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MONROE COUNTY HERALD

LOCAL REAL ESTATE RECORD

SPECIAL MONTHLY INSERT TO THE MONROE COUNTY HERALD

THURSDAY, AUGUST 31, 2023 • PAGE 1



Upgrading a driveway and walkway is one way to update a home's exterior and restore its curb appeal.

City loan program to help repair homes

By JAYME BAHL
Staff Writer

Common council for the city of Sparta approved a new resolution on August 16th to establish a loan program offering to help rehabilitate owner occupied homes within the city limits, the Community Home Rehabilitation Loan Program (CHRLP). The CHRLP will provide qualified homeowners with no-interest, deferred payment home repair loans up to \$20,000.

The program will be run by a committee appointed by the mayor and overseen by the City Administrator and the City Development Block Grant (CDBG) Coordinator. CHRLP will meet the second Wednesday of every month in city hall and the meetings will comply with the Wisconsin Open Meetings Law. A designated program administrator will be selected, with duties including publicizing, receiving applications, verifying loan request eligibility, maintaining records at meetings, loan applications and maintaining individual loan files. They will be responsible for the disbursements of funds and maintaining proper ledgers on the city's CHRLP funds and for all individual loans.

Loans through the program will be limited to improvements making the property habitable, safer, or sanitary. Some examples are roof, siding, furnaces, adding handicap accessibility, new water heater, or updates to existing central air conditioning. Ineligible improvements would be new appliances, unfinished spaces, or landscaping. A unit is also ineligible for a loan if the rehabilitation cost is more than 50% of the value, after the rehabilitation. Funds cannot be used to reimburse for work previously done.

All loans will be zero interest and will not exceed \$20,000. A mortgage and note will be issued with the Register of Deeds against the borrower's property in the amount of the loan, with the office fee deducted from the loan amount. Repayment will be due in full when the occupant leaves the residence. The

'LOAN'

cont. on pg 4

New units coming to Sparta

By KYLE EVANS
Real Estate Record Editor

Earlier this year, Todd Page, of Sparta presented the city of Sparta with preliminary plans for a development off of Highland Dr. The preliminary plans included thirteen twinunits (duplexes) with twenty-six total units.

Larson Dr. will be the home to these thirteen structures. Larson Dr. was stubbed when Highland Dr. was built years ago. The construction crew plans to come through from the other side, so they don't damage Highland Dr because Page owns the land from the other side.

Page said, "these homes are intended to be age 55+ homes. But we'll see how much demand there is for those." He added, "they won't all be built

at once, it will be in phases to make sure there's enough demand."

In terms of the timeline, Page said, "we're hoping to get started this Fall but, we'll see it could be next Spring."

8TH CT.

At August's Sparta City Council meeting, preliminary plans were brought forward for a 124-unit development on 8th Ct. which will be just off of Iband Ave. near Sparta New & Used. "Silver Leaf Townhomes" is the name of the new development and would consist of eight 8-plex units and ten 6-plex units.

Biondo Properties LLC is the company who owns the property. The Herald reached out to owner, Kevin Biondo, in regard to a timeline of his development. He declined to comment.



Upgrading a driveway and walkway is one way to update a home's exterior and restore its curb appeal.

In the plans submitted to city, it states that phase 1 would include three 8-plex units, three 6-plex units and a community building. Phase 2 would consist of the northern half of interior streets and utilities, Storm water facilities, three 8-plex units and three 6-plex units. Phase 3 would consist of the southern half of interior streets and utilities, more storm water facilities, two 8-plex units and four

6-plex units.

On the plans, it states that the interior streets and the storm water systems would be owned and maintained by the PUD (Planned unit development) allowing an easement for the City to operate/maintain the sewer and water systems.

Although there is no timeline laid out on this project, City of Sparta Administrator, Todd Fahning said, "once a preliminary plan is presented to the city, they have a year to present more thorough plans and start to move on the project."

There has also been some chatter of a 310-unit apartment complex west of Wal-Mart on property owned by PE Rentals LLC, owned by Nathan Brooks of La Crosse, but nothing has been brought to the city at this point.

LOCAL GOVERNMENT

Local municipalities go through Open Book process

Advocate for your property and its assessment

By KYLE EVANS
Real Estate Record Editor

The Town of Little Falls and Village of Melvina are going through the open book process currently in Monroe County.

Open book is the first step in confirming the recent tax assessments for a municipality. It gives property owners

a chance to review their assessment with the assessor in a face-to-face setting. The assessor will have all things they used to come up with your assessment amount.

The town of Little Falls Open Book session is scheduled for September 14, while the Village of Melvina's is scheduled for September 12.

A property owner would have to call the assessor's office with their parcel number to set up an appointment at the open book session.

In the Town of Little Falls, the tax assessor is Gardiner

Appraisal Service, who can be reached at 608-943-8009. In the Village of Melvina, the assessor is Holloway Appraisal Services, who can be reached at 608-374-4207.

WHAT IS OPEN BOOK?

Once the Assessor creates the preliminary tax roll, it is submitted to the Municipality Clerk and "open for inspection." This Open Book period is the time between the submittal of the preliminary tax roll and the formal Board of Review appeal hearing.

It is used to allow property owners to review their

assessment and meet with the Assessor and their staff if they have questions and want to exchange information about their property. Informal discussions with the Assessor can often resolve a problem and frequently eliminate the need for a formal hearing before the Board of Review.

The primary purpose for the meeting is to allow you to exchange factual information with the Assessment staff, confirm their data, and learn more about the assessment process. The Appraiser involved in your meeting will

not be reviewing the assessed value. That part of the process occurs following the conclusion of the meetings. You will be notified by mail of the results of the completed property review.

In Little Falls the board of review meeting is scheduled for September 22 from 10-noon at the town hall, 4124 County Highway I, while the village of Melvina board of review is scheduled for September 19 from 6pm-7:30pm at the village hall, 604 Central Dr.

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EDITORIAL

Taxes

Over the past few years, almost all properties have gone up in value significantly in and around Monroe County. With that comes, higher homeowners' insurance costs and higher tax assessments.

With the boom of property values increasing, municipalities that may have used to do tax assessments every five or ten years are now doing them more often. Why? Well, when the assessment values go up, municipalities can gain more income from the tax roll. I think the biggest question is, "will our taxes ever go down?"

I live in the Township of Little Falls in the Sparta Area School District and as an employee of the local newspaper, it is my job to know what's going on and get that information to the public. It appears that almost every government entity is seeing increased costs on their general expenses.

So, if more money can come from the tax roll, they're going



to do it. A prime example is the Sparta Area School District bringing up a facility referendum. The facility referendum from a few years ago for Herrman Elementary has had additional funds paid on the debt each year since the building was up, meaning the debt will get paid off earlier than expected.

That sounds good, right? School districts all around have a goal of keeping their mill rate stable as then they can continue business as usual. The Sparta School Boards reasoning for this referendum is that the debt on the Herrman elementary will expire and they need something to replace it with to keep the mill rate stable and improve their buildings and what not.

From my viewpoint, with

property values increasing and the mill rate remaining the same, means higher taxes. I'm begging all local government entities to give us taxpayers a break. We've had a vast number of projects over the past 5-10 years whether it's from the school district, county, city or municipality. Expenses have increased for all taxpayers as well and I need a break. Let's slow down and think about all these decisions and how they'll effect local taxpayers, not how a government entity can get more funds.

Maybe thinking that way for a few years would put that entity in a better position financially than taking on more debt. I've heard of other places throughout the country who actually refund taxpayers when their government entity has a surplus of funds.

Either way I'll pay my tax bill and you should too, because whether we like it or not there's only two things guaranteed in life- death and.. taxes.

GUEST COLUMN

Right Mortgage Product for the Right Mortgage Borrower - (Part 1)

By 1st CCU Mortgage Team
Contributors of the Real Estate Record

Just like in the regular world we are all different and we all have different Wants and Needs. The same goes for Mortgage Loan Products. Not everyone fits into an exact mold of a 30 Year Fixed Conventional Loan with 20% down, and your home desires might not fit in that mold either. When starting the home search, you will find that not every home qualifies for a specific loan program, it is important to have these

discussions with your Local Lender so they know what you type of product to put you in. Every lender is different in what they can offer to their membership.

Below are a few different types of loan products that are available to individuals looking to purchase a home:

30 Year Fixed Conventional Mortgage Loan is one of the most common mortgage loan options that has a repayment period of the 30 years and the interest rate does not change unless you refinance. This is also offered in a 20, 15, and 10-year option. Depending on if you are a 1st Time

Home Buyer or not, you may have the option of 3% down payment requirement or 5% down payment requirement. Please note, you are not only limited to 3% or 5% as you can put down as much as you desire to lower your monthly payment.

30 Year Veterans Affairs (VA) Loan is a loan that is offered to Service Members, Veterans and their Surviving Spouses. These loans are offered with 0% Down Payment Options and no Private Mortgage Insurance Requirement and also generally allow a more competitive interest rate.



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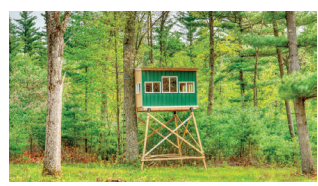
FEATURED LISTINGS



AVAILABLE
N4127 KLIPSTEIN RD ELROY, WI
19+/- AC - STREAM - PREPPED BUILD SITE \$130,000



AVAILABLE
12329 KEYWAY AVE SPARTA, WI
52+/- AC, 2BD, 2BA, RURAL PARADISE \$849,900



AVAILABLE
0 ENGLAND RD TOMAH, WI
138+/- AC TURN KEY HUNTING CAMP \$449,900

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25860 state Hwy 21 - Tomah MLS#1958356
Custom Built - 2 Bedroom, 3 Bath hom on 1.3 acres. Sun porch off the Master Bedroom. Hot tub area in Basement. In-floor heat in lower level not hooked up. Heated shed with he/she shed. 4 car garage with in-floor heat in front half but not connected. Natural Gas. \$385,000

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Monroe County Land Transfers 8/23 – 8/29

Town of Adrian
Michael R Premeau To Mary Lynn Premeau - 17811 Cth A - \$113,300

Town of Angelo
Denver L Filter To Gordon D. Schroeder And Diane M. Schroeder Revocable Trust Dated October 2, 2015 - 15509 Hardwood Rd - \$26,000
Gordon D. Schroeder And Diane M. Schroeder Revocable Trust Dated October 2, 2015 To Shawn A & Jamie S Mayberry - 15536 Hardwood Rd - \$26,061
Woodland Estates, Llc To Ines Hernandez Moreno - Lot 2, Woodview Estates - \$12,500
Carol Betthausen To Keith S. And Shelly L. Betthausen - 13366 County Highway I - \$11,633

Town of Byron
Kathryn Batten To Eugene & Diane Batten - 9756 Dublin Rd - \$102,600
Estate Of Lee J. Young To Michael T & James W Young - 7726 Crescent Road - \$34,900

Village of Cashton
Peter D. Peterson And D Patricia Peterson Irrevocable Trust Dated 11/12/20 To Hallet T Jenkins - 198 Ogden Ave, Cashton Wi 54619 - \$57,500
Jon G. Torkelson And Jan L. Torkelson Revocable Trust Dates December 8, 2000 To Hillard & Karen Byom - 412 Broadway St Cashton Wi 54619 - \$435,000
Luke & Mary Lukaszewski To April & Gavin Wright - 902 Rose St Cashton Wi 54619 - \$315,000

Town of Glendale
Georgia M. Theuer Revocable Trust Dated March 12, 2015 To Phineas J. Borntrager - 30112 Moccasin Avenue - \$200,000

Town of Jefferson
Raymond S & Anna A Hershberger To Mary J & Abner R Hershberger - Cashton Wi 54619 - \$1,050

Village of Kendall
Michael Ii And Charlene Stoddard To Samuel And Alexandria Gates - 107 Forest St. - \$265,000
Edward Christensen To Tonia M Hale - Village Of Kendall, Monroe County, Wisconsin - \$6,000

Village of Norwalk
Cynthia A & Scott W Nofsinger To Alisha S & Kenneth C Hummel - 105 S Church St, Norwalk, Wi 54648 - \$115,000

Village of Oakdale
Curtis W & Tara A Murray To James Rodney & Sally Maranda Welch - 157 Tara Drive Tomah Wi 54660 - \$299,000

Town of Portland
Bruce S. And Donna R. Mashak To Clinton, Darrin, Brandon Dunnum & Amber Baggs - National Rd. - \$304,452
Wolfgang M Reineke To Olivia L & Carl A Wolk - 9890 Marigold Ave, Cashton Wi 54619 - \$390,000
Joseph Dikeman To Eli R & Ella Miller - Oakland Rd - \$303,615
Dennis D. & Sharon M. Straub To Dennis D. Straub And Sharon M. Straub Revocable Trust Dated August 17, 2023 - County X - \$82,400

Town of Sheldon
Frank W. Randle To Edwin Hochstetler - 18201 Niagara Ave - \$520,000
Mark S. And Donna J. Calhoun To Edwin Hochstetler - 18201 Niagara Ave - \$102,100

City of Sparta
Greg Cherney To Trevor M & Ashley R Kaiser - 711 Austin Street - \$245,000
Joshua D & Donita M Meyer To Megan Lynn & Richard Lee Gerzmehle - 595 Dewitt St - \$427,000
Cathy L Abbott, Kelley A & Michael D Johnson To Laura M Johnson - 606 Hill Street - \$62,700
Margaret V Kress To John, III W Kress - 118 Torrey View Drive Sparta, Wisconsin - \$445,000
Margaret V Kress To John, III W Kress - 231 East Ave. Sparta, Wisconsin - \$200,000

Town of Sparta
Keith B & Bonnie J Stark To Kelly Stecher, Jacqueline Riley & Brian & Kyle Stark - 6628 County Highway Bc - \$198,600
Russell & Emille Good To B & G Property Management Llc - Fallow Avenue - \$24,000
Morgan L. Freybler To Adam J. Freybler - 7371 Gaslight Avenue - \$219,500
Patrick A Weiner To Vp, Llc - 13273 Fedora Rd - \$77,200
Denise Carr To Samantha Schendel - 16091 Hammock Drive - \$290,000

City of Tomah
Allen Hobson To Marlyn Hobson - 905 Alden Road - \$90,000
Salem Development, Llc To Decem Properties, L.L.C. - 400 Larkin Street - \$250,000
Karen And George Miller To George H. Miller - 515 West Monowau Street, Tomah, Wi 54660 - \$149,600
Kenneth M. And Deanna M. Lenz To Rhonda Waldera, Rochelle Forschler & Marsha Grygleski - 205 Schaller Street - \$175,000
Anthony R Farmer To Anthony R. And Suellen Farmer - 615 Donna Avenue - \$215,400
Samuel Gates To Austin Hoppmann - 525 N. Kilbourn Avenue - \$160,000
Pavoni, Llc To Pam Collins - 428 Pine Street - \$40,000

Town of Tomah
Jared D. And Alyse M. Selbrede To Jessica Sibert - 15029 Helm Rd - \$225,000

Town of Wilton
Stanley Earl Ii A/K/A Stanley E. Tate Ii Tate To Kimberly A Tate - 21889 County Highway Mm - \$280,800

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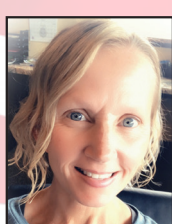
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“Should first-time buyers buy now or wait?”

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First-time buyers should definitely buy now, IF it makes sense for you! There are still a number of homes available that will fit you and your budget. Take the time to carefully decide how much you want to spend monthly for your housing expenses and then talk to your lender to determine how much home you can afford.

You may be surprised at the price of home you can purchase for the same amount you pay for rent.

There are so many benefits to owning your own home and they apply today as much as they did in the past. The freedom to design and live in your home the way you want, building personal equity and wealth, possible tax deduction of interest just to name a few.

AMY RISCOVIUS

Hometown Real Estate, Agent

They could do either. First-time home buyers face the challenge of doing something

they've never done before. While this is exciting, you need to be sure to do your homework and not just jump in headfirst. Don't try to out-think the market. Real estate is ever-changing and going this route might keep you running in circles. My advice? Do your homework and be prepared.

Talk to a mortgage loan officer, their knowledge will be priceless in this endeavor. Armed with their advice, find yourself a real estate agent. Don't be afraid to sit down and just talk with one, we don't bite. Here again, knowledge and experience in the market can make all the difference. The market will always have its ups and downs. In the end, nobody can decide if the time is right, except for you. Your situation is unique to you, therefore, the answer to this question is unique to you as well.

BECKY ORTIZ

McClain Realty, Agent

The answer to this question is that it depends on the individual buyer.

Here are three questions that

can guide a first-time home buyer:

Do you have a good credit rating? The best deals on mortgage rates are available to borrowers with higher credit scores.

Are you planning to stay in the home for several years? One-time transaction costs associated with closings can add up to thousands of dollars, so being certain you will not be moving any time soon is wise. Selling a home soon after buying can also have tax implications.

Do you have a sizeable down payment ready? If you are able to put down 20% you can avoid the additional cost of private mortgage insurance. Lenders also like to see additional cash reserves in the event of the unexpected.

If you answered yes to all three questions above, now may be a suitable time to start looking.

On the flip side, if any of the following are true, it may be wise to wait.

Home values are dropping – you could get more home for your money and start building equity sooner.

ASK THE EXPERTS

Inventory is increasing - this could mean buyers may have more leverage in the market.

Personal finances could use some improvement. If your score is not there yet, consider working to get that score up while waiting for more houses to hit the market. Take some time to pay down your debt and improve your credit so you can qualify for better loan terms.

Either way, it is always a good decision to work with a realtor when you are a first-time buyer. Realtors can help you navigate the current market and all the details of the home buying process.

TARA CAMPBELL

Coulee Real Estate & Property Management, Agent

While there are pros and cons to both options, several factors can influence the buyers decision. It depends on individual circumstances, such as financial stability, job security, and personal preferences.

The market is showing higher interest rates alongside higher home sale prices. If you buy now and the interest rate drops next year, you are in a position to refinance. If the buyer waits until next year, they could be competing with other buyers because of the low inventory

of homes to choose from. Take the time to consult with a trusted real estate professional and a lender before making a decision.

THANK YOU FOR READING THE HERALD'S LOCAL REAL ESTATE RECORD

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'LOAN'

cont. from page 1

repaid funds are returned to the CHRLP balance and used to fund other rehabilitation loans.

To be eligible to apply for a loan, there are a few requirements for the existing home loan and occupant's income. Homes cannot have an existing loan that exceeds 100% of fair market value based on the recent tax bill. There can be no delinquent taxes nor judgements against the property. The total income of all occupants, 18 and older, cannot exceed the annual low- or moderate-income levels set by the Department of Housing and Urban Development.

The committee can approve or deny any applications based on their own discretions. The program has a complaint procedure where applicants can appeal by submitting a request for reconsideration and giving a reason. If the committee still denies the application, the municipal board will hear the appeal and decide. Written authorization by the city of Sparta building inspector will also be required prior to funds being distributed.

The program administrator will help applicants apply

and provide them with all information necessary. Completed submissions will include at minimum: a completed application, copy of most recent property tax bill, two bids by licensed/certified contractors for the work, a copy of the previous tax return and most recent pay stub of every household member over 18, and a copy of the property's homeowner's insurance. All information will be verified by the project administrator and will be kept confidential. More information may be needed if deemed necessary by the project administrator. The committee will communicate their decision in writing to the applicant, and if approved, the project administrator will continue helping the approved applicants.

The project manager will next require a completed draw request form. Projects totaling \$5,000 or less are limited to one draw at the completion of the project. Once the draw request is submitted the building inspector will be notified of the request. The inspector will view the property and approve. Then funds will be issued, to the contractor or to the homeowner. The disbursement will be accompanied by a lien waiver to be signed by the contractor.

There can be only two draws on any project and records will be on each property owner's file. Emergency loans can be requested up the amount of \$10,000 and will be at the discretion of the city administrator and CDBG coordinator. Conditions of eligibility and administrative procedures would still be required.

Contracts can be terminated. Contractors can request to be removed from a contract if no funds have been disbursed and the request is made 30 days prior to their notice to proceed. City can terminate contracts based on work performance, causing additional damage to property, or irreconcilable differences between the homeowner and contractor. If work performance is an issue, there will be a meeting with the property owner, contractor and building inspector to negotiate the problem. Then, contractors will be given a reasonable amount of time to fix the problem before termination. The cost to repair any poor craftsmanship will be deducted from all amounts owed to the contractor. The homeowner is responsible for filing an insurance claim against the contractor.