

1. Agenda

Documents:

[AGENDA.5.19.2020.PDF](#)

2. Supporting Documents

Documents:

[CC SUPPORTING DOC. 2020.05.19.PDF](#)

**COMMON COUNCIL AGENDA**  
May 19, 2020  
**Meeting ID: 892 739 1872**

7:00 PM

- Call Meeting to Order
- Salute to the Flag of the United States
- Public Comments
- Mayor’s Report
- Proclamation
- Minutes – Approval of minutes

**AGENDA:**

**Item #1** – Consideration of a Resolution to call upon United States Congressional Representative Anthony Brindisi, Senator Charles Schumer, and Senator Kirsten Gillibrand, to support federal funding related to the coronavirus pandemic that is directly delivered to all municipalities, regardless of population size. (Mayor Tobin and Members of Common Council)

**Item #2** – Consideration of a Resolution to write off delinquent loans that are no longer receivable. (Ric VanDonsel)

**Item #3** – Consideration of a Resolution to request for subordinate City “Community Development” mortgage to facilitate a refinance of a first mortgage pursuant to recommendation by the City’s Loan Committee. (Thoma Development)

**Item #4** – Consideration of a Resolution to approve the appointment of Mary Lou Bordwell to the Public Safety/Department of Public Works Board for a 3 year term. (Mayor Tobin)

**Item #5** – Discussion on the City’s Credit Card Policy (Mayor Tobin)

**Item #6** – Discussion on the City’s response to COVID 19 (Mayor Tobin)

**Adjournment**

# THE HEROES ACT

A Bold Response to the Coronavirus Pandemic and the Economic Collapse



## State and Local Coronavirus Relief Funds

*The Heroes Act creates new State and Local Coronavirus Relief Funds through the Department of the Treasury to help first responders, frontline health workers, transit employees, teachers, and other workers providing vital services. Funds can be used for COVID-related expenses, to replace foregone revenues not projected on January 31, 2020, or to respond to negative economic impacts of COVID. Funds are available until expended, providing flexibility over the next several years.*

### States – \$500 billion

- \$250 billion awarded within 30 days of enactment to the 50 states and DC
  - \$51 billion divided equally among 50 states and DC
  - \$49 billion awarded based on the state's share of COVID cases
  - \$150 billion awarded based on the state's share of population
- \$250 billion awarded by May 3, 2021 to the 50 states and DC
  - \$51 billion divided equally among 50 states and DC
  - \$199 billion based on the state's share of unemployed individuals

### Local governments – \$375 billion

- \$250 billion awarded within 30 days of enactment to all municipalities and counties
  - \$125 billion to municipalities using a modified CDBG formula
    - \$87.5 billion to entitlement municipalities (generally defined as those with populations of at least 50,000)
    - \$37.5 billion to non-entitlement municipalities (generally defined as those with populations of less than 50,000). These funds will be awarded to states, which must make awards to non-entitlement cities based solely on population within 30 days of receipt.
  - \$125 billion to counties based on population
- \$125 billion awarded one year after the date of enactment to all municipalities and counties
  - \$62.5 billion to municipalities using a modified CDBG formula
    - \$43.75 billion to entitlement municipalities (generally defined as those with populations of at least 50,000)
    - \$18.75 billion to non-entitlement municipalities (generally defined as those with populations of less than 50,000). These funds will be awarded to states, which must make awards to non-entitlement cities based solely on population within 30 days of receipt.
  - \$62.5 billion to counties based on population

# THE HEROES ACT



**A Bold Response to the Coronavirus Pandemic and the Economic Collapse**

## **Territories – \$20 billion**

- \$10 billion divided equally among the five territories within 30 days of enactment
- \$10 billion awarded based on the territory's share of population within 30 days of enactment

## **Tribes – \$20 billion**

- Entire amount awarded within 30 days of enactment, based on the share of increased aggregate expenditures of each tribal government

## **Oversight – \$35 million for the Treasury Office of the Inspector General**

## **Improvements to the CARES Act Coronavirus Relief Fund:**

- Makes the District of Columbia whole by increasing its award so that it is treated as a state, not a territory
- Clarifies that only federally recognized tribal governments are eligible for payments in CARES and the HEROES Act
- Expands the use of funds to cover lost, delayed, or decreased revenue stemming from the COVID public health emergency

**CONFIDENTIAL MEMORANDUM**

TO: Mayor Brian Tobin and Members of the Common Council

FROM: Thoma Development Consultants

RE: Subordination Request

Date: May 13, 2020

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We received a request for subordination from Judith Scott of 11 York Street. She participated in the City's FY 2014 CDBG Housing Rehabilitation Program. Pursuant to City process, the Loan Committee reviewed the details of Ms. Scott's request in order to make a recommendation to the Council. Ms. Scott's original proposal was predicated upon a refinance with a lender she found on Lending Tree, Royal United Mortgage. The proposed mortgage of \$89,250 is a 30-year fixed rate mortgage at 4.75%.

At the Committee's request we asked that she seek other proposals to see if she could find better rate and terms. She is now working with M&T Bank locally. The originator has the file and will move it to underwriting, but advised any commitment would be contingent upon subordination of the City's mortgage. Based on credit and his review, he is relatively confident she will be approved. Accordingly, we are seeking your approval to subordinate to M&T Bank to facilitate a refinance for Ms. Scott, contingent upon the terms and conditions quoted to Ms. Scott by M&T, or close thereto.

M&T quoted a rate of 3.75%, 30 years, fixed. M&T will reduce the mortgage by \$7,000 due to (1) lower closing costs (which were/are being financed), (2) not paying off a loan that is her daughter's on which she is current, and cash back of \$1,200 +/- v. \$3500 with Royal United. The result is a savings of \$86/month with a "main stream" bank. A majority of the Loan Committee has recommended approval of this proposal (Plan A).

I have been contacted by Royal United 3 times looking for a pay-off indicating that Judith can pay the City off as part of the refinance, if subordination is a problem. It's not my place to tell them she is working with another bank, and I don't want to have them pull the plug just yet, in case she doesn't get approval from M&T. There is no benefit to Judith or to the City to pay the City's loan off since there is no monthly payment on the loan and the City has to return funds to the State. As a back-up, we would like to get your approval to subordinate to Royal United if she can't get the M&T mortgage. While historically the City did not espouse payment of consumer debt with refinancing, we no longer can keep the funds, Judith is living on a relatively small fixed income with extensive debt, and only has 12 months left on the five-year obligation (Balance due \$6,240). The Loan Committee approved this as Plan B if Plan A falls through. Please address both in your discussion and voting.

Linda Armstrong is working at home. She can be reached at 749-4780 if you have any questions or concerns. Please reach out to her by phone or at [linda@thomadevelopment.com](mailto:linda@thomadevelopment.com)

CITY OF CORTLAND 2.26.2020  
DELINQUENT NYS OCR HOUSING LOANS

NAME	ADDRESS	ORIGINAL LOAN	O/S BALANCE	LAST PAID	REASON	COMMENTS
Tuning, Martha	89 Clinton Avenue	\$25,050.00	\$25,050.00	N/A	Foreclosed	At end of City list in brackets – Inc Prop
Bush, Dana&E	112 Clinton Avenue	\$3,260.00	\$1,853.06	10/16/2008	Foreclosed	Slum & Bright – Owner – occupied
Darby, Margaret	134 Clinton Avenue	\$22,967.62	\$22,976.62	N/A	Foreclosed	At end of City list in brackets – Inc Prop
Leonard, Jeannette	85-87 Clinton Avenue	\$2,797.98	\$1,487.34	5/22/2008	Foreclosed	Took over payments after death of partner but never had ownership; rec'd rehab funds but left prop when bank foreclosed
Rinaldi	51-53 Clinton Avenue	\$12,145.16	\$10,930.64	10/12/2004	Deceased	M/M Rinaldi had life use, prop owned by grandsons who were minors, City tried to collect from them but Jim Baranello attorney and court ruled in their favor
DeVaul, Janet	97 Clinton Avenue	\$949.80	\$0.20		Rounding	Owner-Occupied
Fragnoli, Vince	1-3 Commandos Ave	\$20,000.00	\$20,000.00	N/A	Bankrupt	Apt. above Commandos – Income Prop
Breverti, Alexander	8 Hyatt Street	\$6,698.75	\$55.82	12/9/2013	Last payment	Said made final payment – Owner Occupied
Porter, Joseph	36 Hyatt Street	\$4,620.69	\$34.82	4/14/2014	Last payment	Said made final payment – Owner Occupied
Norwood, Carl&G	152-154 Port Watson	\$19,670.00	\$327.83	10/22/2013	Last payment	Said made final payment – Income Prop
Shonk, Noah	4 N. Church St.	\$12,074.87	\$6,195.65	2/27/2012	Bankrupt	Income Prop
Patriarco, Nick	13 Duane/18 Park	\$9,115.50	\$303.94	2/27/2015	Last payment	Said made final payment – Income
<b>Total Due – OCR</b>						<b>\$89,215.92</b>

CITY OF CORTLAND 2.26.2020

DELINQUENT NYS OCR – ECONOMIC DEVELOPMENT LOANS

NAME	ORIGINAL LOAN	O/S BALANCE	LAST PAID	REASON	PROGRAM	COMMENTS
Impact Sports	\$109,428.12	\$89,928.78	7/19/2006	Closed/Bankrupt?	Port Watson	Negotiated payment to facilitate sale to Cortland Plastics
Area 51 (MAP)	\$10,000.00	\$7,991.43	10/8/2008	Clocktower Fire	DT Comp 2004	City extended loan to relocate No Bankrupt
26-26 N. Main LLC	\$5,000.00	\$83.33	11/2/2011	Last Payment	DT Comp	Facade Loan; Said paid final
<b>Total NYS OCR</b>						<b>\$98,003.54</b>

**CITY OF CORTLAND 2.26.2020**

**DELINQUENT HUD – ECONOMIC DEVELOPMENT LOANS**

<b>NAME</b>	<b>ORIGINAL LOAN</b>	<b>O/S BALANCE</b>	<b>LAST PAID</b>	<b>REASON</b>	<b>PROGRAM</b>	<b>COMMENTS</b>
Envirogear #1	\$240,000.00	\$240,000.00	N/A	Bankrupt	Hubbard St.	
Cookies & Cakes	\$35,000.00	\$27,004.18	5/2/1996	Closed	AHP '92	
Vision Quest	\$75,000.00	\$59,895.97	12/11/1997	Theft/Bankrupt	AHP '92	City secured with I/P and took property; "sold" to CHAC
Envirogear #2	\$150,000.00	\$150,000.00	N/A	Bankrupt	Owego St.	
Natural Input Technologies	\$100,000.00	\$70,671.94	12/11/1997	Bankrupt	Owego St.	
<b>Total DUE-HUD</b>						<b>\$547,572.09</b>



CITY OF CORTLAND 2.26.2020

DELINQUENT HUD HOUSING LOANS

NAME	ADDRESS	ORIGINAL LOAN	O/S BALANCE	LAST PAID	REASON	COMMENTS
Canfield, Dennis	10 Richard Street	\$8,697.60	\$2,606.06	1/24/1997	Bankrupt	Income Prop
Blaisdell, Paul	18 Hubbard St.	\$13,754.24	\$10,474.16	2/9/1999	Bankrupt	Income Prop
Coots, Vivian	55 Hubbard St.	\$6,883.48	\$1,244.98	12/10/1999	Bankrupt	Owner-Occupied
Jacobs, Gregory	31 Park St.	\$6,244.67	\$4,416.44	1/2/1996	Unknown	Owner-Occupied
Pendergast, Gary	16 Squires St.	\$5,944.50	\$4,015.92	6/30/1998	Unknown	Owner-Occupied
Reagan, Mike	7 Park St.	\$6,400.00	\$0.40	12/7/2007	Rounding	Income Prop
LoParco, Michael	13 Maple	\$8,188.25	\$8,188.25	NA	Bankrupt	Income Prop
Walrath, Arthur	15 Homer Avenue	\$9,827.42	\$8,367.24	12/4/1998	Foreclosed	Owner-Occupied
		<b>Total Due HUD</b>	<b>\$39,313.45</b>			

**From:** noreply@civicplus.com  
**Sent:** Friday, May 08, 2020 3:44 PM  
**To:** mayorofc  
**Subject:** Online Form Submittal: Application to Serve on a Board or Commission

## Application to Serve on a Board or Commission

Name	Mary Lou Bordwell
Email	mbordwell71@yahoo.com
Phone	607-753-9968
Address	13 Excelsior Street
City	Cortland
State	NY
Zip Code	13045
Commission or Board You Would Like to be Considered For	Public Safety
Why are you interested in this position?	Public Safety/Depart of Public Works. I do a lot or "cleaning" in the City. It was observed and I was asked to join.
What qualifications do you have for this position?	Resident 66 years. Retired teacher so I know many of our residents. Volunteer with various organizations in the area.
Resume Upload	<i>Field not completed.</i>

Email not displaying correctly? [View it in your browser.](#)