

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE**

Meeting Minutes

Wednesday, September 13, 2017

Greenville, North Carolina

Present:

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> David Campbell | <input type="checkbox"/> Melinda Dixon | <input type="checkbox"/> Vacant |
| <input checked="" type="checkbox"/> Kevin Fuell | <input checked="" type="checkbox"/> Ronita Jones | <input checked="" type="checkbox"/> Walt Kitchin |
| <input type="checkbox"/> Matt Smith | <input checked="" type="checkbox"/> Anne Fisher | |

Absent

- | | | |
|--|---|--|
| <input type="checkbox"/> David Campbell | <input checked="" type="checkbox"/> Melinda Dixon | <input checked="" type="checkbox"/> Vacant |
| <input type="checkbox"/> Kevin Fuell | <input type="checkbox"/> Ronita Jones | <input type="checkbox"/> Walt Kitchin |
| <input checked="" type="checkbox"/> Matt Smith | <input type="checkbox"/> Anne Fisher | |

Staff:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Amy Lowe | <input type="checkbox"/> Karen Gilkey |
| <input checked="" type="checkbox"/> Gloria Kesler | <input type="checkbox"/> Calvin Mercer (City Council Liaison) |
| <input checked="" type="checkbox"/> Sylvia Brown | <input checked="" type="checkbox"/> Christine Wallace |
| <input checked="" type="checkbox"/> Thomas Weitnauer | |

A. Roll Call

B. Approval of Agenda

Motion was made by Ms. Fisher and seconded by Ms. Jones to approve the agenda as presented. Motion carried unanimously.

C. Approval of meeting minutes from August 9, 2017

Motion was made by Mr. Campbell and seconded by Ms. Fisher to approve the meeting minutes from August 9, 2017 as presented. Motion carried unanimously.

D. Old Business

None

E. New Business

1. Assessment of Fair Housing Presentations

Mr. Eric Chatham from Civitas made a presentation to the committee about the Assessment of Fair Housing. Mr. Chatham began by informing the committee that his organization has been working with the City of Greenville for three (3) months on the Assessment of Fair Housing which is a HUD required report as a stipulation of receiving CDBG and HOME funds. Mr. Chatham explained the Assessment used to be called the Analysis of Impediments which was a document local jurisdictions were required to do but was not enforced by HUD. He stated two (2) years ago, HUD generated the new assessment with questions, specific templates and data

sets to complete the assessment based on local information. The AFH must be submitted prior to the five (5) year Consolidated Plan. The AFH includes: An analysis of fair housing data, an assessment of fair housing issues and contributing factors, and, an identification of fair housing priorities and goals. Mr. Chatham also explained the following topics in the Assessment of Fair Housing:

- **Why Conduct an AFH?** Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and their grantees further the purposes of the Fair Housing Act.
- **Fair Housing Issues**
 - Segregation/Integration – A major focus for HUD without having much enforcement for desegregation or integration.
 - Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS) - HUD looks at minority populations within the City to determine where those minorities are clustering in relation to poverty in the households.
 - Disparities in Access to Opportunities – Do minority populations in low income minority households have access to opportunity in the City just as all other citizens do?
 - Disproportionate Housing Needs – Issues related to housing that other households do not have.
 - Housing Choice – Do people really have the ability to move anywhere in the City? Do people have freedom of choice to live where they would like?
- **Segregation** – HUD statistics that go to the American Community Survey 2015 and 2010 Census.
 - City population – 56% White & 36% Black
 - Black Population as percentage of Pop up 16% 1990-2010
 - Trends higher in comparison to the region
 - Hispanic population increased from 0.9% to 4% 1990-2010
 - Racial/Ethnically Concentrated Areas of Poverty (R/ECAPS)
 - Census Tract 37147000701, 37147000702 & 37114700800
 - Black Pop 000701 (83%), 000702 (89%), 000800 (69%)
- **Select Demographic Data**
 - Median Household income
 - White - \$43,231
 - Black - \$25,801
 - Hispanic - \$28,825
 - Poverty Rate
 - White – 28.2%
 - Black – 37.7%
 - Hispanic – 38.4%
 - Cost Burdened Households (pay more than 30% of their income towards housing)
 - Homeowners with Mortgage – 28.2%
 - Homeowners without Mortgage – 15.1% (related to insurance and taxes)
 - Renters – 59.4%

Mr. Chatham displayed maps provided by HUD and explained them as they are part of the assessment. Mr. Chatham explained the goals for Fair Housing, which include:

- Goals must be measurable, tracked, and directly related to overcoming the significant contributing factors identified.
- The goals be incorporated into subsequent planning processes and documents.
- HUD advises a “Balanced Approach”

Mr. Chatham explained four (4) goals the City of Greenville will be implementing, they are:

- Goal 1: Increase Affordable Housing Development in High Opportunity Areas –allows integration in higher performing school districts, higher services across the City of Greenville to desegregate the R/ECAPS.
- Goal 2: Reduce Substandard Housing – Bring housing conditions up and maintain affordability for owners and renters in those communities.
- Goal 3: Increase Employment Training & Employment Opportunities
- Goal 4: Increase Economic Development Activities & Investments

Mr. Chatham presented to the committee the process the City of Greenville will take to submit the AFH for HUD submission, which include:

- Draft AFH 30 Day Public Comment Period
- Public Hearing September 14th – City Council
- AFH Submission October 2nd
- HUD Review and Approval
 - Approval
 - Inconsistent with Fair Housing or Civil Rights Requirements
 - Substantially Incomplete

Mr. Chatham explained that once the AFH has been approved, the final steps would be to implement the AFH in the five (5) year Consolidated Plan and the 2018 Annual Action Plan as well as collaborative efforts with stake holders.

Staff recommends that the AHLC make a recommendation to Council for approval of the Assessment of Fair Housing (AFH) for the CDBG and HOME Programs.

Mr. Campbell asked if there was an index that shows the education level of those areas.

Mr. Chatham replied that he does not know if HUD has an index, however, they (Civitas) definitely have information on completed levels of Education City wide.

Motion was made by Mr. Campbell and seconded by Ms. Jones to make a recommendation to City Council to approve the Assessment of Fair Housing (AFH) for the CDBG and HOME Programs.

2. 2016 CAPER

Mr. Chatham explained to the committee the 2016 Consolidated Annual Performance Evaluation Report (CAPER). The CAPER looks back at the 2013-2018 Consolidated Plan which is carried out through the 2016 Annual Action Plan. The two (2) plans provide a concise summary of actions, activities, and the specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. The City reports on accomplishments and progress towards Consolidated Plan goals in the CAPER. From July 1, 2016 through June 30, 2017, the City of Greenville expended \$796,296 in CDBG funds and \$328,801 in HOME funds. Prior year resources were used during the program year to expend a total of \$917,384 in CDBG. On the HOME side, more time is allowed to expend those funds and it usually takes longer, so it's not abnormal to see lower than normal expenditures (\$158,125).

Mr. Chatham explained the goals and outcomes for the program year. Racial and ethnic composition of persons assisted totaled 1,077.

- 674 Black (63%)
- 261 White (24%)
- 72 Asian (7%)
- 122 Hispanic (11%)

Other actions that are carried out as part of these programs include meeting underserved needs, reducing lead based paint hazards, reduce the number of poverty levels families, develop institutional structure, enhancing coordination between public/private housing and social service agencies, and the efforts of any impediments identified in the AI.

Citizen Participation is required to include Notice of Availability, Notice of Public Hearing and Public Meetings.

HUD submission is due on September 30, 2017.

Staff recommends that the AHLC make a recommendation to Council for approval of the 2016 Consolidated Annual Performance Evaluation Report (CAPER) for the CDBG and HOME programs.

Ms. Jones asked if the ten (10) homes that had been rehabbed were occupied right now.

Mr. Chatham stated that he couldn't answer that but imagined that staff could. It is an owner-occupied rehab program so his assumption is that the homes are occupied.

Motion was made by Ms. Fisher and seconded by Mr. Campbell to make a recommendation for City Council to approve the 2016 Consolidated Annual Performance Evaluation Report (CAPER) for the CDBG and HOME programs.

F. Staff Report

Ms. Brown updated the committee on the following events:

2017 Financial Literacy Series
Sheppard Memorial Library (Room B)
Monday, September 18, 2017 – Charge It Right
5:30 -7:30 PM
Sylvia Brown, 252-329-4509

Homeownership Education Workshop
Saturday, October 14, 2017
Gloria Kesler, 252-329-4226

Next meeting for AHLC
Wednesday, October 11, 2017
4:00 p.m. – 5:00 p.m.
City Council Chambers
Sylvia Brown, 252-329-4509

G. Other

Ms. Brown advised the committee that today is Ms. Lowe's last day with the Affordable Housing Loan Committee.

Mr. Kitchin thanked Ms. Lowe for her time and service.

H. Adjournment

Motion was made by Mr. Fuell and seconded by Ms. Jones to adjourn the AHLC meeting. Motion carried unanimously.

Walt Kitchin, Chairman

Sylvia D. Brown, Staff Liaison