

**City of Royal Oak  
Rehabilitation Board of Appeals  
Minutes of the regular meeting held on July 25, 2023**

A meeting of the Royal Oak Rehabilitation Board of Appeals was held at 7:00 p.m. on Tuesday, July 25, 2023, in Room 116, City Hall, 203 S. Troy St., Royal Oak MI 48067.

Present:  
Commissioner Brandon Kolo  
James Foster  
Carl Stone, Chairperson  
Jon Randall, Vice Chairperson

Absent:  
Eric Lofquist  
Mark Vanneste

Staff present:  
Debbie Murray, Rehabilitation Financial Officer  
Alexander Bahorski, Planner II

\*\*\*\*\*

**Call to Order**

Chairperson Stone called the meeting to order at 7:00 p.m.

\*\*\*\*\*

**Public Comment**

Chairperson Stone opened public comment. Nobody spoke. Chairperson Stone closed public comment.

\*\*\*\*\*

**Approval of Minutes for March 31, 2023**

Moved by Commissioner Kolo  
Supported by Mr. Randall

To approve the minutes of March 31, 2023, meeting as presented.

Motion adopted unanimously.

\*\*\*\*\*

Chairperson Stone revised the order of the meeting agenda to hear Case No. 2900 first.

**Case No. 2900**

Ms. Murray stated that the applicant is requesting a loan of \$55,500 (\$44,500 15 year, 3% interest loan, commencing on August 1, 2028, + \$15,000 10-year, interest free, forgivable loan for exterior renovations) which exceeds the maximum allowable \$50,000 under the guidelines of the housing rehabilitation program. The applicant maintains a primary mortgage. Approval of the city's loan will result in a secondary mortgage. Together, the sum of the total of the loan amounts equates to a loan-to-value of 75%. Approval of the full loan amount would also result in the property owner's monthly housing expense equaling 93% of their total monthly income. Ms. Murray reminded the Board of the risk associated with

cl

issuance of the deferred and forgivable loan amounts. Ms. Murray also pointed out that the applicant is absent from the meeting.

Moved by Commissioner Kolo  
Supported by Mr. Randall

To postpone Case No. 2900 to allow the homeowner the opportunity to modify their work specifications to bring the loan amount under the maximum \$50,000.

Motion adopted unanimously.

\*\*\*\*\*

**Case No. 2889**

Ms. Murray stated that the applicant is requesting a loan of \$59,000 (\$44,000 10 year, 0% interest loan + \$15,000 10-year, interest free, forgivable loan for exterior renovations) which exceeds the maximum allowable \$50,000 under the guidelines of the housing rehabilitation program. The applicant maintains a primary mortgage. Approval of the city's loan will result in a secondary mortgage. Together, the sum of the total of the loan amounts equates to a loan-to-value of 78%. Ms. Murray reminded the Board of the risk associated with issuance of the deferred and forgivable amounts. Program procedures allow loan applicants to appeal the decision of the loan review committee to the rehabilitation board of appeals.

Moved by Mr. Randall  
Supported by Mr. Foster

To postpone Case No. 2889 to allow the homeowner the opportunity to modify their work specifications to bring the loan amount under the maximum \$50,000.

Motion adopted unanimously.

\*\*\*\*\*

**Unfinished Business**

None.

\*\*\*\*\*

**Adjournment**

Moved by Mr. Randall  
Supported by Mr. Foster

To adjourn the meeting.

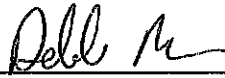
Motion adopted unanimously.

The meeting was adjourned at 7:34 p.m.



---

Carl Stone, Chairperson



---

Debbie Murray,  
Rehabilitation Financial Officer