

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

Meeting Minutes

**Wednesday, November 14, 2018
Greenville, North Carolina**

Present:

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

Absent

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

Staff:

- | | |
|--|--|
| <input type="checkbox"/> Thomas Barnett | <input type="checkbox"/> Gloria Kesler |
| <input checked="" type="checkbox"/> Tiana Berryman | <input type="checkbox"/> Kandie Smith (City Council Liaison) |
| <input checked="" type="checkbox"/> Sylvia Brown | <input checked="" type="checkbox"/> Christine Wallace |

A. Roll Call

B. Approval of Agenda

Motion was made by Mr. Kitchin to approve the agenda as amended and seconded by Mr. Brock. Motion carried unanimously.

C. Approval of meeting minutes from September 12, 2018

Motion was made by Mr. Kitchin and seconded by Mr. Brock to approve the meeting minutes as presented from September 12, 2018. Motion carried unanimously.

D. Old Business

None

E. New Business

1. 2019-2020 Annual Action Plan Community Meeting

Ms. Berryman gave a presentation on the 2019-2020 Annual Action Plan. Ms. Berryman explained the purpose of the presentation is to provide background on the Housing Division (funding, priorities, and, programs). Also, to receive public input on needs related to Housing, Neighborhood Revitalization and Community Development.

Ms. Berryman gave an overview of the Housing Division functions which includes:

- Affordable Housing Production
- Down Payment Assistance
- Owner Occupied Rehabilitation
- Support Grants (Non-Profits)
- Economic Empowerment
- Neighborhood Revitalization

Ms. Berryman explained “What is the Annual Action Plan?” The Housing Division activities are governed by plans and public processes. There are two major plans: Consolidated Plan and the Annual Action Plan. The Consolidated Plan is a five year plan that directs the priorities for that time period. Within the five years, the Annual Action Plan directs the priorities for that specific year. Currently, we are working on our 2018 Annual Action Plan and preparing for the 2019 Annual Action Plan by receiving input from the community to help develop the 2019 Annual Action Plan. At the end of the program year, the Consolidated Annual Performance Evaluation Report (CAPER) details what we set out to accomplish and if the goals were met.

Funding

Funding for the programs come from a variety of sources that include:

- Community Development Block Grant - \$910,000
- HOME Investment Partnership - \$530,000
- NC Housing Finance Agency - \$50,000
- Greenville Utilities - \$150,000
- Local Match Funding - \$315,000

The approximate total for Action Plan Funding is \$1,955,000. The actual amount we will receive will come in the Spring 2019 during our planning and preparation stage.

Priorities

The Action Plan priorities include:

- Affordable Housing Preservation & Development – includes infill development and owner occupied rehabilitation.
- Improvements to Public Facilities & Infrastructure – includes new black light poles on W. 5th Street.
- Expansion of Available Public Services – includes \$135,000 awarded to seven non-profits that serve the City of Greenville.
- Reduction of Slum & Blight – includes the removal of structures that are not aesthetically pleasing and may be a danger to the community.
- Addressing Homelessness – includes our participation in sitting on the Continuum of Care Board and our contribution of funding to Community Crossroads.

Accomplishments

Our accomplishments include the following:

- 13 homeowner housing units rehabilitated
- 1 homeowner housing unit added
- 329 households benefited through Sub-Recipient Grants
- \$130,000 awarded to minority businesses through rehab program (30%)
- \$100,000 awarded amongst seven (7) non-profits

Activities

Our activities include the following:

- Neighborhood Revitalization Strategy Area (NRSA) - The population we serve is about 80% of the area median income. The NRSA allows us to go above that 80%.
- Homeowner Rehab – Currently, we have completed three (3) rehabs and have eight (8) that are under contract. We plan to exceed our usual 13-15 rehabs by the end of the 2018 program year on June 30.
- Disposition of City-owned lots for infill houses – staff went before Council to transfer 1509 Fleming Street to the Greenville Housing Development Corporation (a non-profit organization).
- Down payment assistance for homebuyers
- Grants to non-profits
- Continuum of Care
- Financial Education Program – provided monthly for one year.

Ms. Berryman displayed a before and after of a home that was funded through our rehab program. Our rehab program invests anywhere from \$5,000 to \$60,000 to making homes safe and affordable. Ms. Berryman also displayed 610 Roosevelt that is currently for sale for \$100,000. The open house is scheduled for Saturday, November 17, from 10:00 a.m. – 2:00 p.m. Down payment assistance is available for those who qualify. Ms. Berryman also showed two (2) homes that are currently under construction by Metropolitan who is a non-profit developer. Ms. Berryman mentioned some vacant lots available and projects that include fencing, sidewalks and lighting.

Proposed Activities for program year 2019/2020

Our proposed activities include the following:

- Infill Construction in Lincoln Park
- Improve Homeowner Rehab Program
- Public Facility Improvements
- Infrastructure Improvements
- Public Service Funding

Ms. Berryman opened the floor for questions, comments and concerns.

Mr. Kitchin asked about the new homes under construction, have the owners been identified.

Ms. Berryman replied no. There are potential buyers but no official buyer.

Mr. Brock commented that he likes what we are doing. However, have we asked the citizens in the area if what we are doing is benefiting the community and if not, what would be the best way to get their input?

Ms. Berryman responded that we have engaged with residents by providing public meetings. Staff has also suggested going door to door to engage residents about how to better benefit their community. She also explained that staff is open to ideas and finding which path to take to continue the engagement.

Ronita Jones asked about pocket parks and the one identified on 5th Street on the corner of Roosevelt. Ms. Jones asked if we received input from the public about pocket parks. She has heard that there are mixed feelings from the public about them.

Ms. Berryman replied yes. She stated that there are two (2) City owned properties on the corner of Roosevelt addressed 1009 Roosevelt and 1003 Roosevelt that is contracted for demolition that staff anticipates would be completed by the end of 2018. After the demolition, the plan is to seed and straw the lots and then engage the public in the direction for the lots. Ms. Berryman stated that suggestions have been made about what type of park to place on the lots but currently there is no definitive direction.

Ms. Jones commented on 610 Roosevelt by complimenting staff for providing an open house. Ms. Jones asked has anything been identified on why it has taken the house so long to sell verses the homes on Bancroft that are selling quickly.

Ms. Berryman responded that 610 Roosevelt is not the kind of house citizens would stumble on due to its location. She further mentioned that staff has improved on its marketing strategy by thinking like the consumer. Therefore, staff has taken more attractive images of the home and has placed the home on Zillow. There has been an increase in interest in the home.

Ms. Berryman opened the floor for citizens to share their input on the program.

Mr. Shakod spoke on rehabs and how everyone is unable to participate in the rehab program particularly due to the values in the past verses the current home values. He mentioned how other counties that offer home rehabs provides no interest or low interest on their loans. They only require repayment if the homeowner decides to move. He expressed that he believes in the City of Greenville, the funding is being taken away due to the process that helps bring the property up in value. However, homeowners in West Greenville would like to get the opportunity to get their home repaired which is not possible due to too many guidelines. He also expressed concern that due to stringent guidelines set forth by HUD, it allows the

contractors to have more control of the rehab which he believes allows the funding for the rehab to exceed what the homeowners would expect to expend.

Ms. Berryman thanked Mr. Shakod for his comment and stated that she would love to meet with him to further discuss his concerns. She also reiterated that the scope of work does depend on the individual need of the homeowner. She also mentioned that although you could see the outer improvement of the home, to understand that you may not see the investment done to every property that can include inner improvements (electrical, plumbing, HVAC, etc.) She also mentioned that the scope of work is agreed upon between the contractor and the homeowner before entering an official agreement.

Ms. Parker spoke on behalf of the Greenville VA HUD Vash program. She mentioned that part of her job is assisting to find affordable housing and forgiving landlords. She asked if there were any partnerships with HUD and the Housing Authority to provide additional assistance with providing housing for individuals with bad credit and/or criminal backgrounds.

Ms. Berryman welcomed a conversation to address the concern for homelessness. She stated that currently we do not have many programs directed towards homelessness prevention outside of the public service funding that we provide. However, we are part of networks that provide the resources and make the connections.

Ms. Jones mentioned that she lives in West Greenville and she has seen some of the work provided by our department and is happy with the results.

Ms. James spoke on behalf of the Pitt County Planning Department and she is part of the network in assisting with the homeless and low income housing needs in the community. She asked if there were any consideration given to the possibility of using HOME funds to do rental assistance that would benefit low income citizens who have barriers that prevent them from getting into housing.

Ms. Berryman stated that she believes the City once had a tenant based rental assistance program. She stated that the City is starting to consider other things to assist in that area and welcomes additional conversation.

F. Staff Report

- 2018 Financial Literacy Series
Sheppard Memorial Library (Room B)
Monday, November 19, 2018 – Your Own Home
5:00 -7:00 PM
- 2018 Funding - \$135,984.00
- 2019 AHLC Meeting Schedule

- Next meeting date for AHLC
Wednesday, December 12, 2018 @ 4PM

G. Other

I. Adjournment

Motion was made by Mr. Brock and seconded by Mr. Kitchin to adjourn the AHLC meeting.
Motion carried unanimously.

Ronita Jones, Chairman

Sylvia D. Brown, Staff Liaison