



July 27, 2021

CDBG Commission
Dane County Department of Human Services

To Whom in May Concern,

Movin' Out, Inc is asking for two waivers for our future home buyer, Alan Ferguson. They are as follows:

- Mortgage Reduction Assistance- HQS inspection pass (Dane County Standard, not a HUD requirement) waived
- Major Home Rehabilitation- Waive the 95% loan to value rule (Dane County Standard, not a HUD requirement)

Reasons for these waivers:

- Alan Ferguson is renting the home he is hoping to purchase and has put over \$22,000 into the home so far to make it safe and livable
- As a tenant, Alan has attempted several times to get the owners to participate in the Major Home Repair Program Project Home offers, and they have refused
- Alan is approved for the Dane County Mortgage Reduction Assistance in the amount of \$24,250 to purchase his home
- Alan is approved for the Major Home Repair Program and once he owns his home he can have the necessary repairs that failed on the HQS corrected

Alan has been working steadily with Movin' Out, Inc since the beginning of April, 2021. He has secured a loan from Old National Bank, who is able to close on the loan now. The only issue standing in his way is the Dane County HQS inspection report that includes several failed items. Dane County has always required any failed item to be corrected and re-inspected before the buyer closes on the home. In this situation, the sellers have refused to do any of the repairs and Alan is out of funds to correct the repairs that are needed. The goal for Dane County, Movin' Out, Inc and Project home is to work together to allow Alan to purchase his home and have it be safe, sounds and livable.

We ask that you consider our request for the two waivers.

Sincerely,

Rebecca Wiese

Rebecca Wiese
Housing Counseling Program Manager

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