing I would recommend, and this has never happened before, is that we talk to the surrounding neighborhoods to see if there’s interest or if they feel that
Carpenter is a “fit” for their neighborhood association. We’d have to look at that first because if it’s not a “fit”, then we’re not going to do it. But if it is a “fit”, staff would probably approach that neighborhood and ask if there’s interest. In the past, when we’ve done this, for example when we did this with Beaverdale. They expanded their boundaries several years ago to the east. We asked them to do a survey of the homeowners to make sure the homeowners were aware. And to see if there was interest or not, just to get that feedback so they could make that part of their consideration.

Chris Johansen: The people at Carpenter told us that they prefer to be with Drake. If Drake says no, that’s probably the only thing we’ll do if we have a sense from the residents that they would welcome being a part of a different neighborhood association. If not, it probably will remain not recognized. One of the things I would suggest is that we can look at the role of the NRB in how we can get people interested in doing that. It takes a lot of individuals/residents who are willing to drive that process. That’s a role that we currently don’t do at the City. In the future, I think it’s something we can do. From the City Council perspective, they like to have as many areas represented by neighborhood associations as they can. But I think it’s also good for the residents.

Alex Piedras: If they’re not meeting and there’s no board, who requested that they become part of Drake?

Chris Johansen: I don’t know the individual person, but we have a lot of contacts in all the neighborhood associations we’ve worked with over the years. In this instance I didn’t talk to them, but my staff did. That’s the sense they got from them.

Alex Piedras: A person can decide to start this process?

Chris Johansen: I wouldn’t characterize it as any person. I would characterize it as someone who’s been active on the board. We didn’t do a survey, just to clarify. I think the person they talked to was someone who was familiar with the neighborhood association. You bring up a good point. Not everyone would or might want to be a part of Drake.

Alex Piedras: Well, I feel that’s what happened to me when ACCENT took us over. That’s why I’m wondering. I was active with Northeast Neighbors but, suddenly out of the blue, they absorbed my neighborhood without giving us a chance to try to become our own neighborhood association.

Chris Johansen: This is something we could send back to Drake and ask them to do a survey of the neighborhood. But for this to happen it comes in front of this board. The recommendation I have, if you don’t want me to ask them upfront to survey the Carpenter neighborhood, that it’s something that Board can easily ask too. When we did Beaverdale, I think the board asked me to do that. That’s how we asked Beaverdale to do the survey. Carpenter’s not that big, so I think it’s feasible. I can easily mention that to
Alex Piedras: For me, it’s always good to have the voice of the neighbors as opposed to one neighbor.

Molly Hanson: We also don’t want to force them to participate in a neighborhood association if they’re not interested in participating.

Chris Johansen: I agree. I get requests from some areas that don’t have a neighborhood association and they want to become a part of another neighborhood association. I usually ask them to meet with that neighborhood association and make their request. First, see if the board wants to do it. Many times, they don’t. That happens a lot on the southside, south of Army Post. There’s a lot of areas there that have never had an association. But some of the other associations there feel their area is big enough, and if you add another big area, it might be too difficult for them to manage. I know that when Beaverdale expanded to the northwest, there was a cost involved in that. They always do newsletters. So, they had to really think through that.

Chris Johansen: I think that’s the thing that Drake needs to consider too. The more area, the more spending of the limited dollars they have.

Tom LaPointe: The fact of the matter is that we’re struggling with the Meredith Neighborhood Association integrating into and separating themselves from $20-$40 to become members of the Beaverdale Neighborhood Association. And we’re investing a lot of time and effort in a membership drive to get 5,400 households in the reconstituted Beaverdale Neighborhood Association. We’re only at 10% membership. We’re struggling with that financially notwithstanding the fact that everything looks bright and shiny.

Chris Johansen: I think that’s the thing that Drake needs to consider too. The more area, the more spending of the limited dollars they have.

Leslie Berckes: I feel this goes to what we talked about before, with how much support the neighborhood associations need. I don’t know what happened with Carpenter, but I was on the Waveland Park board and there’s just not enough support. You mentioned the neighborhood liaison position. I don’t know what the status is on that. And if that is a position that this board should take and make a recommendation to City Council that we support this position. If Drake decided that it didn’t want to take on Carpenter, I’m thinking about this new money that is coming in. Would it change a neighborhood association’s mind, since we have money coming down the line?

Chris Johansen: Just to give you some history on this, we gave Laurel Hill a temporary pass for a couple of years. They wanted to keep their name going and they wanted to keep trying. They never met our requirements but we didn’t want to decertify them. Ultimately, after two years they couldn’t pull it together and we decertified them at that point. There’s a lot of options with this. We do our best to make sure this is the direction they want to go.
This hasn’t come to fruition yet, so, I can easily communicate with Drake about doing a survey of the area. Make sure the residents in the Carpenter area are in favor. It’s a lot of work. You must know your neighbors to get a group together. It’s not a simple thing.

Kari Warren: I wonder how many people know it’s an option. How many people know they’re not a neighborhood association? Is the marketing or is the communication there?

Chris Johansen: I’ve only been working with this group for eight years. From staff that has been working with this for 20 years, what they’ve seen is that it’s very much the information culture now. It’s very simple for people to go online and get the information they need. Twenty years ago, that was not the case. You usually needed this group. And this group served as that main point of contact with the City. Where the City would come out and discuss what was going on. That is one big change we’ve seen is there is less interest overall in a lot of areas.

Kelly Kennedy: You said that Carpenter is not a huge area. University to Carpenter and from 21st to 25th.

Chris Johansen: It’s not that big.

Kelly Kennedy: There’s not a lot of people in there. There’s a lot of development going on. I can’t imagine Drake wouldn’t be interested.

Leslie Berckes: I know we need to vote. I would love to hear more about the neighborhood liaison position. Neighborhoods are what makes a community unique. And when you go to a city like Minneapolis, you get a sense of the community based off what they’ve invested in. And that’s what our neighborhoods could be, if they have the support they need. I get what you’re saying about information. Maybe the neighborhoods shifted their focus. For me, I’ve always appreciated the neighborhoods because I feel it makes a small town and a big city. You get that neighborhood connection. You get to go to the National Night Out and that sort of thing. I don’t want to lose that.

Chris Johansen: To keep just the neighborhood program going, you need someone to drive it. There’s a couple of positions we’re talking about hiring. One to work more with the Federal Funds, which I still do right now. But when that position is filled that person will be working more with the NRB. In addition to that, we want someone to be the face of the neighborhood program. We don’t have that really. Once we get there and the approval to fund the position, I think that’s something more that we can all talk about. That person will be working a lot with the board also. That will be the direct conduit to all the neighborhood organizations. I would recommend that when we have that discussion with the Council, that’s where the NRB recommendation comes up. That’s probably the appropriate time to do it. The work the board has discussed doing is kind of tied to that position.
Kelly Kennedy: We do need to vote on sending this to City Council for recertifying all the neighborhoods. There are no more questions. Can we get a motion to approve?

**Motion to Approve**: Marge Ramsey; seconded by Frank Owens
Motion carried (9-0)

**Federal Funds - Update**

Chris Johansen: I did talk a little bit about our Federal Funds with the grant agreement. Every couple of years HUD comes to our office and does a monitoring review. They were in our offices last week. I usually get a monitoring letter from them. At the exit, we didn’t have any findings. There were a couple of observations that were very technical, but I will share that with you when I get the report. I will follow up with you when I get the summary report.

Tom LaPointe: Can I ask a question before we move off this update? Who does CZB report to now? Do they report to Invest DSM as a first step then the Council?

Chris Johansen: CZB is on the last stage of their contract. Their contract is almost up. They’ll be out of the picture very soon.

**Board Liaison Updates**

**Polk Co Housing Continuum:**

Marge Ramsey: We had Allison Kane from Primary Health Care speak ([www.phciowa.org](http://www.phciowa.org)). They offer many services like: mental, medical, dental, HIV and homelessness. And they’re not just routine physicals. They have the mobile food pantry. In the future, they plan to offer yoga and nutrition. The next speaker was Jean Baker from Serve Iowa ([www.serveiowa.org](http://www.serveiowa.org)). They fill the gap between what families need and what DHS can provide. They stop small problems from turning into bigger ones.

**Rebuilding Together:**

Kelly Kennedy: There was no meeting.

**Housing Services Board:**

Kelly Kennedy: Greg is not here. Do you have anything on that, Chris?

Chris Johansen: The last meeting, we had an overview presentation on our Section 8 program. We’re getting close to starting the new agency plan process. The last couple of months we just updated on a lot of
different programs that we offer. We did have an individual who participates in our Family Self Sufficiency program, who was graduating from the program. I think she had a check between $7,000-$10,000 that is going to be used for a new home. That’s kind of a good story there.

**Neighborhood Finance Corporation:**

Marge Ramsey: We talked about what they are doing in Cedar Rapids. They’re coming along really well. She talked about the down payment program, where they can allow so much for down payments.

Molly Hanson: I ran into Ryan on our neighborhood night out. Ryan helped me and Johnny get our house in Indianola Hills with NFC. I asked him how Cedar Rapids was going and he shared with us that since all of Cedar Rapids is a flood plain, they’re have a lot of code issues with the foreclosures and condemned houses they’re trying to rehab, because of being in such flood prone areas.

Kari Warren: That would affect resale because no one wants to take on that flood insurance. It’s very costly.

Molly Hanson: Or you can’t resell and it loses what they do here where they can grab the foreclosure. That was interesting what they are having to deal with there.

---

**Adjourn the Meeting**

**Motion to Adjourn:** Frank Owens; Seconded by Molly Hanson

Motion carried (9-0)

**Meeting was adjourned by consensus by Kelly Kennedy at 5:54 p.m.**