

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

Meeting Minutes

**Wednesday, February 13, 2019
Greenville, North Carolina**

Present:

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

Absent

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

Staff:

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

A. Roll Call

B. Approval of Agenda

Ms. Kesler advised the Chair that prior to approval of the agenda, staff has requested to amend the agenda. Down Payment Assistance for 20% HOME Grant – 610 Roosevelt Street and Just Compensation – 294 Millbrook is requested to be moved to next month's agenda item.

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

C. Approval of meeting minutes from January 9, 2019

Motion was made by Ms. Fisher to approve the agenda and seconded by Mr. Kitchin. Motion carried unanimously.

D. Old Business

None

E. New Business

1. Down Payment Assistance

a. 807 Bancroft Avenue

Ms. Kesler briefed the community on how down payment assistance works. Ms. Kesler informed the committee that this home is a new construction home and is located in Lincoln Park. This is also a CHDO Construction project by Metropolitan and CDC. Mr. Leary is

contracted on the property and the sales price is \$115,000. The final appraised value is pending and Mr. Leary does qualify for the 20% HOME grant. The loan amount would be \$20,000 and is forgiven 1/15 a year. There will be one (1) person in the household and the income is under 80% of median income per program guidelines. Mr. Leary is a first time homebuyer and has completed the Homeownership Workshop. Mortgage is approved by American Security Mortgage.

Staff request approval of the HOME Grant in the amount of \$20,000. This will be contingent on the outcome of the final appraisal.

Ms. Jones asked are we confident that the home will appraise at \$115,000.

Ms. Kesler responded yes.

Mr. Kitchin stated that it is an attractive house and believes that it should be valued at that amount.

Mr. Fuell asked about the square footage.

Ms. Kesler stated that she did not have that information available at that time but believes it's around 1300 sq ft. and has 3 bedrooms, 2 bathrooms and a driveway.

Motion was made by Mr. Kitchin and seconded by Mr. Campbell to approve the HOME Grant in the amount of \$20,000 contingent on the outcome of the appraisal. Motion carried unanimously.

b. 2239 Sweet Bay Dr. 8

Ms. Kesler gave a brief overview of the Down Payment Assistance 10% No-Interest Loan. Ms. Kesler stated that the home is new construction and has been contracted by Mr. Howard and Ms. Collins. The sales price is \$144,900 and has appraised for \$145,000. The loan amount is \$14,490 and will be repaid over 120 months in the monthly amount of \$120.75. There are two (2) people in the household and the income is under the 120% of area median income per program guidelines. Mr. Howard and Ms. Collins are first time homebuyers and have completed the Homeownership Workshop. The mortgage is approved by Finance of America Mortgage, LLC.

Staff is requesting approval without conditions on the loan in the amount of \$14,490.

Mr. Cherry stated that he sees the median income but asked what does that mean in dollar and cents.

Ms. Kesler informed Mr. Cherry that there are income guidelines and median income is 100% based on a family of four (4). Ms. Kesler informed Mr. Cherry that she can give him more information in a packet that she will provide to him. However, for a family of two (2) they are not allowed to make over 59,900 to be income eligible.

Motion was made by Mr. Brock and seconded by Mr. Cherry to approve the loan in the amount of \$14,490. Motion carried unanimously.

2. Sub-recipient Funding Request Presentations (2019)

Ms. Kesler informed the committee on today's process. She informed them that today the sub-recipients will be providing presentations only for the upcoming funding year. Today the committee will hear from three (3) sub-recipients. Staff has received seven (7) applications and the remaining four (4) sub-recipients will give their presentations in March. Committee members received information in their packets. Mr. Cherry stated that he did not receive a packet but also stated that maybe he deleted it by mistake. However, Ms. Kesler advised Mr. Cherry that he will be submitted one by email. Ms. Kesler informed the committee that the sub-recipients have been advised that their presentation should be no longer than 10 minutes.

a. Center for Family Violence Prevention

Center for Family Violence Prevention provides individual and Group Crisis Recovery Services that target adults and children who have experienced domestic violence. Their locations are: 150 E. Arlington Blvd; 755 John Hopkins Dr.; and a confidential shelter. Center for Family Violence Prevention is requesting \$25,000.

The Center for Family Violence Prevention was represented today by Ms. Laura King.

Ms. King gave an overview of the program which provides direct services to victims of domestic violence in Pitt, Martin and Washington counties. They currently have thirty-three (33) employees and provide a broad range of services to domestic violence victims and their children, including the Safe House (temporary housing when in immediate danger or if they don't have anywhere else to go), Court Services, a Family Center (used for monitored visitation), Adult Counseling, Child Counseling (witnessed abuse), Job Readiness, Abuser Treatment Program (group sessions/court ordered), Anger Management Therapy (individual/court ordered), and community education. They maintain two resale stores to help financially support the agency, one that provides clothing and another provides furniture. Services are also provided in Spanish. A new program that is currently at Rose High School is designed to educate teenagers about healthy relationships and is designed to prevent domestic violence. They are also working with Emergency Room staff to help them recognize the signs of domestic violence and provide onsite services in real time to potential victims.

The grant request is for the Safe House. Ms. King gave some statistics about the amount of services provided at the Safe House last year. The funding will be used to provide a Transition Coordinator who will provide the case management to sheltered victims. They are expecting to also fund adult and child counseling, grant management services, travel expenses related to training for counselors and clients to navigate around town (appointments, job interviews, etc.), supplies, and administrative costs. Their estimating to serve at least two hundred and eighteen clients.

Mr. Kitchin asked about the typical stay at the Safe House.

Ms. King replied that it varies but can range from days to sixty (60) or even ninety (90) days.

Mr. Cherry asked if the money from the retail stores (My Sisters Closet & My Sisters Attic) goes to the agency.

Ms. King replied yes, it goes into their general operating fund which are unrestricted funds.

Mr. Cherry asked how many of the women that they served last year did not have transportation.

Ms. King replied that she is not located at the Safe House but would guess that most of them don't.

Mr. Cherry asked about how the clients get from place to place.

Ms. King replied that they pay for bus passes, pay for taxis and on occasion, the court advocates may take them to court.

Ms. Jones asked about the staffing of CFVP counselors to the Emergency Department who are on call from 1:30am to 6am.

Ms. King replied that the program is still in development. Those hours are the timespan when the hospital does not provide a social worker to the Emergency Department. During the day, social workers are provided to those in need and the social workers can make referrals to CFVP. The case is often when a woman is discharged after being treated, she is often discharged back to her abuser and advised to call CFVP the next day. The goal is to meet the immediate need.

b. Pitt County Council on Aging

Pitt County Council on Aging provides a program called SAFE: Safe Aging for Everyone. The program targets low to moderate income adult homeowners 55 yrs. old and older at risk for falls, fear of falling or have fallen. Their location is 4551 County Home Road and their services are city wide. Pitt County Council on Aging is requesting \$15,000.

Pitt County Council on Aging was represented by Ms. Sharon Elliott, Occupational Therapist. Ms. Elliott gave an overview of the program by informing the committee that the program is a private, non-profit program chartered in 1975 to assist older adults to live safely in their homes. Their clients are 55 and over and live in Pitt County. The agency provides core aging services and nutrition services. Their mission is to enhance the quality of life for adults by providing access to different services, programs and resources to help promote healthy living and independence. Ms. Elliott informed the committee about fall prevention and shared her experience and stories of individuals who have fallen.

Ms. Elliott went on to say that preventing falls saves lives and improves the quality of life for older adults and really helps them age safely in their homes. These funds will be used to go out and do home safety assessments, fall risk assessments and inform people what they can do to prevent falls. They have other funds available that they use to purchase a variety of equipment like shower chairs, high toilet seats, tub mats, night lights, etc. CDBG funds will also help with traveling and supplies.

The plan is to also use a portion of the funds to provide supplies for support of two evidence based programs called Living Healthy with Chronic Diseases and Living healthy with Chronic Pain. The programs are six (6) weeks with two and a half (2.5) hours each week. Research shows that there are less ED visits, less hospitalization, less doctor visits and things like that. There will be about ten (10) people in each class and each person will get a book prepared for the specific class.

Through the programs that are already in place there have been a significant reduction in the fear of falling, a higher quality of life, feeling more empowered and knowledgeable about falls.

Mr. Campbell asked that as far as the repairs and improvements, does your organization do those jobs or do you contract them out.

Ms. Elliott replied that for the medical equipment they have a grant from the Vidant Health Foundation which she uses to purchase some of the medical equipment. However, grab bars, handrails, and installations are covered by another grant. They do have two main contractors that do the work for them.

Ms. Fisher asked how do you get the referrals.

Ms. Elliott stated that they did receive a listing from the City of Greenville and they receive a lot from health care providers.

Mr. Brock asked what their success rate is and have they seen success in the program.

Ms. Elliott replied yes. She stated that everyone she see she does a follow-up. If work was done she see pictures of the work. She stated that people are satisfied with the services.

Ms. Jones asked if they have been advertising their classes in the newspaper.

Ms. Elliott stated that they are going to have a leader training and they will be advertised.

Ms. Jones asked if they would all be taught at the County Home Road location.

Ms. Elliott stated that she would like to do the classes under this particular grant within the city limits of Greenville.

c. Community Crossroads Center

Community Crossroads Center is seeking funding to support the Assessments/VI-SPDAT program to address the needs of the homeless population. Community Crossroads Center is located at 207 Manhattan Ave. Community Crossroads Center is requesting \$10,803.

Community Crossroads Center was represented today by Mr. Bob Williams, Executive Director. Mr. Williams provided handouts to the committee and briefed the committee on the history of the center.

Mr. Williams explained to the committee that they are asking for funds to do VI-SPDAT's, which is a psychosocial assessment. They help them prioritize the people and give them a systematic approach to how they assess people and their needs to be housed. That information is given to the Regional Committee and the Housing Stabilization Committee.

Ms. Jones mentioned that there is a need due to her experience of seeing a lot of people standing outside the building.

Mr. Kitchin asked about the hours of operation.

Mr. Williams stated from 6PM to 8AM Monday – Friday and Saturday and Sunday citizens do not have to leave until 9AM.

Ms. Fisher asked where are other sources of funding.

Mr. Williams stated mostly fundraisers and grants. \$36,000 from Vidant Foundation, \$24,000 from Pitt County, CDBG and this year received \$68,000 from the federal government. However, \$600,000 comes from fundraisers and donations.

Mr. Cherry asked how many people can be housed at the shelter.

Mr. Williams informed the committee that their bed capacity is 98.

Mr. Kitchin asked if the \$10,803 which was pretty specific, is going to be used to hire people to do the assessment.

Mr. Williams answered yes, there is one Case Manager and one Administrative Assistant.

3. Election of Chair

Motion was made by Mr. Fuell and seconded by Mr. Kitchin to elect Ms. Jones as Chairman. Motion carried unanimously.

4. Election of Co-Chair

Motion was made by Mr. Fuell and seconded by Ms. Fisher to elect Mr. Campbell as Co-Chairman. Motion carried unanimously.

F. Staff Report

Financial Literacy Class
Summer Series (not monthly)
Dates Pending
Sylvia Brown, 252-329-4509

CD Week
April 22-26, 2019
More details next month

Homeowner Education Workshop
Saturday, March 9, 9:00 a.m. – 4:00 p.m.
Gloria Kesler, 252-329-4226

Next meeting date for AHLC
Wednesday, March 13, 2019 @ 3 PM

G. Other

H. Adjournment

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

Ronita Jones, Chairman

Sylvia D. Brown, Staff Liaison