

**DRAFT OF MINUTES PROPOSED FOR ADOPTION  
THE AFFORDABLE HOUSING LOAN COMMITTEE  
Virtual Meeting Minutes  
Wednesday, May 12, 2021  
Greenville, North Carolina**

**Present:**

- |   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Jack Brock                | <input checked="" type="checkbox"/> Ronita Jones | <input checked="" type="checkbox"/> Martin Tanski |
| <input checked="" type="checkbox"/> Derick Cherry (4:26 P.M.) | <input type="checkbox"/> Deborah Spencer         | <input checked="" type="checkbox"/> Judy Wagner   |
| <input type="checkbox"/> Anne Fisher                          | <input type="checkbox"/> Kevin Howard            |   |

**Absent**

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Jack Brock             | <input type="checkbox"/> Ronita Jones               | <input type="checkbox"/> Martin Tanski |
| <input type="checkbox"/> Derick Cherry          | <input checked="" type="checkbox"/> Deborah Spencer | <input type="checkbox"/> Judy Wagner   |
| <input checked="" type="checkbox"/> Anne Fisher | <input checked="" type="checkbox"/> Kevin Howard    |  |

**Staff:**

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

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**A. Roll Call**

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

**B. Approval of Agenda**

Ms. Jones called for a motion and a roll call. Motion was made by Mr. Brock and seconded by Ms. Wagner to approve the amended agenda. Ms. Wallace did the roll call. Motion carried unanimously.

**C. Approval of meeting minutes from April 14, 2021**

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

**D. Old Business**

None

**E. New Business**

**1. DRAFT 2021 – 2022 Annual Action Plan Public Meeting**

Ms. Berryman gave a presentation of the 2021-2022 DRAFT Annual Action Plan. The Annual Action Plan is a plan for activities that are funded by HUD through CDBG and HOME Investment Partnership Program. The Annual Action Plan serves as the application for funds for the CDBG and HOME Investment Partnership Program and a requirement of Federal HUD funding. Each year, the City provides a Consolidated Plan which directs the City's priorities for a 5-year period. The City of Greenville is currently into year four (4) of the 5-year plan. The Annual Action Plan sets the outlook on how the City will invest federal and local funds in

community development activities during the fiscal year and the Consolidated Annual Performance and Evaluation Report (CAPER) reports on accomplishments and investments during the fiscal year.

The City has also received Community Development Block Grant – COVID Relief (CDBG-CV) funds which are part of the CARES ACT.

**Public Input Meeting Schedule**

- Community Meetings – November 18, and December 9, 2020
- Stakeholder Meeting – December 2, 2020
- First Public Hearing December 10, 2020
- Non-Profit funding process – December through March
- Public Comment Period on Draft Plan – April 12, and May 13, 2021
- Final Public Hearing – May 12, 2021
- Submission to HUD – May 14, 2021

**Proposed 2021-2022 Program Budgets**

- Community Development Block Grant - \$1,037,445 (includes \$30,000 anticipated program income)
- HOME Investment Partnership Program -- \$548,644
- Total - \$1,586,089

**Action Plan: Projects & Funding**

	<u>CDBG</u>	<u>HOME</u>	<u>Total</u>
Program Admin	\$201,489	\$54,864	\$256,353
Rehabilitation	\$695,956	\$0	\$695,956
New Construction	\$0	\$193,780	\$193,780
Down Payment Asst.		\$200,000	\$200,000
CHDO Reserve		\$100,000	\$100,000
Public Services	\$140,000		\$140,000
<b>Total</b>	<b>\$1,037,445</b>	<b>\$548,644</b>	<b>\$1,586,089</b>

**Action Plan Top Priorities**

- Owner-Occupied Rehabilitation
- Education & Non-Profit Support
- CHDO Activities
- Down Payment Assistance
- New Housing Construction

**2021-2022 Priority #1 (Owner-Occupied Rehab)**

The Owner-occupied rehab program sustains existing homeowners that qualify as low-to-moderate income. The program is for 80% and below the area median income except for those living in the NRSA (Neighborhood Revitalization Strategy Area) which includes West Greenville. The program does allow up to 120% of the area median income. The City anticipates

potential changes to the program due to the increase in cost for construction supplies and materials. Currently, the City has a \$60,000 budget in CDBG funds to assist with owner-occupied rehabilitation. However, staff is working diligently to improve the program and stay within the funding cap without increasing the cap which would be a burden to the homeowners' repayment.

- Program improvements
- Citywide participation
- Recruitment of additional contractors

### **2021-2022 Priority #2 (Education and Non-Profit Support)**

The non-profits listed below are funded through the City's sub-recipient program. The total budgeted for this program is \$140,000. Staff has recommended full funding for all the non-profits listed below.

- Martin-Pitt Partnership for Children, Inc. - \$10,000
- Greenville Community Shelter, Inc. - \$17,025
- Habitat for Humanity of Pitt County - \$32,500
- Boys & Girls Clubs of the Coastal Plain - \$20,000
- Center for Family Violence Prevention - \$26,466.91
- Koinonia Christian Center - \$30,000

### **2021-2022 Priority #3 (CHDO Activities)**

The Community Housing Development Organization (CHDO) program is a requirement of HUD. The City works with non-profit developers to introduce additional affordable housing in the community. Metropolitan CDC is one of the City's non-profit developers that built a home on Bancroft which is part of the Lincoln Park area. The City is looking at recruiting and increasing capacity for new partners. However, there are some strict guidelines for eligibility for participation.

- Recruiting and increasing capacity for new partners
- Supporting development in West Greenville.

### **2021-2022 Priority #4 (Down Payment Assistance)**

The Down Payment Assistance program partners with the CHDO program. The program assists first time home buyers who qualify for a mortgage by minimizing the financing that's required to purchase a home. The cap for this program is \$20,000.

- Continued 20% HOME down payment assistance program
- Citywide participation
- Partnering with other agencies

### **2021-2022 Priority #5 (New Construction)**

New homes were constructed in the Lincoln Park area with this program. All of the homes were pre-sold before the end of construction. The City is interested in ways to increase the affordable

housing stock by assisting with controlled cost for buyers and pairing the new construction that has cost protection built-in with the down payment assistance. The City anticipates that this would create a good opportunity for first time home buyers.

- Creating affordable housing stock for buyers and renters

Ms. Berryman asked if anyone had questions about the Annual Action Plan.

Ms. Jones asked that with the completion of several new homes in Lincoln Park, do you know if there has been an increase in the number of people that have expressed interest in the homeownership workshop?

Ms. Berryman replied that staff has received calls of interest in the workshop and several calls about purchasing a home in the City. Citizens are aware of the Fleming Street properties and the City has worked with a realtor who has informed staff that there are citizens that have completed the homeownership workshop and are in a good position to buy.

Ms. Wagner stated that it is good to see what staff is doing for the citizens and the City and applauds the personal passion.

Ms. Berryman thanked Ms. Wagner and the committee for finding the information useful.

## **F. Staff Report**

### **a. COVID-19 Emergency Rental Assistance Program**

Ms. Berryman informed the committee of the two (2) new COVID relief programs. They include the emergency rental assistance program and the emergency business assistance program. The emergency assistance program is designed to assist low-moderate income renters that live within the City limits and have experienced some sort of financial hardship due to the pandemic as a result of being behind on their rent. Applications are available online at [Greenvillenc.gov](http://Greenvillenc.gov). The program pays back rent up to three (3) months and not to exceed \$1,500. At this time, the City has received roughly 170 applications. The City has partnered with a consultant to assist with the approval process. Staff is working with applicants in communicating with their landlords to be willing participants in the program. The program is available until the funds are expended.

The emergency business assistance program is designed to assist small businesses with fewer than 50 employees and must be within the City limits. The program provides up to \$15,000 to assist with rent/mortgage, payroll and/or business insurance expenses. Applications are also online at [Greenvillenc.gov](http://Greenvillenc.gov). At this time, staff has received 16 applications which includes seven (7) approvals as of Friday. Updates are received from the consultants every Friday.

Citizens that are interested in applying for the programs are encouraged to view the website for information on applying.

### **b. Lead Hazard Control/Healthy Homes Program**

Ms. Brown reminded the committee and the public about this program and the criteria necessary to qualify. The units must be located in the City limits of Greenville, built before 1978, owner occupied as well as rental housing units, 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 damp & mold growth, entry by intruders, lighting and falls associated with baths (etc.). 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.

Ms. Wagner asked what is the hard income ceiling is?

Ms. Brown stated that it will vary depending on household size. The new income guidelines for 2021 are below the previous year which will make it harder for citizens to qualify. However, the new income guidelines do not go into effect until June. Each household size has a different income limit.

Ms. Jones asked if it is possible for citizens to use both the housing rehabilitation program as well as the lead hazard control & healthy homes program.

Ms. Brown replied yes. Staff had the rehabilitation waiting list already established. The lead funds are focused on a certain number of years, staff has to expend them before the end of next year. Staff revisited homes on the rehab waiting list and pulled out properties that met the criteria for the lead program. Staff have been able to utilize all funding sources that include: CDBG, Lead, and GUC energy efficiency program to layer and place together to do a complete project.

### **c. Homeownership Education Workshop**

Ms. Johnson 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

**d. 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)

**e. Next AHLC meeting**

- June 9, 2021
- 4:00 p.m.

**G. Other**

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**

Ms. Jones called for a motion. Motion was made by Mr. Cherry and seconded by Mr. Brock to adjourn. Ms. Jones called for a roll call. Ms. Wallace did the roll call. There were no objections to adjournment.

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Ronita Jones, Chairman

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Gayla Johnson, Staff Liaison