

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE
Virtual Meeting Minutes
Wednesday, December 9, 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 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 type="checkbox"/> Anne Fisher | <input type="checkbox"/> Walt Kitchin |
| <input type="checkbox"/> Vacant | <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 checked="" type="checkbox"/> Phoenix Hinson | <input type="checkbox"/> Monica Daniels
(City Council Liaison) |
| <input checked="" type="checkbox"/> Tiana Berryman | <input checked="" type="checkbox"/> Gayla Johnson | |
| <input checked="" type="checkbox"/> Sylvia Brown | <input type="checkbox"/> Christine Wallace | |

A. Roll Call

Ms. Jones called for a roll call. Ms. Brown did the roll call.

B. Approval of Agenda

Ms. Jones called for a motion and a roll call. Motion was made by Mr. Walt Kitchin and seconded by Mr. Derick Cherry to approve the agenda. Ms. Brown did the roll call. Motion carried unanimously.

C. Approval of meeting minutes from November 18, 2020

Ms. Jones called for a motion. Motion was made by Ms. Deborah Spencer and seconded by Mr. Derick Cherry to approve the meeting minutes. Ms. Jones called for a roll call. Ms. Brown did the roll call. Motion carried unanimously.

D. Old Business

None

E. New Business

1. Down Payment Assistance (DPA)

a. 809 Bancroft Avenue – Williams (HOME 20% Grant)

Ms. Hinson introduced a West Greenville CHDO New Home Construction. The home is under the lease-purchase program. Mr. Williams is contracted on the property located at 809 Bancroft Avenue. The sales price for the home is \$130,000. The home appraised for \$132,000. The funding will be provided through the 20% HOME grant. Mr. Williams is asking for \$20,000 which will be forgiven at 1/15 per year. Mr. Williams is a household of one (1) and meets the annual median income program guidelines (79.26%). Mr. Williams is a first time homebuyer and

has completed the homeownership education workshop. Mr. Williams mortgage is approved by TowneHome Mortgage. Mr. Williams interest rate is 2.375%.

Ms. Hinson asked if there were any questions.

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

Ms. Ronita Jones called for a motion and roll call. Mr. Walt Kitchin made the motion to approve and Mr. Derick Cherry seconded. Ms. Brown did the roll call. The motion carried unanimously.

Ms. Ronita Jones asked if the interest rate of 2.375% is correct.

Ms. Hinson confirmed that the interest rate is correct and Mr. Williams will be closing in the beginning of 2021.

2. Annual Action Plan (AAP) Public Meeting (2021-2022)

Ms. Berryman informed the committee that staff has increased their advertising to encourage more engagement with the community so more citizens are more informed on what is going on with the Annual Action Plan considering the changes in funding and opportunities to provide assistance related to COVID relief. 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 slice out of the consolidated plan for the upcoming year. The AAP provides a detailed budget and description of activities. 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 (related specifically to COVID relief and recovery) and HOME Investment Partnership.

The proposed schedule for the Annual Action Plan:

- Community Meetings – November 18th and 23rd, 2020
- Annual Action Plan Stakeholder Input Meeting – December 2, 2020
- First Public Hearing – December 10, 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 this is for the proposed action plan that comes into effect July 1, 2021.

Ms. Berryman asked if there were any questions.

Ms. Ronita Jones restated that staff wants to encourage non-profits that completed the non-profit workshop to apply.

Ms. Berryman stated that is correct. The ability to apply is specifically for those who have attended the workshop. Ms. Berryman also informed the committee that staff is being flexible with workshop opportunities to encourage more participation.

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.

Homeownership Education Workshop Schedule 2021

- January 16,2021
- February 20, 2021
- March 20, 2021
- April 17, 2021
- May 15, 2021
- June 19, 2021
- July 17, 2021
- August 21, 2021
- September 18, 2021
- October 16, 2021
- November 20, 2021
- December 18, 2021

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

- January 13, 2021

G. Other

Ms. Brown informed the committee that the February 10th scheduled meeting will be a long meeting due to non-profit applications are due December 31st. In January, staff will be reviewing

applications and those applicants approved to make it to the second step will be coming before the committee. Therefore, the February 10th scheduled meeting will be begin at 3 p.m.

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

Public Service Announcement

New COVID-19 Restrictions

- Stay at home order between 10:00 PM – 5:00 AM
- Business must close at 10:00 PM
- Alcohol sales end by 9:00 PM
- Traveling to work and medical care exempt

H. Adjournment

Ms. Jones called for a motion and roll call. Ms. Deborah Spencer made a motion to adjourn and Mr. Derick Cherry seconded. Ms. Brown did the roll call. The motion carried unanimously.

Ronita Jones, Chairman

Sylvia D. Brown, Staff Liaison