

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE
Virtual Meeting Minutes
Wednesday, November 18, 2020
Greenville, North Carolina**

Present:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Jack Brock | <input checked="" type="checkbox"/> Anne Fisher | <input checked="" type="checkbox"/> Walt Kitchin |
| <input type="checkbox"/> Vacant | <input checked="" type="checkbox"/> Kevin Fuell | <input checked="" type="checkbox"/> Deborah Spencer |
| <input checked="" type="checkbox"/> Derick Cherry | <input type="checkbox"/> Ronita Jones | |

Absent

- | | | |
|--|--|--|
| <input type="checkbox"/> Jack Brock | <input type="checkbox"/> Anne Fisher | <input type="checkbox"/> Walt Kitchin |
| <input type="checkbox"/> Vacant | <input type="checkbox"/> Kevin Fuell | <input type="checkbox"/> Deborah Spencer |
| <input type="checkbox"/> Derick Cherry | <input checked="" type="checkbox"/> Ronita Jones | |

Staff:

- | | | |
|--|---|---|
| <input type="checkbox"/> Thomas Barnett | <input checked="" type="checkbox"/> Phoenix Hinson | <input type="checkbox"/> Monica Daniels
(City Council Liaison) |
| <input checked="" type="checkbox"/> Tiana Berryman | <input type="checkbox"/> Gayla Johnson | |
| <input checked="" type="checkbox"/> Sylvia Brown | <input checked="" type="checkbox"/> Christine Wallace | |

A. Roll Call

B. Approval of Agenda - Amended

Mr. Kitchin called for a motion and roll call. Motion was made by Mr. Jack Brock and seconded by Mr. Derick Cherry to approve the amended agenda excluding E. 1. b. Ms. Wallace did the roll call. Motion carried unanimously.

C. Approval of meeting minutes from September 9, 2020

Mr. Kitchin called for a motion and roll call. Motion was made by Ms. Anne Fisher and seconded by Mr. Jack Brock to approve the meeting minutes. Ms. Wallace did the roll call. Motion carried unanimously.

D. Old Business

None

E. New Business

1. Down Payment Assistance (DPA)

a. 805 Bancroft Avenue – Frizzell (HOME 20% Grant)

Ms. Hinson introduced a West Greenville CHDO New Home Construction. The home is under the lease-purchase program where the family has up to two and a half years (2.5) to choose to purchase the home. Ms. Frizzell is contracted on the property located at 805 Bancroft Avenue. The sales price for the home is \$125,000. The home appraised for \$126,700. The funding will be provided through the 20% HOME grant. Ms. Frizzell is asking for \$20,000 which will be forgiven at 1/15 per year. This household of two (2) meets the annual median income program guidelines (56.19%). Ms. Frizzell is a first time homebuyer and has completed the homeownership education workshop. Ms. Frizzell mortgage is approved by Hometown Home

Mortgage Bank and has been approved for down payment assistance from NCFHA in the amount of \$8,000.

Ms. Hinson asked if there were any questions.

Staff recommends approval of the HOME Grant in the amount of \$20,000.

Mr. Kitchin called for a motion and roll call. Mr. Brock made the motion to approve. Mr. Cherry seconded. Ms. Wallace did the roll call. The motion carried unanimously.

2. Annual Action Plan (AAP) Public Meeting

Ms. Berryman explained to the committee the purpose of the 2021-2022 Annual Action Plan. The annual action plan is required for federal funding and it details our activities, taking a bite out of the consolidated plan for the upcoming year, July 1 to June 30 even though we are already into our 2020 program year. The Activities will address affordable housing, support grants, economic empowerment and neighborhood revitalization. Action plan priorities are the same with the addition of economic development. We are in year four (4) of the five (5) year Consolidated Plan. The City is a recipient of the two (2) sources of funding Community Development Block Grant (CDBG) to include CDBG-CV and HOME Investment Partnership.

The proposed schedule for the Annual Action Plan:

- Community Meetings – November 18th and 23rd, 2020
- First Public Hearing – November 27, 2020
- Non-profit funding process – December – March (Interest meeting was in September. Applications Due December 31st)
- Public Comment Period on Draft Plan – April – May
- Final Public Hearing – May
- Submission to HUD – May

Action Plan Top Priorities include:

- Lincoln Park Neighborhood Revitalization
 - Infrastructure improvements to include street paving, green space, lighting extension
 - City sponsored and incentivized new construction
- Home Rehabilitation
 - Reconstruction Policy that allows for repair of more severely damaged homes in priority areas
 - Allows for wider participation
- Acquisition and Demolition of Substandard Structures
 - Acquisition of substandard property eliminates environmental hazards and eyesores
 - Allows for creation of buildable lots for future development

- Homeownership
 - Reduced affordability period from 20 years to 15 years
 - Continued 20% HOME down payment assistance program

- Education & Non-profit Support
 - Financial literacy classes to prepare perspective buyers and reduce obstacles to homeownership
 - Support of holistic community development

- COVID-19 Relief
 - Business assistance
 - Rental assistance
 - Public service
 - Admin

Ms. Berryman explained that we have an RFP out soliciting support from a firm to provide admin and delivery assistance of our proposed business and rental assistance programs as well as support for public service.

Ms. Berryman asked if there were any questions.

F. Staff Report

a. Lead Hazard Control/Healthy Homes Program

Ms. Brown reminded the committee and the public about this program and the criteria necessary to qualify. It is intended for owner occupied as well as rental housing units built before 1978, must be occupied or visited frequently by a child under the age of six (6) or a pregnant woman. Some effects of lead poisoning include developmental delays, learning difficulties, premature births and low birth rates as well as slowed growth. There are health issues for adults as well but this program targets homes of young children. What we would do is work with a third party to test the housing unit for lead, abate lead in the home and replace contaminated topsoil as well as address healthy housing hazards such as mold growth, lighting and falls. Ms. Brown asked the committee to help staff get the word out about this program and also gave her contact information for anyone in the community who might be watching the meeting.

b. Homeownership Education Workshop

Ms. Brown informed the committee and the community of the posted schedule for those interested in attending the workshop that there will be limited seating so an RSVP is required and due to COVID-19, temperature checks will be done at the door and is required for all. A mask is also required and will be provided if needed. If anyone is interested in signing up for the workshop, please call 252-329-4056.

c. City Offices open to the public

- Monday, Wednesday, & Friday – 9 a.m. – 12 noon
- Tuesday & Thursday – 1 p.m. – 5 p.m.
- Wear a mask & maintain social distance (6ft)

d. Next AHLC meeting

- December 9, 2020

G. Other

Ms. Brown displayed the Affordable Housing Loan Committee 2021 Meeting Schedule. She will email the schedule to committee members. Ms. Brown also informed the committee, any one of the committee members that are no longer going to serve on the Affordable Housing Loan Committee due to their position ending in February she will be in contact with them once she has contacted the City Clerk’s Office.

Affordable Housing Loan Committee 2021 Meeting Schedule:

January 13	July 14
February 10	August 11
March 10	September 8
April 14	October 13
May 12	November 10
June 9	December 8

H. Adjournment

Mr. Kitchin called for a motion and roll call. Ms. Fisher made a motion to adjourn and Mr. Cherry seconded. Ms. Wallace did the roll call. The motion carried unanimously.

Walt Kitchin, Co-Chairman

Sylvia D. Brown, Staff Liaison