

**AFFORDABLE HOUSING TRUST FUND
MEETING MINUTES
October 8, 2024**

Board Members Present: Dave Zimmerman (Chairman), David Baric, Emily Kendall-Brown, Belinda Eigen, Gale E Gallo, James Good, Kaylee Isley, Michael Landis, Raymond Palmer, Linda Plesic, Tim Scott, Nicholas L Shearer, Getty Wilson

Board Members Absent: Brad Haubert

Board Liaison: Commissioner G. Eichelberger

Public Present: none

Staff Present: Mary Kuna

Chairman D. Zimmerman called the meeting to order at 3:30 pm.

Introduction of New Members: M.Kuna asked all the members to introduce themselves. All board members present gave some of their history with the Board and professional background.

AHTF Overview: M.Kuna gave an overview of the Affordable Housing Trust Fund's inception and purpose for the members.

Approval of Minutes- J. Good made a motion to approve the Board meeting minutes from April 16, 2024, second by L. Plesic. Motion carried.

Financial Report: M. Kuna presented the financial report. She explained that the Authority is working to really get a clear picture of the Trust Fund. There is a substantial amount of reserves. The County collects a fee and then the Board bases their budget on those fees. The Authority requests reimbursement from the County for the activity that occurs. Overtime, through repayments and various funding returns, the Trust Fund account at the Authority has a substantial amount of funds and M.Kuna would like to provide the Board with total amounts. This way the Board can decide a baseline amount they would like to keep in the accounts and where to allocate the rest.

M.Kuna reviewed the Statements and acknowledged receipts were coming in better than budgeted. She noted that according to the AHTF Budget, there was more available for Down Payment Closing Costs and the programs would continue receiving applications.

Status Reports:

➤ **Status Report-September 2024**

M. Kuna reviewed the status report and noted that the Down Payment Closing Cost Assistance Program was still seeing demand, but many homebuyers revised their plans due to the increased interest rates. She also noted the Authority is working to find a new housing counselor.

➤ **Down-payment and Closing Cost Assistance Program Summary:** - M.Kuna reviewed the Summary and noted that a majority of First Time Homebuyers find properties in Carlisle, Dickinson Township and East Pennsboro.

➤ **Downpayment/Closing Cost Summary-**M.Kuna noted that the DPCC program has additional funding that can be spent. The program was on hold for two months to determine the state of finances. With the program reopened, additional applications were forthcoming.

Board Action

Board Action:

Ratify Bid Tab AHTF-EM-77:

D. Baric made a motion to ratify bid tab AHTF-EM-77 and award to Jeffrey A. Wilbur Plumbing and Heating Inc. G.Gallo seconded. The motion carried.

Ratify Bid Tab AHTF-EM-78:

T. Scott made a motion to ratify bid tab AHTF-EM-78 and award to Prime HVAC. D.Baric seconded. The motion carried.

2025 Budget for Discussion and Possible Approval: M.Kuna presented the Board with the 2025 budget. She explained she was still not comfortable with the budget considering the Authority has a reserve for the trust fund which was not taken into account for the 2025 budget. She asked the Board to table the budget until she was able to fully present the information to the Board and give a true picture of the reserves. D.Baric made a motion to table. B. Eigen seconded. The 2025 Budget was tabled.

Discussion and Possible Action Safe Harbour Request \$50,000: M.Kuna presented a letter from Safe Harbour asking for a four year commitment of a \$50,000 annual grant from the Board for repairs to 27 single family affordable homes in the Borough of Carlisle. The Board asked several questions focused around precedent and availability of funding. One member inquired about providing a loan instead of a grant. M.Kuna explained that the AHTF Board has generally provided loans for soft costs associated with development. She has not seen the Board provide a grant. M.Kuna offered to share the true reserves with the Board at their next meeting to allow them to determine if it would financially be feasible to provide such a commitment. The Board decided to revisit the discussion at the next meeting.

General Discussion – none

Adjournment: J. Good made a motion to adjourn the meeting at 4:25 pm., second by L. Plesic. Motion carried.

Respectfully submitted,

Next meeting – January 14, 2025

Mary E Kuna,
Executive Director