

DRAFT

**Rehabilitation Review Committee (RRC)
June 9, 2020 – 9:00 AM**

ZOOM Platform Audioconference – Meeting ID: 849 3066 5837 Password: 499659

Public Dial-In +1 646 876 9923 US (New York) +1 312 626 6799 US (Chicago)

Members Present: Tucker Braddock; Dan Coley; Kathryn Crees; Stacy Gould; Jim Roberts

Members Absent: Rodney Bowie

Others Present: Tianne Curtis; Wayne Sharkey (Staff)

- I. The RRC meeting was called to order at 9:07 AM.
- II. Upon motion by Stacy Gould, second by Jim Roberts, the Committee voted to approve the minutes of the 5/12/20 meeting. Motion passed unanimously.
- III. Program Manager Wayne Sharkey gave a brief update on the Property Rehab and Lead programs. HUD has been reaching out to the grantees to see how progress has been impacted by the COVID pandemic.
- IV. Waiver Request 172 Laurel Hill Ave
Property owner Louis Knapton was present on the call. Wayne Sharkey summarized the request and referred to written correspondence from the applicant (attached.) The shortage to complete the project is \$15,242.00. The home owner is requesting an additional \$10,000.00 in Property Rehabilitation Loan funding, and providing \$5,242.48 in Owner Share at contract signing. Motion to discuss was made by Stacy Gould, seconded by Jim Roberts. The Committee asked how much money the owner had put into renovating the property since she bought it. Documents submitted by the homeowner reflected her expenses to date that she has invested into the subject property (attached).

Kathryn Crees stated the property must be occupied by LMI tenants regardless of if they were family members of the owner. Stacy Gould asked the property owner if she could guarantee the completion of the project to which Ms. Knapton responded yes. Tucker Braddock stated the goal of the program was to provide safe housing

Motion was made by Tucker Braddock, seconded by Stacy Gould, to grant the request for additional funding at 172 Laurel Hill Ave. Voting in favor were Jim Roberts, Stacy Gould, Dan Coley, Kathryn Crees and Tucker Braddock. Motion carried unanimously.
- V. Upon motion by Tucker Braddock, seconded by Jim Roberts, the Committee adjourned at 9:35 AM. Motion passed unanimously.

Respectfully submitted.
Tianne Curtis, CD Program Asst.

Tianne Curtis

From: Wayne Sharkey
Sent: Friday, June 5, 2020 11:37 AM
To: Tianne Curtis
Subject: FW: FW: RRC 6/9/20 Agenda

Hey, can you forward this to the RRC? Thanks

From: Lois Knapton <loisknapton100@gmail.com>
Sent: Friday, June 5, 2020 11:00 AM
To: Wayne Sharkey <WSharkey@cityofnorwich.org>
Subject: Re: FW: RRC 6/9/20 Agenda

Wayne,
 Here is an accounting of the expenses...I have all the receipts in envelopes by the month. I can show them the folder. It is very bulky.. Will this suffice?

| 172 Laurel Hill Avenue | | | | | |
|-------------------------------|----------------------|-----------------------|-------------|----------------|------------|
| Expenses | | | | Materials | |
| | 5/4/2018 | Purchase Price | \$50,000.00 | March 2019 | \$695.57 |
| | | closing costs | \$2,577.74 | April 2019 | \$6,428.32 |
| | | two Dumpsters | \$2,053.93 | May 2019 | \$1,314.01 |
| | | Demo Plaster walls | \$4,300.00 | June 2019 | \$2,106.01 |
| | May - July 2019 | house insur. 3 months | \$668.00 | July 2019 | \$1,726.87 |
| | July 2018-July 2019 | house insur. one year | \$1,332.00 | August 2019 | \$1,796.94 |
| | July 2019- July 2020 | house insur. one year | \$1,401.00 | September 2019 | \$1,054.69 |
| | | taxes 2018 | \$5,056.78 | October 2019 | \$2,214.03 |
| | | taxes 2019 | \$5,787.62 | November 2019 | \$1,037.67 |

| | | | | |
|---------------|---|---------------------|------------------|--------------------|
| | painting outside, entire house | \$8,500.00 | December 2019 | \$2,636.39 |
| | painting inside, entire house walls, but not lead surfaces | \$2,800.00 | Feb. - May 2020 | \$896.25 |
| November 2019 | repair, sand, stain floors | \$3,500.00 | | |
| April 2019 | nineteen windows installation | \$5,200.00 | | |
| | labor sheetrock, tape compound, sand | \$6,500.00 | | |
| | labor install five new doors | \$1,000.00 | | |
| | labor electricity, new wiring whole house | \$8,300.00 | | |
| | spray insulation all outside walls | \$6,000.00 | | |
| | repair frozen pipes, plumbing | \$2,100.00 | | |
| | NPU natural gas line install | \$1,500.00 | | |
| | Sub Total | \$118,577.07 | Sub Total | \$21,906.75 |
| | Total expenses and materials: | \$140,483.82 | | |
| | still need to put approximately \$4,500 into the house for five ceiling fans, four large lights, three toilets, deck painting and other misc. jobs. | | | |

On Fri, Jun 5, 2020 at 9:50 AM Wayne Sharkey <WSharkey@cityofnorwich.org> wrote:

Good Morning Lois,

The link to the zoom meeting for Tuesday morning is attached. If you have any questions please let me know. W.S.

From: Tianne Curtis <TCurtis@cityofnorwich.org>

Sent: Thursday, June 4, 2020 8:05 PM

Lois DaSilva-Knapton
45 Rogers Avenue
Norwich, CT 06360

May 30, 2020

RE: 172 Laurel Hill Avenue Appeal

Dear Rehabilitation Review Committee,

My name is Lois DaSilva-Knapton and my husband, Aurelio DaSilva and I own the house at 172 Laurel Hill Avenue in Norwich. Mr. Sharkey informed us that we could come before this board and tell you our story regarding the accessing of Lead Abatement funds, Rehabilitation funds and Healthy Homes funds. While I am happy that these programs exist, we have had a bumpy road accessing the funds.

We purchased 172 Laurel Hill Avenue, a 2100 sq. ft. house on May 3, 2018. The taxes went up to \$5,787.62 after the re-evaluation and the insurance is \$1,413 annually.

We have been constantly working on this house for the last 12 months. The many Improvements include: all new windows (19), painted the entire outside, demolished the entire inside down to studs (did not touch the kitchen or plumbing), all new electrical wiring, blown in insulation, sheet rock and paint entire house including ceilings, brand new shower tile, floor, and toilet in upstairs bathroom and sanded and stained all wood floors in entire house, paid \$1,500 to Norwich Public Utilities to run gas line from the street to our house to use natural gas in the house, and we are currently installing a brand new furnace and the heat / AC duct work is complete, as well as installing a brand new on-demand, natural gas hot water heater. We are nearing the end of our renovations and our personal budgeted funding.

I had calculated approximately \$5,000 for the owner share of the lead abatement program based on numerous conversations with Wayne Sharkey. On October 2019, when we first applied and were brought into the system, the available funds were: \$30,000 in the rehabilitation funding, \$12,000 in the lead abatement funding, and \$5,000 in healthy homes that could be used for the lead program, provided we used the Rehab. funds properly and if we had left over funding from that program.

Since then, our project was terminated by the town because it was not going to be finished on time and it needed to be completed by January 30, 2020 or the funds would be lost. Rather than lose the funding, Mr Sharkey explained that our project was being shut down and we would need to start all over when the next round of funding becomes available. As you know, the application process is very time-consuming for the owner as well as the Housing Development staff, providing all the documents necessary, waiting for the bid process to be complete, signing contracts with the chosen contractor, then staying out of the house, awaiting the work to be done.

Although I was disappointed the project was terminated, I said okay and waited for the next round. The next round has begun and unfortunately the funding formulas have changed. The available funds are now \$20,000 in the rehab system, \$12,000 for Lead abatement, and \$3000 in Healthy Homes. Last week, Mr. Sharkey explained on the phone, that our owner share would be \$9,242 and he would need a check before we signed the contract this time around. This was new information because when we signed the last contract last time, we did not provide any owner share up front, due to the funding formulas. I was very confused and extremely disappointed.

I called Mr. Sharkey back the next day to gather more details and to explain our options, as we did not have \$9,242 available to us in cash. He let me know, that after reviewing all the details, the owner share was not going to be \$9,242 but \$19,242. I was devastated. I said that we would just have to forget the whole thing. However, we had already signed for the 0% loan on the rehab. funding. If we did not do the Lead program, then the Rehab, funding becomes null and void; we would lose that and be left with a house with a Lead Abatement Order hanging over our heads.

I called Uncas Health Department to try to gain a better understanding of the consequences of leaving a lead abatement order incomplete. If a child under 6 years lives in the house or visits the house, then gets sick, we will be responsible for the damages, because we knew there was lead in the house.

So, I decide to figure out a way to complete this project. I worked with the lowest bidder and he will do a change order for \$4,000 and allow my husband to do the finish painting and the contractor will change the way he will complete the lead abatement of the expensive french doors. This leaves a \$15,242 owner share balance. I also tried to get a home equity loan for 172 Laurel Hill Avenue but it is not our primary residence, so the loan will not be approved. I tried to get a pre-approved mortgage, but our credit to debt ratio is too high. Lastly, I looked at our current finances.

I have attached the detail sheet from our home equity loan on our current residence at 45 Rogers Avenue. This is the funding source for 172 Laurel Hill Avenue. As you can see, we have an available credit of \$6,047.57. I am willing to pay \$5,242 toward the owner share of this project. I brought the check with me. I am asking for \$10,000 additional funding in Rehab monies so those monies can be applied to the Lead program. This is the original agreement before the project was terminated. If I do not get these funds, the house will sit empty. I hope you agree with our request. Thank-you for your understanding in this matter.

Sincerely,

Lois DaSilva-Knapton, homeowner
Aurelio DaSilva, homeowner

Collapse Expand Account Details move

- **Print**

| | |
|-------------------------------------|-------------------------------------|
| Account Nickname: | 45 rogers Ave. Equity Advantage LOC |
| | Change |
| Account Name: | Equity Advantage LOC |
| Account Number: | x4896 |
| | Show/Hide |
| Open Date: | 12/05/2016 |
| Interest Rate: | 3.990% |
| Interest Year to Date: | \$1,055.50 |
| Interest Previous Last Year: | \$4,222.19 |
| Payment Amount Due Date: | 05/23/2020 |
| Payment Amount Due: | \$274.02 |
| Last Payment Date: | 04/28/2020 |
| Last Payment Amount: | \$900.00 |
| Available Credit: | \$6,047.57 |
| Line of Credit: | \$104,000.00 |
| Loan Balance: | \$97,952.43 |