

Mobridge Housing Authority Meeting

October 21, 2025

Mobridge Housing Authority Office

1) Called Meeting to order at 4:03 pm

Present: Board Members: Amy Cerney, Christ Fried, Misti Helm, Jodi Madison

City of Mobridge Housing Director Jamie Dietterle, Housing Authority Executive Director Rich Galbraith via telephone

Absent: Rylae Jensen

Helm left meeting at 5:15pm. Mobridge Mayor Gene Cox came to meeting at 4:50

Quorum present.

- 2) No one present to speak from the community
- 3) Motion by Madison; second by Cerney to approve agenda. Motion passed unanimously.
- 4) Motion made by Madison to approve July 2025 minutes and the August 2025 special meeting minutes; second by Helm. Motion passed unanimously.
- 5) Special Requests/Staff Reports:

Executive Director/RAM:

- a. Galbraith presented the financials through September 2025. A hard copy of the financials is kept at the Housing Authority Office.
Motion made by Helm to approve the financials as presented; second by Madison. Motion carried unanimously.
- b. 2026 Fair Market Rates were presented by Galbraith. Motion made by Helm to accept the 110% of the 2026 FMR; second by Cerney. Motion carried unanimously.
- c. 2026 Utility Allowance was presented by Galbraith. The Nelrod Company created the schedule. Motion made by Madison to accept the 2026 Utility Allowance Rates; second by Helm. Motion carried unanimously.

Housing Director:(Please see attached update from the Housing Director)

- a. Dietterle is currently working with two families with the HOME REHAB program. Both families have been approved for \$24,000.00 of Forgivable Loan Funds.
- b. Dietterle gave an update on the 202 3rd Ave West Property. Builder's Risk Insurance on home was purchased for 6 months through Bridgemark Ins.

Finance Subcommittee:

- a. Finance committee gave update on the checking account for fees with the home on 202 3rd Ave W property. Some money will need to be pulled from the CDs. No motion made at this time but the finance committee will gather more information.

- b. Finance committee presented a proposal for a low interest Construction loan using the properties and CD for collateral. Finance committee will gather more information and a special meeting will be scheduled.

Unfinished Business:

- a. Update given on the BCB outfitters/Jacobson property. The title is not free and clear so this property is on hold right now.
- b. Dietterle made an offer to Sauer's to buy the remaining small lot on 9th Ave E.
- c. Bids for basements and crawl received. Dietterle gave ideas for storing the house over the winter. Please see attached sheet for bids and all other relevant information. No action taken on this item.

New Business:

- a. 222 4th Ave W property is owned by the City of Mobridge on a tax deed. Because of the tax liens, more discussion will be had on this property.
- b. Dietterle presented an offer from Greg and Lorraine Mix to purchase three lots on 1st Ave W for \$1.00. Mayor of Mobridge was present during this item discussion. He will present to the Mobridge City Council to tear down the homes and pay for landfill fees. Motion made by Madison; second by Helm to purchase these lots for \$1.00.
- c. Discussed 406 5th Ave E lot. No action taken.
- d. Discussed the issue with the speed of the mail and landlords receiving checks. Galbraith presented having signed checks available with Galbraith and Helm's signatures. Checks and balances would be presented to the board by a recapture sheet every month. This would be signed off on by the board. Motion made by Helm; second by Cerney to have preprinted checks with the recapture sheet presented to the board every month. Motion carried unanimously.

Discussion:

- a) Discussed advertising for the new home. Dietterle will keep us updated.
- b) **Annual meeting at Housing Authority office January 13, 2026 at 4:00pm.**

Motion by Madison; seconded by Cerney to adjourn. Meeting adjourned.

Meeting adjourned at 5:45 pm.

Respectfully submitted,

Amy Cerney

Housing Director Updates for 10-21-2025 Board Meeting

*Old business

-Update on HOME REHAB Program

*I am currently working with two families on the HOME REHAB Program. Both have been approved for **\$24,000 of Forgivable Loan Funds**. Getting bids from contractors currently. One is rehabs for accessible walk-in shower, home accessibility, gutters on the rear of home for drainage, and windows on the main living area. The other is for flooring (Kitchen for sure), new tub/shower, one electrical fixture, chimney leak, and windows for the entire home. One more citizen to get application going, she recently fell and broke her arm, so hoping to meet with her soon.

-202 3rd Ave West Property/House Project

*The title for the lot is now free and clear. Waiting to receive the Deed on it, but it is now Mobridge Housing & Redevelopment's property. Builder's Risk Insurance on home, through Bridgemark Ins, Zurich is the carrier. I paid a **6-months premium of \$466**, so it is in-force. Final Concrete pour is scheduled for tomorrow; walls are built and will then be installed. CTE students did a majority of the pex piping lay down, so we should see a reduce billing from HASE. Insulation going in around the foundation as well. We have temporary power/meter set up, a sleeve has been installed for wiring, etc. for WRT services (Added to Mobridge Housing Account but will not see any charges as we have no services) and sprinkler system as well. Paul's timeline and goal is to have the structure built and fully enclosed by Thanksgiving or soon after. Bob and Sam Reecy were kind enough to let us use their water to clean off the tools/equipment during the concrete pours-BIG THANK YOU to them!

- Jacobson Lot - Offer made and Purchase Agreement signed, Title Search Showed unclean title with his old Corporation of B & B outfitters. It was presented to him to have the opportunity to work on clearing the title. I did get in touch with Clint this past Friday, and he said that he wasn't aware of any issues with the title. I referred to the letter that our City Attorney sent to him, but he said that he didn't see it. I did forward the email to him that day. He said he would still like to sell and will work on resolving whatever needs to be cleaned up on the title. It's not a lien issue but a title issue as it was in BCB Outfitters and he had two partners involved, but it's now under Clint Jacobson. I let our City Attorney know about all of this, so I would recommend that we give him a little time to work on resolving the issues. This is all at his expense, according to our Purchase Agreement.

-Offer made to Sauer's to buy the remaining small lot that is behind Filler's Bakery, adjacent to the two lots we own. I plan to follow up with them.

-Governor's Home Foundations - Received bids from **Faehnrich Construction (\$30,400 for crawl space & \$82,300 for full basement)** and **Oahe Builders (\$39,000 for crawl space & \$79,866 for full basement)**. Oahe Builder's had full spec sheets to follow, so I feel this is the most accurate. If planning to get at least one from HAPI that they have extra, we could get one, have foundation prepared this fall is weather permits or next spring (would recommend crawl space option) and I have some ideas on how we can make this work, if the board wants to pursue a Governor's Home at this time. ***To move one of the Governor's Homes in, we would need to be ready in a few weeks. I feel that the 1109 N. Main Street lot is the only ideal one for a home currently, but there are a few issues with this lot demographic that give us a few challenges. If we were ready at this time, we would need a crane to set the home on the foundation, as the lot is too tight to drop the home directly on to the foundation. **Logan Electric from Gettysburg has a crane that is big enough and would charge \$7,500** to do this. Another option would be receiving the home, have it set over the winter on the City lot by MPHS, and then put a foundation in this next spring. **Milbank Home Movers could then move it, for a cost of \$12,000**. This doesn't include any utility lines that may need to be moved or permits. If we had a home sitting on our City lot, it would be nice to have it

there and show it with open houses. Negative side of things would be having to put it on a temporary block set up, and then having to carry liability insurance, and hoping that no issues would come about between the sitting time frame and then setting it on a foundation.

Finance Committee

- Discuss/approve moving some funds from CD to checking for House Project Bills
- Discussion/Approve low interest Construction Loan proposal from Dakota Community Bank

***New Business**

- Discuss/Approve acquiring lot on 222 4th Street West (Overby Property) from the City. 3 Business Liens against the property and 2 Walworth County Poor Liens- City would have to take care of these and help with legal aspect. This would be a great lot for a school home or Governor's Home. Mayor is in favor, but it would be a council decision. I think Heather wants to send me to the Walworth County Commissioners to make our case on this one and others, to get them to realize the importance of releasing poor liens. I know we can negotiate with the Business's that have liens.

Approve Purchase 3 lots on 1st Ave West from Greg and Lorraine Mix for \$1.00. Lots are all 50 x 140 (7,000 sq ft, so big enough for individual home construction) Legal Description of the lots are: Lots Four (4), Five (5), and Six (6), Block Five, Original Plat to the Town, now City of Mobridge, Walworth County, SD, including all improvements thereon, subject to easements, covenants, and reservations of record. One lot is clear, two will have homes to be removed (Mayor is in favor of this and would like the City to be the ones to remove/pay for removal-obviously a council decision) Titles are free and clear, and at least we would have the property, and keep it from someone else buying. This would be a great clean-up effort there, by getting rid of those dilapidated homes. These lots are just west of Freidel's Music and north of the old MDU plant. I am planning to work on a presentation to the Walworth County Commission to see if we can get an agreement in place to waive tipping fees on removal of dilapidated structures when working towards redevelopment. Brown County waives fees for the City of Aberdeen and now HAPI as well.

- Acquire lot at 406 5th Ave East (James Brown lot It has liens on it. Would be a good one to get, if we are interested, as it is adjacent to the property that New Freedom Baptist Church owns. I'm planning to reach out to the Pastor to see if they would be will to sell.

- Discussion on ideas to think about getting advertising out to sell our house that is being built