

**City of Royal Oak  
Rehabilitation Board of Appeals  
Minutes of the regular meeting held on February 24, 2021**

A virtual meeting of the Royal Oak Rehabilitation Board of Appeals was held at 7:00 p.m. on Wednesday, February 24, 2021.

Present:

Ryan Doyle  
Tyler Lynch  
Commissioner Paruch  
Agenique Smiley  
Chairperson Carl Stone

Absent:

Debra Hendren  
Jon Randall

Staff present:

Debbie Murray, Rehabilitation Finance Officer

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**Call to Order**

Chairperson Stone called the meeting to order at 7:01 p.m.

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**Roll Call**

Present:

Ryan Doyle  
Tyler Lynch  
Commissioner Paruch  
Agenique Smiley  
Chairperson Carl Stone

Absent:

Debra Hendren  
Jon Randall

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**Public comment**

There was no public comment.

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**Election of Chairperson and Vice-Chairperson**

Ms. Murray reminded the board that its rules of procedure require the election of a Chairperson and Vice Chairperson at the first regular meeting in each calendar year.

Moved by Mr. Lynch  
Supported by Mr. Doyle

To elect Mr. Stone as Chairperson.

Motion adopted unanimously.

Moved by Mr. Lynch  
Supported by Chairperson Stone

To elect Mr. Doyle as Vice Chairperson.

*CS*

Motion adopted unanimously.

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**Approval of Minutes of November 25, 2020**

Moved by Commissioner Paruch  
Supported by Mr. Doyle

To approve the minutes of November 25, 2020 as presented.

Yes: Mr. Doyle, Mr. Lynch, Commissioner Paruch, Chairperson Stone  
Abstained: Ms. Smiley

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**Resolution to Homeowner and Contractor Dispute & Release of Payment**

Case No. 2800

Ms. Murray informed the board that contractor completed many of the renovation items per their agreement with the homeowner. The homeowner was unwilling to release some of the payment for worked completed thus far. The board discussed the matter with the homeowner and contractor. The homeowner and contractor agreed to cancel the remaining renovation items in their agreement. The homeowner was reminded of their federal obligation to remove any lead-based paint. Ms. Murray stated that staff would develop an acknowledgement letter for the homeowner to execute and return to the city.

Moved by Mr. Tyler  
Supported by Commissioner Paruch

To authorize payment to the contractor for work completed, acknowledgment of the homeowner and contractor's decision to dissolve remaining aspects of their agreement, require that the homeowner execute an acknowledgement regarding the presence of lead-based paint & self-responsibility for any remaining or outstanding electrical deficiencies.

Motion adopted unanimously.

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**Loan subordination request**

Case No. 2800

Ms. Murray stated that the homeowner is requesting a subordination of their loan to refinance a primary loan / mortgage to a lower interest rate and access cash via a line-of-credit. Program guidelines prohibit the city from subordinating when the applicant intends to access cash from their refinancing efforts. Program guidelines also require that the sum total of all mortgaged amounts may not exceed 80% of the property's loan-to-value ratio. These provisions were established to prevent excessive loan to value ratios, reduce the likelihood of foreclosure, and protect the city's interest in the property. The board discuss the request with the homeowner.

CS

Moved by Mr. Lynch  
Supported by Commissioner Paruch

To approve the subordination as requested.

Motion adopted unanimously

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**Other Business**

Board members welcomed Ms. Smiley as a new board member.

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**Adjournment**

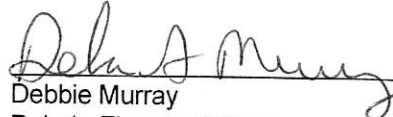
Moved by Mr. Tyler  
Supported by Ms. Smiley

To adjourn the meeting.

Motion adopted unanimously.

The meeting was adjourned at 7:30 p.m.

  
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Carl Stone, Chairperson

  
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Debbie Murray  
Rehab. Finance Officer