

March 10, 2015

The regular meeting of the Otsego County Board of Commissioners was held at the County Building, 225 West Main St., Room 100. The meeting was called to order at 9:30 a.m. by Chairman Ken Borton. Invocation by Commissioner Julie Powers-Gehman, followed by the Pledge of Allegiance led by Patricia Osburn.

Roll Call:

Present: Julie Powers-Gehman, Paul Beachnau, Lee Olsen, Erma Backenstose, Richard Sumerix, Ken Borton, Bruce Brown.

Excused: Paul Liss, Doug Johnson.

Motion by Commissioner Paul Beachnau, to approve the regular minutes of February 24, 2015 with attachments. Ayes: Unanimous. Motion carried.

Administrator's report:

John Burt reported on the Groen Nature preserve tree cutting; 5K color tour, coloring the ice tree; Sheriff's department move; Recycling.

Department of Natural Resources Trust Fund Grant application public hearing was opened at 9:39 a.m. The public hearing was closed at 9:45 a.m.

Committee Report:

Motion by Commissioner Erma Backenstose, to approve the Bankruptcy and Foreclosure Policy as presented. Ayes: Unanimous. Motion carried. (see attached)

City Liaison, Township and Village Representative:

Mike Rola introduced Crista Parfitt, new employee at the Prosecutor's office.

Julie Powers-Gehman reported on the City Council meeting.

Correspondence:

Commissioner Lee Olsen received a thank you from Huron Pines.

Chairman Ken Borton received a thank you letter from Treetops; Letter from the EPA regarding underground injection permit; Letter from the DEQ regarding air quality permit.

New Business:

Motion by Commissioner Richard Sumerix, to approve the March 3, 2015 Warrant in the amount of \$73,396.70. Ayes: Unanimous. Motion carried.

Motion by Commissioner Bruce Brown, to approve the March 10, 2015 Warrant in the amount of \$302,352.45. Ayes: Unanimous. Motion carried.

Motion by Commissioner Lee Olsen, to adopt resolution 15-04 DNR Trust Fund Grant application as presented. Motion by Commissioner Paul Beachnau to amend above motion to remove the Conservation District language from the resolution. Vote on amendment- Unanimous.

Roll call vote:

Ayes: Julie Powers-Gehman, Paul Beachnau, Lee Olsen, Erma Backenstose, Richard Sumerix, Ken Borton, Bruce Brown.

Nays: None.

Excused: Paul Liss, Doug Johnson.

Motion carried/Resolution adopted as amended. (see attached)

Motion by Commissioner Lee Olsen, to authorize the Administrator to enter into a 5 year agreement with the Otsego Conservation District for the County to provide leased space at no charge along with telephone and internet services, and to waive permit fees for building activities on County owned property in exchange for providing education services to residents of Otsego County. Ayes: Unanimous. Motion carried.

Public Comment:

Chairman Ken Borton opened up the meeting for public comment.

Board Remarks:

Commissioner Erma Backenstose reported on businesses in Otsego Lake Township.

Commissioner Bruce Brown had no report.

Commissioner Richard Sumerix reported on the Bagley Township meeting.

Commissioner Paul Beachnau reported the Chambers is having a taste of Gaylord March 11th at Treetops; Dallas golf show; Recycling meeting.

Commissioner Julie Powers-Gehman attended Michigan Works; Health department meeting; Veteran affairs meeting.

Commissioner Lee Olsen had no report.

Commissioner Ken Borton attended the NACO Conference; MAC Transportation Committee meeting.

Meeting adjourned at 10:12 a.m.

Kenneth C. Borton Chairman

Susan I. DeFeyer, Otsego County Clerk

**OTSEGO COUNTY HOUSING COMMITTEE
FORECLOSURE & BANKRUPTCY POLICY**

The foreclosure & bankruptcy policy of the OTSEGO COUNTY HOUSING COMMITTEE shall be:

Foreclosure

1. Letter to homeowner notifying of default regardless of lien priority providing thirty (30) days to cure default.
2. If in first position of priority, foreclosure after 30 day of notice to homeowner. If default is not paid after 30 days, foreclosure begins.
3. If other than first lienholder and foreclosure is final, Northern Credit Bureau will be notified of default of mortgage.
4. Homeowner will receive another notice that their balance is being reported to collections. The credit bureau will try to collect for a period of seven years after foreclosure.
5. If not collected after the seven year period, it will be removed from collections and a discharge of mortgage will be required. At the end of the year, it will be written off from the notes receivable account.
6. Once the Housing office is notified that a property is in foreclosure, the outstanding mortgage receivable will be included in the reserve for allowance for doubtful accounts calculation.

Bankruptcy

1. Once we receive a notice of bankruptcy, a claim of interest must be completed, and filed with the bankruptcy court stating the secured mortgage interest. We cannot contact homeowner during bankruptcy unless otherwise permitted by the bankruptcy court.
2. If the mortgage interest is not discharged and homeowner is in default of mortgage payments, property taxes and/or insurance, a notice will be submitted to homeowner requesting payment of default within 30 days.
3. If in first position of priority, foreclosure after 30 day of notice to home owner. If default is not paid after 30 days, foreclosure begins.
4. If other than first lienholder and foreclosure is final, Northern Credit Bureau will be notified of default of mortgage.
5. Homeowner will receive notice that their balance is being reported to collections and will remain with the credit bureau to attempt collections for a period of seven years.
6. After the seven year period, it will be removed from collections and discharge of mortgage will be required. At the end of the year, it will be written off from the notes receivable account.
7. Once the Housing office is notified that a property is in foreclosure, the outstanding mortgage receivable will be included in the reserve for allowance for doubtful accounts calculation.

Recommended 2/19/2015

RESOLUTION NO. OCR 15-04
The Otsego County Courthouse Plaza Park Project
OTSEGO COUNTY BOARD OF COMMISSIONERS
March 10, 2015

WHEREAS, Otsego County supports the submission of an application titled, "The Otsego County Outdoor Education Center" to the Michigan Natural Resources Trust Fund for the construction of an education center; and

WHEREAS, the proposed application is supported by the Community's 5-Year Approved Parks and Recreation Plan; and

WHEREAS, Otsego County has made a financial commitment to the project in the amount of \$38,000 matching funds in cash; now therefore, be it

RESOLVED, that Otsego County hereby authorizes submission of a Michigan Natural Resources Trust Fund Application for \$50,000, and further resolves to make its financial obligation amount of \$38,000, for a total project cost of \$88,000, during the 2015-2016 fiscal years.