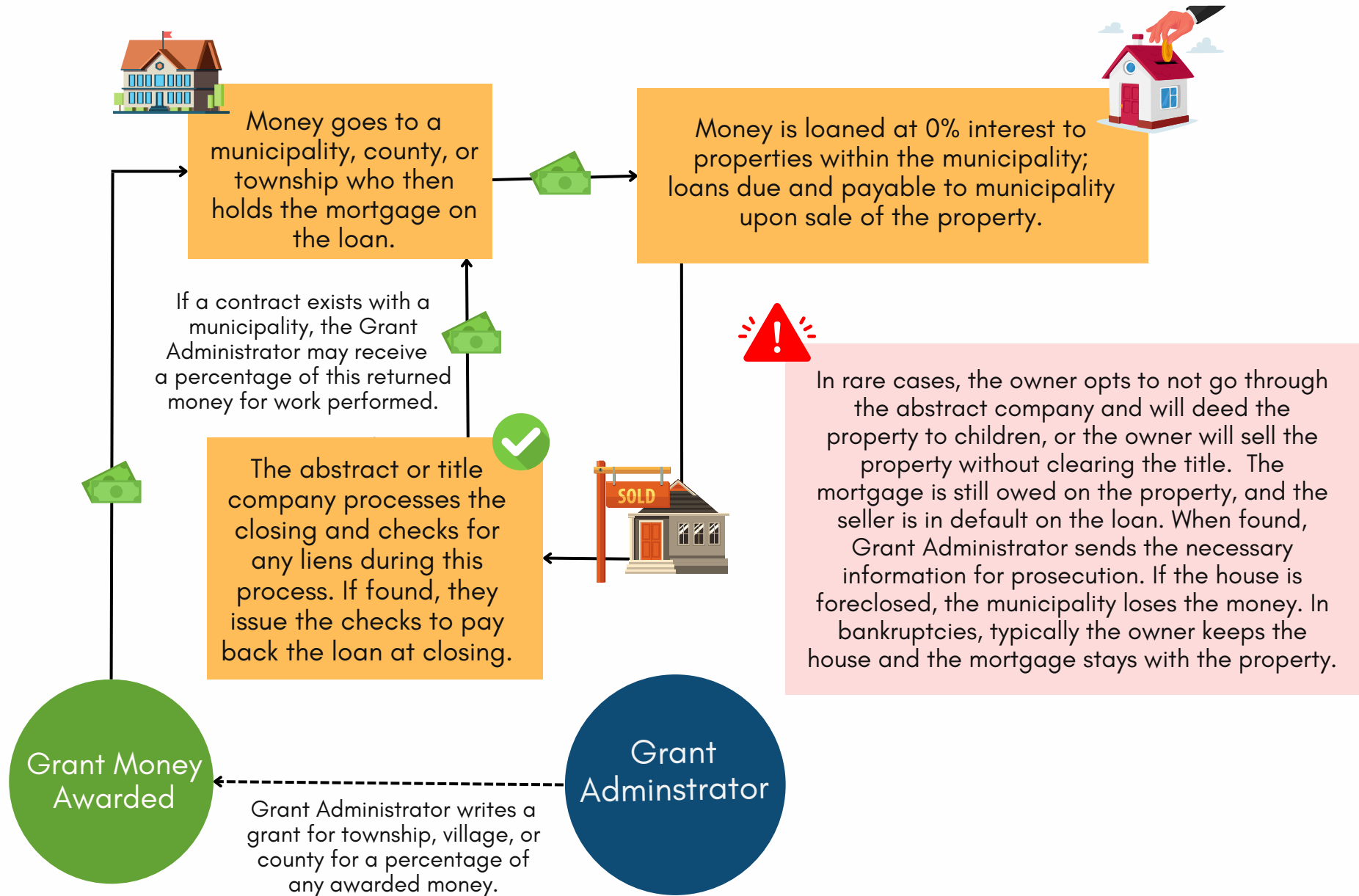


Block Grant Program

Process Overview



ABOUT CAROLYN'S ADMINISTRATION OF THE PROGRAM

For the past thirty years I have written CDBG grants, as well as other grants for the County of Rusk and many of the villages and townships in the county. I also administer CDBG loans that were inherited from previous grant administrators who resigned from their positions. Through the grant writing process, grant money has been successfully awarded for several municipalities in the county, as well as the county at large. Any grant money received belongs to the municipality, which holds the mortgages on the block grant loans. CDBG loans are zero-percent interest loans with no payments, as long as the property is the primary residence of the recipient. The loans are due and payable to the municipality when the property is sold.

Most of the real estate sales are handled through an abstract office, which searches out the liens and mortgages that are on the property that is for sale and then contacts the lien holders (e.g. the Village of Weyerhaeuser) for the payoff amount. The abstract office then issues a check back to the municipality that has a mortgage on the property when they close the loan.

I have contracts with some of the municipalities and work for a percentage of the money that is returned to the municipality. I am required to pay for all office expenses such as computers, printers, ink, supplies, postage, and mileage.

When I was asked to update the list of program recipients a few years ago, I created a complete list, including loans that were administered before I took on this position, as I was not aware of any list from previous grant administrators. I discovered previously unreported bankruptcies, as well as some foreclosures. The municipality loses the money when there is a foreclosure. In the event of bankruptcy, many times the municipality retains the mortgage if the owner still lives in the home.