

PUBLIC MEETING NOTICE

CHIPPEWA COUNTY HOUSING AUTHORITY
MONDAY, APRIL 24, 2023

THE MEETING WILL FOLLOW DIRECTLY AFTER THE SECTION 8 INFORMAL
HEARING WHICH BEGINS AT 3:30 P.M.
THE MEETING WILL BE HELD IN ROOM 016, CHIPPEWA COUNTY COURTHOUSE
711 N. BRIDGE ST., CHIPPEWA FALLS, WI

1. Call to Order
2. Roll Call
3. Members of the Public Wishing to be Heard
4. Consent Agenda
(Unless separation of an item is requested, all will be adopted in one motion)
 1. Approve the Agenda
 2. Approval of the Minutes of the Monday, March 27, 2023 Meeting
 3. Schedule next meeting date – May 22, 2023
5. Reports:
 1. Hiring Update
 2. Update on 11408 County Hwy M, New Auburn
 3. Hope Village Update
6. Business Items:
 1. Approval of 3/31/24 Budget
 2. Resolution 2023-01: To Submit Tenant Based Rental Assistance Application
 3. Resolution 2023-02: To Sign MOU with Chippewa Valley Habitat for Humanity for Partnership on New Construction Single Family Homes
 4. Resolution 2023-03: To Adopt Electronic Signature Policy
7. Agenda Items for Future Consideration
8. Adjournment

Cc: County Media, County Board Chairman, County Clerk and County Administrator

Persons needing additional accommodations should contact Jessica Oleson-Bue at 715-726-7933.



Equal Opportunity

This Institution is an Equal Opportunity Employer and Housing Provider

**PUBLIC MEETING MINUTES
CHIPPEWA COUNTY HOUSING AUTHORITY (CCHA)
MONDAY, MARCH 27, 2023
AT 3:30 P.M. IN ROOM 016 OF THE CHIPPEWA COUNTY COURTHOUSE**

1. CALL TO ORDER

Hull called the meeting to order at 3:30 p.m.

2. ROLL CALL

Members present: Danielson, Hull, Jankoski, Klingenberg, and McGill

Members absent: None

Others present: Oleson-Bue

3. MEMBERS OF THE PUBLIC WISHING TO BE HEARD

None.

4. CONSENT AGENDA

Jankoski and Danielson made a motion to approve the meeting agenda, minutes of the February 27, 2023 Section 8 Informal Hearing as printed, minutes of the February 27, 2023 meeting as printed, and schedule the next meeting for April 24, 2023. Motion carried with all present voting aye.

5. REPORTS

1. Hiring Update: Oleson-Bue referenced the written report and provided an update that she has filled the CDBG Loan Specialist position and the new employee is scheduled to start on 4/17/23.

2. Update on Software Implementation: In addition to the written report, Oleson-Bue provided an update on the successes and challenges that the Authority staff are experiencing with the software implementation process.

6. BUSINESS ITEMS

1. Approval of the Financial Reports for February 2023: Oleson-Bue referenced the profit and loss statement and noted that she expects the Authority will be over budget for the fiscal year and stated that some of the overage is expected due to the recent software purchase. Another large factor is that the Authority staff did not spend as much time and resources as expected on the CDBG CV grant for the Hope Village project, so there is roughly \$40,000 of available administrative fee that the Authority had budgeted as income but will not be able to draw because of a lack of adequate administrative expenses on that project. Further discussion included a review of various funding sources that are included as income in the profit and loss statement. McGill questioned why the 4/1/23 FY budget has not been presented and Oleson-Bue stated that it has been the typical procedure to approve the budget in May each year after closing out the prior fiscal year. Discussion included a change in procedure for the future to approve the budget prior to the start of a new fiscal year. Klingenberg and McGill made a motion to approve the financial reports for February 2023 as presented. Motion carried with all present voting aye.

7. AGENDA ITEMS FOR FUTURE CONSIDERATION

Hull called for agenda items for future consideration. Jankoski stated that he would like an update on the Hope Village affordable housing development and the Authority's involvement in these activities.

8. ADJOURNMENT

Danielson and Jankoski made a motion to adjourn at 4:12 p.m. Motion carried with all present voting aye.

Respectfully Submitted,

Certified:

4/24/2023

Jessica Oleson-Bue
Executive Director/Secretary to the Commission

David Jankoski
Vice Chair

Date

Attachment to the Agenda of the April 24, 2023 Meeting
Chippewa County Housing Authority (CCHA) Commission Meeting

Reports:

1. **Hiring Update:** We have hired Richelle Rizzo as our new CDBG Loan Specialist. Her first day of employment was 4/17/23.
2. **Update on 11408 County Hwy M, New Auburn:** We have been waiting for all the snow to melt so that outdoor items can be cleaned up. We are expecting all outdoor items to be removed the week of 4/17/23. Then we will list the property for sale "as is" with our contracted realtor.
3. **Hope Village Update:** The community center project is complete except for some warranty issues with the flooring and blacktop. We will be working on all the final reports for the CDBG grant for submission on or before the deadline of 5/31/23.

At our last meeting, there was interest in the next phase of the Hope Village development. I am a member of the Hope Village construction committee, and we are working on planning the development of affordable housing on the Hope Village project site. We are working with an architect to develop the plans for three six-plexes, since the regulations for multi-family buildings are quite complicated. Hope Village is also planning to construct ten duplexes, and some members of the construction committee are working on the blueprints for the duplexes. In total, Hope Village plans to develop twenty-eight units of affordable housing on the site where the community center and tiny houses are located on Kennedy Rd. I will be working with other members of the committee to prepare the grant applications for funding this project. There are a few sources that we have been looking at such as HOME - ARP, HOME - RHD, and FHLB - Affordable Housing Program.

Business Items:

1. **Approval of 3/31/24 Budget:** I have included the 3/31/24 budget with the meeting packet. There is no cost of living increase in the budget this year. Our health insurance costs have increased significantly because we have more staff enrolled in the health insurance plan. At this time, ten of the Authority's twelve employees participate in the group health insurance.
2. **Resolution 2023-01: To Submit Tenant Based Rental Assistance Application:** This application is due by 5/19/23 to renew out funding through June 30, 2025 for individuals and families who are homeless or at risk of homelessness due to fleeing domestic violence. The Family Support Center will continue to provide case management services.
3. **Resolution 2023-02: To Sign MOU with Chippewa Valley Habitat for Humanity for Partnership on New Construction Single Family Homes:** I have had discussions with Chippewa Valley Habitat in regard to a partnership that would allow us to build new construction homes using Habitat volunteers and donated materials. The Executive Director for Habitat is very interested in the partnership and would like to get started right away. The Authority will own and maintain the lots/land and pay for construction materials and the Habitat construction manager's time spent on the job site with volunteers. The Authority's building inspector will hire subcontractors for work that cannot be completed by volunteers. This will run similarly to the YouthBuild program that the Authority administered in partnership with Workforce Resource, Inc. in the past. This partnership will enable us to build new homes at a cost below the State's limit for re-sale to an LMI family. Habitat will identify the partner family and coordinate sweat equity hours in accordance with their policy, and the

Authority will need to income verify that the family meets our program limits for purchase and down payment assistance. The proposed MOU is attached to the meeting packet.

4. **Resolution 2023-03: To Adopt Electronic Signature Policy:** Now that we are moving to more electronic means, including an online application portal for the CDBG home repair program, we will need to adopt an electronic signature policy. The proposed policy is included in the meeting packet.

NEW Chippewa Co Housing Authority

Profit & Loss Budget Performance

April 1 - 17, 2023

Ordinary Income/Expense	Annual Budget
Income	
700 · Administrative Fees-715	
700.35 · TBRA insp and income verf.	900.00
700.34 · Copier Fee Income	3,000.00
700.32 · NSP Mgmt Fee	1,200.00
700.30 · Rental/Mgmt Fee & On Call	38,000.00
700.26 · Processing Fees	300.00
700.22 · Sunrise Village Magmnt Fees	9,000.00
700.23 · Inspections	19,000.00
700.24 · Subordinations	1,500.00
Total 700 · Administrative Fees-715	72,900.00
704 · Interest Income-712	12,000.00
705 · Donation income-715	5,000.00
715 · Other Revenue-715	400.00
731 · TBRA Admin-715	
731.17 · TBRA 2022 Admin	4,200.00
731.16 · TBRA 2021 Admin	600.00
Total 731 · TBRA Admin-715	4,800.00
738 · Admin Income-715	
738.57 · Hope Village CDBG Admin	3,500.00
738.56 · Build CF Admin	10,000.00
738.54 · Turtle Lake RLF	0.00
738.53 · Chetek RLF	10,000.00
739.50 · Shop Admin	3,000.00
738.46 · REGIONS RLF Admin	55,000.00
738.43 · Bloomer CDBG RLF	900.00
738.42 · Polk Co Rlf	4,500.00
738.40 · Barron Co CDBG RLF	6,000.00
738.39 · Dunn Co CDBG RLF	18,000.00
738.37 · Region Grant Admin	190,000.00
738.36 · Clark County	25,000.00
738.35 · NSP R/L admin	8,000.00
738.31 · Rental Operating Reserve	48,000.00
738.15 · HCRI RL	100.00
738.13 · HOME RL Admin	40,000.00
738.1 · County CDBG RL	20,000.00
738.4 · New Auburn CDBG RL	5,400.00
738.5 · Cornell CDBG	13,000.00
738.6 · Stanley CDBG RL	23,500.00
738.7 · Boyd CDBG RL	0.00
738.8 · Cadott CDBG RL	1,500.00
738.9 · Chippewa Falls CDBG RL	45,000.00
Total 738 · Admin Income-715	530,400.00

NEW Chippewa Co Housing Authority

Profit & Loss Budget Performance

April 1 - 17, 2023

	<u>Annual Budget</u>
Total Income	625,500.00
Cost of Goods Sold	
50000 · Cost of Goods Sold	
Total COGS	
Gross Profit	<u>625,500.00</u>
Expense	
909 · Contract Service-973	
909.5 · Regions	650.00
909.1 · Starting Points	
909.11 · Section 8 inspections	500.00
Total 909.1 · Starting Points	500.00
909.2 · Accounting Services	
909.20 · Accounting Services Reimburseme	-18,000.00
909.2 · Accounting Services - Other	21,000.00
Total 909.2 · Accounting Services	3,000.00
909.3 · Legal	
909.3 · Legal - Other	1,000.00
Total 909.3 · Legal	1,000.00
909 · Contract Service-973 - Other	
Total 909 · Contract Service-973	5,150.00
910 · CCHA Per Diem-973	1,260.00
911 · Salaries-911	
911.1 · Salaries	
911.13 · Seperation	5,254.00
962.123 · Maintenance Wages	
962.124 · Maintenance Wages Reimbursement	-30,000.00
962.123 · Maintenance Wages - Other	
Total 962.123 · Maintenance Wages	-30,000.00
911.12 · Salary Reimbursement	-160,162.00
911.1 · Salaries - Other	572,006.00
Total 911.1 · Salaries	387,098.00
911.2 · Longevity	950.00
911 · Salaries-911 - Other	
Total 911 · Salaries-911	388,048.00
912 · Audit Fees-912	
912.3 · Audit Reimbursement	-8,662.00
912.2 · Audit-General	17,325.00
912.1 · CDBG	
912 · Audit Fees-912 - Other	
Total 912 · Audit Fees-912	8,663.00
915 · Employee Benefits-915	
915.61 · Vision Insurance	
915.31 · Accident Insurance	
915.11 · Donations - Employees	

NEW Chippewa Co Housing Authority

Profit & Loss Budget Performance

April 1 - 17, 2023

	<u>Annual Budget</u>
915.33 · Excess Life Insurance Benefit	
962.122 · Maintenance Benefits	
962.125 · Benefits Reimbursement	-10,000.00
962.122 · Maintenance Benefits - Other	
Total 962.122 · Maintenance Benefits	-10,000.00
915.1 · Payroll Taxes	43,758.00
915.2 · Deferred Comp Exp	
915.3 · Life Insurance	1,735.00
915.4 · Retirement Expense	38,880.00
915.5 · Health Ins	168,244.00
915.6 · Dental Ins	
915.7 · General V/AM Benefits	
915.71 · Benefits Reimbursement	-74,268.00
915.7 · General V/AM Benefits - Other	
Total 915.7 · General V/AM Benefits	-74,268.00
915.8 · Workman's comp	
915.80 · Workmans Comp Reimb	
915.8 · Workman's comp - Other	9,000.00
Total 915.8 · Workman's comp	9,000.00
915 · Employee Benefits-915 - Other	
Total 915 · Employee Benefits-915	177,349.00
916 · Other Operating-Admin-916	
916.1 · Meals	50.00
916.10 · Training	
916.100 · Meals	250.00
906.101 · Mileage	300.00
916.102 · Lodging	500.00
916.103 · Registration	2,800.00
916.104 · Training Reimbursement	-2,200.00
916.10 · Training - Other	
Total 916.10 · Training	1,650.00
916.11 · Subscriptions	168.00
916.2 · Automatic Deposit Fees	
9161 · Reimbursement	
916.2 · Automatic Deposit Fees - Other	215.00
Total 916.2 · Automatic Deposit Fees	215.00
916.20 · Donations	
916.201 · Donation Reimb	
916.20 · Donations - Other	150.00
Total 916.20 · Donations	150.00
916.23 · Advertising	
916.230 · Advertising Reimbursement	-50.00
916.23 · Advertising - Other	300.00
Total 916.23 · Advertising	250.00

NEW Chippewa Co Housing Authority

Profit & Loss Budget Performance

April 1 - 17, 2023

	<u>Annual Budget</u>
916.24 · Misc Exp	1,200.00
916.25 · Postage	
916.26 · Postage Reimb	-4,000.00
916.25 · Postage - Other	6,500.00
Total 916.25 · Postage	2,500.00
916.27 · Office Supplies	
916.28 · Office Supplies Reimb.	-2,000.00
916.27 · Office Supplies - Other	4,500.00
Total 916.27 · Office Supplies	2,500.00
916.30 · Gifts/Memorials-Flowers	
916.300 · Gift Reimb	
916.30 · Gifts/Memorials-Flowers - Other	200.00
Total 916.30 · Gifts/Memorials-Flowers	200.00
916.31 · WAHA Dues	
916.32 · District 6 Dues	10.00
916.312 · WAHA Reimb.	-80.00
916.31 · WAHA Dues - Other	70.00
Total 916.31 · WAHA Dues	0.00
916.34 · Credit and Criminal Reports	
916.340 · Credit & Criminal Reports Reimb	-400.00
916.34 · Credit and Criminal Reports - Other	400.00
Total 916.34 · Credit and Criminal Reports	0.00
916.7 · Mileage	
916.70 · Mileage Reimbursement	-4,500.00
916.7 · Mileage - Other	10,500.00
Total 916.7 · Mileage	6,000.00
916.9 · Telephone	
916.90 · Telephone Reimbursement	-336.00
916.9 · Telephone - Other	1,200.00
Total 916.9 · Telephone	864.00
916.91 · Cell phone	
916.92 · Cell phone reimbursement	-375.00
916.91 · Cell phone - Other	1,130.00
Total 916.91 · Cell phone	755.00
916 · Other Operating-Admin-916 - Other	
Total 916 · Other Operating-Admin-916	16,502.00
943 · Maintenance-Contract Costs-973	
943.1 · Contract Costs Copier	
943.11 · Contract Costs Copier Reimburse	
943.1 · Contract Costs Copier - Other	6,000.00
Total 943.1 · Contract Costs Copier	6,000.00
943.2 · Contract Costs PCs/Software	
943.22 · Reimbursement	-6,900.00
943.2 · Contract Costs PCs/Software - Other	27,000.00

NEW Chippewa Co Housing Authority
Profit & Loss Budget Performance
April 1 - 17, 2023

	<u>Annual Budget</u>
Total 943.2 · Contract Costs PCs/Software	20,100.00
943.3 · Contract Costs Printers/Faxes	
943 · Maintenance-Contract Costs-973 - Other	
Total 943 · Maintenance-Contract Costs-973	<u>26,100.00</u>
961 · Insurance Expenses-961	
961.11 · Insurance Reimb	
961.1 · Workers Comp Ins	
961.2 · General Insurance Costs	
961.20 · Reimbursement	-21,000.00
961.2 · General Insurance Costs - Other	22,500.00
Total 961.2 · General Insurance Costs	<u>1,500.00</u>
961.3 · Bond Ins	476.00
961 · Insurance Expenses-961 - Other	
Total 961 · Insurance Expenses-961	<u>1,976.00</u>
962 · Other General Expenses-962	
962.51 · Property Tax	
962.511 · Property Tax Reimbursement	-25,000.00
962.51 · Property Tax - Other	25,000.00
Total 962.51 · Property Tax	<u>0.00</u>
962.18 · Housekeeping	
962.188 · Reimbursement	-4,500.00
962.18 · Housekeeping - Other	4,500.00
Total 962.18 · Housekeeping	<u>0.00</u>
962.2 · Utilities	
962.201 · Reimbursement	-15,000.00
962.202 · Vacant	
962.203 · Common	
962.2 · Utilities - Other	15,000.00
Total 962.2 · Utilities	<u>0.00</u>
962.3 · Building maintenance	
962.31 · Reimbursement	-8,000.00
962.3 · Building maintenance - Other	8,000.00
Total 962.3 · Building maintenance	<u>0.00</u>
962.4 · Lawn/Snow care	
962.41 · Reimbursement	-15,000.00
962.4 · Lawn/Snow care - Other	15,000.00
Total 962.4 · Lawn/Snow care	<u>0.00</u>
962.7 · Materials	
962.72 · Materials reimbursement	-600.00
962.7 · Materials - Other	800.00
Total 962.7 · Materials	<u>200.00</u>
962.8 · Keys	
962.81 · keys reimbursement	-1,200.00
962.8 · Keys - Other	1,200.00

NEW Chippewa Co Housing Authority
Profit & Loss Budget Performance
April 1 - 17, 2023

	<u>Annual Budget</u>
Total 962.8 · Keys	0.00
962.11 · Garbage	
962.111 · reimbursement	-6,500.00
962.11 · Garbage - Other	6,500.00
Total 962.11 · Garbage	0.00
962.13 · Credit Reports	
962.14 · Sec. Dep Return	
962.15 · Notary/License fees	170.00
962 · Other General Expenses-962 - Other	
Total 962 · Other General Expenses-962	370.00
9999 · Suspense AC Will Clear	
Total Expense	625,418.00
Net Ordinary Income	82.00
Other Income/Expense	
Other Expense	
999 · Capital Replacements	0.00
Total Other Expense	0.00
Net Other Income	0.00
Net Income	<u>82.00</u>

RESOLUTION 2023-01

Authorization to Submit a Tenant Based Rental Assistance Application

WHEREAS Chippewa County Housing Authority has been administering a successful Tenant Based Rental Assistance Program since 2003; and

WHEREAS current funding for the program will be disbursed by June 30, 2024, and new funding would allow the program to continue through June 30, 2025; and

WHEREAS the program provides rental assistance to households who are homeless or at risk of being homeless due to fleeing domestic violence, and there continues to be a great need for this type of assistance; and

WHEREAS Family Support Center has indicated an interest in continuing to provide the case management and supportive services required for the program as a cooperative agreement in administering the program.

NOW THEREFORE BE IT RESOLVED THAT the Executive Director is authorized to write and submit an application for Tenant Based Rental Assistance is authorized to execute all documents required for the submission of the application.

Dated this 24th day of April 2023

Chuck Hull, Chairman

Colleen Danielson, Commissioner

David Jankoski, Vice Chairman

Art Klingenberg, Commissioner

Ronald McGill, Commissioner

Memorandum of Understanding (MOU)
Between
Chippewa County Housing Authority
711 N. Bridge St. #14
Chippewa Falls, WI 54729
And
Chippewa Valley Habitat for Humanity
145 N. Clairemont Ave.
Eau Claire, WI 54703

Chippewa Valley Habitat for Humanity (Habitat) and Chippewa County Housing Authority (CCHA) agree to work in partnership for the purpose of development of new construction single family housing in Chippewa County, WI.

Habitat Responsibilities:

- Recruit and coordinate volunteers to perform construction activities, and
- Employ and compensate a construction manager who is responsible for oversight of construction activities completed by volunteers and subcontractors, and
- Provide safety training for Habitat staff and volunteers, and
- Provide liability, worker's compensation, and builders risk insurance coverage for Habitat volunteers and building. Provide a copy of policy declaration page/s to CCHA, and
- Identify a partner family and coordinate sweat equity requirements per Habitat policy, and
- Coordinate donated materials for the construction activities when available, and
- Obtain all necessary building permits.

CCHA Responsibilities:

- Provide and maintain ownership of land that is suitable for new construction housing development, and
- Maintain builders risk and liability insurance on land that is being used in this partnership for construction activities, and
- Employ and compensate a project manager who will order construction materials, hire and oversee subcontractors as needed for work that cannot be completed by volunteers, and coordinate with the Habitat construction manager to ensure materials are available according to the project timeline, and
- Reimburse Habitat up to \$22,500.00 per home built for actual salary and fringe benefit costs of the Habitat construction manager for time spent on each cooperative project construction site. Payroll documentation must be submitted to show actual costs, and all time allocated to the construction project must be documented. Reimbursement will occur within 30 days of submission of payroll and timesheet documents, and
- Reimburse for construction materials, permits, etc. purchased by Habitat for the cooperative project if approval to purchase materials has been provided in advance by the CCHA project manager. Tools and equipment are not eligible for reimbursement. Payment will be made to Habitat within 30 days of submission of eligible receipts, and
- Work with the partner family to provide down payment assistance as necessary.

Dispute Resolution:

If a dispute or difference arises between the parties out of or in connection with this MOU, either party may give the other a written notice specifying the dispute or difference. Within 21 days of the date of the notice, a person

holding a position of senior management of each party must meet and undertake negotiations in good faith and on a without prejudice basis with a view to resolving the dispute or difference.

Terms:

This MOU will apply from 04/25/2023 and will continue to apply unless terminated by either party on the giving of 30 days written notice to the other. Changes to this MOU may be implemented with the agreement of both parties.

Confidentiality:

The parties acknowledge that information disclosed by one party to the other in the course of the subject matter of this MOU may be confidential and unless required by law must not be disclosed to a third party except with the prior written consent of the disclosing party.

John Dawson, Executive Director
Chippewa Valley Habitat for Humanity

Date

Jessica Oleson-Bue, Executive Director
Chippewa County Housing Authority

Date

RESOLUTION 2023-02

Resolution to Sign MOU with Chippewa Valley Habitat for Humanity for Partnership on New Construction Single Family Homes

WHEREAS Chippewa County Housing Authority has HOME revolving loan funds available for construction of single family homes; and

WHEREAS The State of Wisconsin HOME program sets restrictions on the maximum sale price of new construction homes that have prohibited the Authority from recovering the full cost of hiring a general contractor to complete the construction activities; and

WHEREAS Chippewa Valley Habitat for Humanity builds new construction houses utilizing volunteers and some donated materials, but does not have the capital to finance the construction activities without bank financing; and

WHEREAS Chippewa County Housing Authority has available HOME revolving loan funds that could be used to purchase materials, professional contracted services, and the construction supervisor's salary for time spent on the project site; and

NOW THEREFORE BE IT RESOLVED THAT Chippewa County Housing Authority agrees to partner with Chippewa Valley Habitat for Humanity for the construction of single family homes.

BE IT FURTHER RESOLVED THAT the Executive Director be authorized to execute a Memorandum of Understanding with Chippewa Valley Habitat for Humanity.

Dated this 24th day of April 2023

Chuck Hull, Chairman

Colleen Danielson, Commissioner

David Jankoski, Vice Chairman

Art Klingenberg, Commissioner

Ronald McGill, Commissioner

Electronic Signature Policy

Chippewa County Housing Authority (CCHA) encourages the use of electronic records and signatures whenever possible to increase efficiency and save resources, so long as their use meets legal and security requirements.

Wis. Stats. 137.11(8) defines electronic signature as “an electronic sound, symbol, or process attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record.” Recognizing that electronic transactions promote efficiency, federal and state statutes provide that a record or signature may not be denied legal effect or enforceability solely because it is in electronic form.

This policy is intended to promote efficiency and save resources by providing general guidance on the use of electronic signatures at CCHA.

CCHA will accept e-signatures on documents and transactions except when prohibited by federal and/or state laws or program regulations. CCHA considers documents executed by electronic signature by an authorized representative is a valid and binding signature to the same extent as a handwritten signature. This policy does not supersede any requirement of applicable law to obtain a handwritten signature in specific circumstances.

The following are examples of records that cannot be signed electronically in accordance with Wis. Stats. 137.12(2r):

- The cancellation or termination of utility services, including water, heat, and power service;
- Default, acceleration, repossession, foreclosure, or eviction, or the right to cure, under a credit agreement secured by or a rental agreement for a primary residence of an individual;
- The cancellation or termination of health insurance or benefits or life insurance benefits, excluding annuities;
- Recall of a product, or material failure of a product, that risks endangering health or safety; or
- A law requiring a document to accompany any transportation or handling of hazardous materials, pesticides, or other toxic or dangerous materials.

While the use of e-signatures is encouraged, this policy does not require the use of e-signatures.

RESOLUTION 2023-03

Adoption of Electronic Signature Policy

WHEREAS Chippewa County Housing Authority has begun implementation of new software that will enable program participants to complete and submit applications and forms electronically; and

WHEREAS the Department of Housing and Urban Development has no restrictions on the use of electronic signatures, except where prohibited by state or federal law; and

WHEREAS the Department of Housing and Urban Development encourages public housing authorities to adopt internal policies outlining the use of electronic signatures.

NOW THEREFORE BE IT RESOLVED THAT Chippewa County Housing Authority adopts the Electronic Signature Policy as presented.

Dated this 24th day of April 2023

Chuck Hull, Chairman

Colleen Danielson, Commissioner

David Jankoski, Vice Chairman

Art Klingenberg, Commissioner

Ronald McGill, Commissioner