

Meeting Minutes

CITY PLAN COMMISSION

(Comprehensive Planning)

Monday, May 28, 2003, 4:00 pm PRESENT: Plan Commission Members: Chairman Mayor Wescott; Karen Aldinger; Lois Feldman; Ann Shannon; Mike Phillips; Bud Flood; Fred Steffen

Other Committee Members: Ald. Sevenich, Markham, Seiser, Sowieja, Barr, Molski, and Rackow; Bob Freckman; Liz McDonald

ALSO PRESENT: Comm. Dev. Dir. John Gardner; City Clerk Victoria Zdroik; Mayoral Assis. Jami Gebert; Portage County Planning Staff: Jeff Schuler, Dan Bowers and Kathy Belker; Jim Hamilton, St. Pt. Housing Authority; Cathy Dugan

1. COMPREHENSIVE PLANNING

Housing Section

Issues and Opportunities

Chairman Wescott opened the meeting and introduced Jim Hamilton, the Director of the Stevens Point Housing Authority who will speak on housing issues, and welcomed Ann Shannon as the new member of the Plan Commission. He is delighted to see so many alderpersons here, however, we don't have representation from the university, public schools, or the other groups. It is important to have all groups represented. We will be going through the handouts today and he encouraged those present to take notes and ask questions. This will be the spring board for our next meeting.

Jeff Schuler introduced the Housing section and reviewed the comments made at the last meeting. Another handout today is the recommendations made by the work groups in response to the vision statements. These work groups were made up of workers in their respective fields.

John Gardner stated he divided the Housing discussion into two categories: existing housing and new housing. He reviewed the handout regarding Housing Elements and the vision statements provided for existing housing. He noted 2/3 of the existing homes constructed before 1939 are owner-occupied versus 1/3 being rentals. He referred to the handout prepared by County Planning regarding housing affordability.

Jim Hamilton stated the 1990 census prompted us to look at home ownership and what we could do about it. We have two programs that run both independently and tandem for addressing needs of lower income home owners. We operate the following trust funds: 1) the Home Ownership Opportunity Reserve Account (HOORA) - down payment and closing costs are loaned on a deferred basis with a \$1,000 match, and 2) the Housing Trust Fund (HTF) - used for housing rehabilitation and the loans are deferred until the properties are sold. We work with local banks and the interest and repayments are loaned out again in the community. No other communities have this. We now have enough loans turning over that the payback is higher than the annual investment proceeds. These funds can also be used to leverage funds or provide matching funds for the Community Development Block Grant applications.

John Gardner noted CAP Services administers all of these funds and, in addition, has access to many different programs which enable them to loan out money to fill gaps that any one program may have.

Ald. Sowieja felt these are ideal programs that need to be appreciated. An individual should assume a certain amount of risk to qualify for these programs. Not everyone is suited for home ownership. On another issue, he would be against an ordinance that would require a subdivider/builder to have a percentage of the affordable buildings for low income housing.

Mike Phillips felt we should continue with the rehab program. Are there any downfalls with these loans.

John Gardner responded there can be instances where an owner loses their job, is unable to make payments, and loses the property. The program would then lose funds.

Ann Shannon noted maybe there should be pots of money available for these defaults. There have been conversations about whether you put the money into the old fixer-upper or raze it and build a new house in that spot.

Fred Steffen felt these loans should be restricted to local lending institutions only.

Ald. Markham questioned how low is low income?

Jim Hamilton responded low income is defined as family incomes below 80% of the county median income.

John Gardner questioned whether we should have a program for student housing?

Ald. Sevenich feels these programs have helped her district but can see where other districts could use some for student housing.

John Gardner noted the programs are not restricted to any certain part of the city.

Ann Shannon noted when she was writing the grant applications, four areas were targeted - the north, south and west sides. She would spend the summer going door to door completing the surveys which dealt with deficiencies in their homes, whether they owned or rented, and they had to answer income questions in order for it to be a valid survey. We were successful in the survey work and getting the grant money. It sounds as though the CDBG program may be modified substantially to eliminate the survey and just use census data which would make it easier for municipalities to apply for those funds.

Mike Phillips felt we should be as aggressive as we can with these programs without burdening taxpayers any more than they are now.

Ann Shannon recommended we look at creative ways to do student housing rehab.. She feels it is an important component of our housing stock.

Ald. Molski noted there are a number of student houses on the north side of Stanley Street which are in need of rehab but probably don't meet the low rent requirements. Some of these owners want to pack in as many students as they can and get the dollars.

John Gardner stated that currently we have a licensing process for houses with 3 or more units or 4 or more unrelated people in one unit. We haven't really targeted neighborhoods for inspections. Do we need to be doing more inspections, and if so, how should they be handled?

Ald. Seiser felt if we have the resources and staff, we should target neighborhoods.

Chairman Wescott noted when his office receives complaints, he passes them to the Inspection Dept. and they act. Often he hears back from the complainant that they appreciate the intervention.

Ann Shannon suggested neighborhood meetings in each targeted district. These meetings can generate many important issues in addition to housing issues and can prepare support for the inspections.

John Gardner noted several years ago there was discussion about a Paint Your House Program. An inspection is made of a property and the city says the house needs to be painted and we let them know that we have a program that would buy the paint for them.

Ald. Markham felt the students need meetings when they arrive in the fall so they know what they can and cannot do.

Fred Steffen noted he has no problem with inspecting the entire community, but would have a problem with profiling just student rentals. There are single family homes out there that need work as bad as the student rentals.

Mike Phillips felt we don't do enough inspecting. Currently, inspections are made on a complaint basis. We need to change the policies and give more authority to the inspectors so when they see something wrong, they don't need a complaint.

He questioned whether the city should be providing all the affordable housing for Portage County, or should we adopt a policy that says every municipality should provide some affordable housing.

Ald. Molski suggested when a new plat comes in for approval, maybe we could require that a certain percentage of the lots be priced for people within a certain income limit.

Mike Phillips doesn't feel we should have any say about what other municipalities do.

Chairman Wescott feels it is important that we continue the dialogue we have had today for our next meeting.

John Gardner noted he wants to include newer housing in our next meeting. He wants the committee to be thinking about where new housing should be. How much growth do we want within the city? What kind of new housing mix do we want - single family/multiple family?

Jeff Schuler noted they will provide an updated version of the Issues and Opportunities chapter for the committee to review as part of the next meeting. .

Meeting adjourned at 5:30 p.m.

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Bottom of Form