

UNOFFICIAL MINUTES  
AFFORDABLE HOUSING BOARD MEETING  
LAWRENCE TOWNSHIP MUNICIPAL BUILDING  
LOWER LEVEL CONFERENCE ROOM

---

**March 19, 2009**

The following are the minutes of an Affordable Housing Board Meeting, which was held on March 19, 2009, in the Lawrence Township Municipal Building Lower Level Conference Room.

**Statement of Proper Notice**

Adequate notice of the regular meeting of the Lawrence Township Affordable Housing Board has been provided by filing an annual meeting schedule with the Municipal Clerk, and by filing the agenda with the Municipal Clerk, posting prominently in the Municipal Building, and mailing to the Trenton Times, the Trentonian and the Lawrence Ledger.

**NO QUORUM**

Present: Chairperson Kim Taylor, Kevin Van Hise and Skip Conover

Absent:

Excused Absence:

Also Present: Danielle Hickey, Secretary  
Marty Johnson, Isles

**Review and Revision of Agenda**

None

**Approval of Minutes**

No Quorum

**Public Comment**

None

**New Programs/Initiatives, Marty Johnson of Isles**

It was explained to Mr. Johnson that this committee has a desire to become more community driven and due to the economic times, this committee would like to get some ideas of programs that could be put on for the benefit of Lawrence residents.

Mr. Johnson explained that Isles is regionalizing now, and is no longer just in Trenton. Isles has counselors to do credit prep, foreclosure work, etc. Mr. Johnson suggested the idea of having some type of housing fair to introduce the community about what is available and the various types of counseling that could be provided to the residents. The credit counseling costs vary depending on the needs of each client. Some times the credit can be taken care of in a couple of months, other times it could take years. This board could contact Mr. Peter Rose to set some type of ½ day session in Lawrence for a program such as this.

Mr. Johnson's main concern was if Lawrence has the money available to help support the counseling costs for a program like this. Does Lawrence have a fund for a program like this? Some townships earmark money for these fees, or create no interest loans, etc.

Another option is to call HMFA to figure out different loan options to help people get out of their debt. This committee could research and find various financial services that could help and put together some type of financial fair.

Mr. Johnson described Isles as consisting of five different components. The first component is Credit Counseling and Financial Management. The second component is Foreclosure, some of these programs could be done in a small group setting but others cannot. The third component is Homeownership to help add to basic financial needs, getting credit back to normal. The fourth component is actually putting the people in places that they will be able to afford. Mr. Johnson stated that utilities are the 2<sup>nd</sup> leading cause of homelessness. Isles focus is on self-reliance. The fifth component is the micro-program dealing with small businesses, giving loans to individuals who need it through peer lending circles, groups of self-interested support.

This group could contact Peter Rose through e-mail at [prose@isles.org](mailto:prose@isles.org) for more information about putting together a ½ day proposal and how to help market the program. Isles finds that people who want to get started, get worried about the process. This committee could put something together about foreclosure, having one-on-one counseling, which would be more cost effective than taking over foreclosed homes. An approximate cost for the ½ day program is \$1,000 and the one-on-one counseling fees afterwards would be an additional cost depending on the case.

The small business micro-program is between Isles and SBA, generally to find support for small businesses. Isles finds that there is a lot of businesses pulling out, i.e., a lot of restaurant turn-over, real estate agencies, commercial businesses, specialty shops, apartments, etc.

Other projects that Isles is involved in is training people to put in solar panels. Isles would be happy to work with kids that are first time offenders. The person in charge of this type of a program would be Clete Davis, contact [cdavis@isles.org](mailto:cdavis@isles.org). Isles also trains people to do energy audits of homes. They help provide wrap around services, how to interview, how to shake hands, etc. Mr. Johnson did speak at the Sustainable Lawrence meeting last week.

## **Other Business**

A possible long term goal that was mentioned was condo assistance for residents. This would have to be approved by Council and Lawrence staff.

It was mentioned to see if Mr. Link could get the quorum decreased and what that process would be to do that.

The next meeting will be held on April 16, 2009.

There being no further business to come before the Affordable Housing Board, the meeting was adjourned at 9:10 PM.

---

Danielle N. Hickey,

Affordable Housing Board Secretary