

**DRAFT OF MINUTES PROPOSED FOR ADOPTION  
THE AFFORDABLE HOUSING LOAN COMMITTEE  
Virtual Meeting Minutes  
Wednesday, September 8, 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 | <input type="checkbox"/> Deborah Spencer         | <input checked="" type="checkbox"/> Judy Wagner   |
| <input checked="" 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 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 type="checkbox"/> Christine Wallace        |   |
| <input checked="" type="checkbox"/> Sylvia Brown   | <input type="checkbox"/> Renee Skeen              |   |
| <input checked="" type="checkbox"/> Phoenix Hinson |   |   |

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**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 Ms. Fisher and seconded by Ms. Wagner to approve the amended agenda. Ms. Brown did the roll call. Motion carried unanimously.

**C. Approval of meeting minutes from August 11, 2021**

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

**D. Old Business**

None

**E. New Business**

**1. Down Payment Assistance**

**a. 20% HOME Grant – 901 Douglas Avenue**

Ms. Hinson informed the committee of the down payment assistance program provided by the HOME grant. The City of Greenville's down payment assistance program is designed to assist low-to-moderate income families who are first time homebuyers. The grant funds can be applied to down payment assistance and/or towards closing costs. The grant is 20% of the sales price with a cap of \$20,000. Funds are available to applicants that meet all of the HUD guidelines. The

grant is 1/15 a year, over a fifteen (15) year recapture period is forgiven. The location of the property must be within the City limits of Greenville and meet minimum housing standards. The maximum sales price of the house is determined annually by HUD's home sale's price limits. The 2021 price limits for Pitt County is \$179,000 for an existing house and \$243,000 for a new construction.

The home located at 915 Douglas Avenue was built in 2012 and was a part of Metropolitan Housing. This home was a CHDO (Community Housing Development Organization) project with a lease-purchase opportunity and has been converted from a rental property into a homeownership property. Buyers must occupy the dwelling as their principal residence.

The home is in the West Greenville CHDO New Home Construction Program. The program was utilized in 2013/2014 when the market crashed and selling homes were difficult. Therefore, the City created a lease-purchase program so renters can reside in the home and have the option to purchase the home.

The house on 901 Douglas Avenue was built by Metropolitan Housing and Community Development Corporation. Mr. Moore is contracted on the property of 901 Douglas Avenue. The sales price for the home is \$160,000 and the appraised value is currently pending. The City of Greenville is providing 20% from the HOME grant which is \$20,000 from the sales price. Additional funding of \$30,000 will be provided from the NCHFA's (North Carolina Housing Finance Agency) New HOME Loan Pool to assist with down payment. The loan is forgiven 1/15 a year.

There are (2) two people in the household and their income is under the 80% median income per program guidelines. Mr. Moore meets the debt to income ratio and is a first time homebuyer. Mr. Moore has completed the Homeownership Workshop and has been approved for a mortgage through American Security Mortgage Corporation.

Staff is requesting approval of the HOME grant in the amount of \$20,000, contingent upon final appraised value of no less than \$160,000 and a successful Minimum Housing Inspection.

Ms. Wagner asked if staff could clarify who would be living in the home.

Ms. Hinson replied that it would be Mr. Moore and his son.

Ms. Wagner asked if the son was a child.

Ms. Hinson replied that he is under 18.

Ms. Jones stated that this situation is similar to the previous down payment assistance with the appraisals coming in slow. She asked if the inspections coming in slow also.

Ms. Hinson stated that this one is different due to metropolitan doing more things to the home and the home inspection did not want to go into the home until it reached completion.

Ms. Jones called for a motion. Motion was made by Mr. Cherry and seconded by Mr. Tanski to approve the staff recommendation. Ms. Jones called for a roll call. Ms. Brown did the roll call.

Roll call;

- Jack Brock: Yay   x   Nay \_\_\_\_\_
- Derick Cherry Yay   x   Nay \_\_\_\_\_
- Anne Fisher Yay   x   Nay \_\_\_\_\_
- Ronita Jones Yay   x   Nay \_\_\_\_\_
- Deborah Spencer Yay \_\_\_\_\_ Nay \_\_\_\_\_
- Kevin Howard Yay \_\_\_\_\_ Nay \_\_\_\_\_
- Martin Tanski Yay   x   Nay \_\_\_\_\_
- Judy Wagner Yay   x   Nay \_\_\_\_\_

Motion carried unanimously.

## 2. CAPER Public Meeting

Ms. Berryman informed the committee about the 2020 Consolidated Annual Performance and Evaluation Report (CAPER). Accomplishments are from July 1, 2020 to June 30, 2021. The Annual Action Plan highlights the activities staff intend to do and the CAPER reports the actual accomplishment. The CAPER is required by HUD and it includes the following:

- A report on resources and investments
- A report on goals and outcomes
- Demographic composition of individuals and families assisted
- Other Actions
- Citizen Participation Efforts

For those interested in viewing the CAPER, it's available on the City website at <https://greenvillenc.gov/Home/ShowDocument?id=22009>, Sheppard and Carver library, and in the Housing Division office.

### Resources

Source of Funds	Resources Made Available	Amount Expended During PY
CDBG	\$977,811	\$842,761
CDBG-CV	\$1,164,559	\$418,019
HOME	\$386,579	\$351,736

CDBG-CV funds were allocated to specifically prepare for, prevent and to respond to the Coronavirus. The CV related programs began April 1, 2021 and expended \$418,019 by June 30, 2021. The funds were used for rental assistance, small business assistance and administrative costs. Staff also utilized a CIVITAS, a consulting firm to provide underwriting and intake assistance.

**Goals and Outcomes:**

<b>Goals</b>	<b>Outcome</b>
1. Creation of decent affordable Housing	9 homeowner housing rehabilitated 4 homeowner houses sold to first-time buyers
2. Provide resources to special needs population	100 homeless persons benefited from public service activities
3. Support and create valuable programs	480 households assisted through programs
4. Pandemic relief	9 businesses received assistance 187 renters received rental assistance

**Other Acknowledgements:**

- Implemented Rental and Business Assistance Programs to assist with pandemic relief
- Minority firms received 100% of rehab contracts in the amount of \$676,418
- 718 total households participated in a CDBG or HOME funded programs
- Funded 5 nonprofit service providers
  - Center for Family Violence Prevention
  - Community Crossroads Center
  - Martin-Pitt Partnership for Children
  - Boys and Girls Club
  - Lucille Gorham Intergenerational Center

**Citizen Participation**

- The CAPER was made available to the public for a period of 15 days
- A public meeting was held on September 8, 2021 during the Affordable Housing Loan Committee. The CAPER was available in paper copy at Sheppard and Carver library locations, the Housing Division Office and on the City’s website.
- HUD submission September 30, 2021

Ms. Wagner asked what happens to the balance of the funds left in CDBG-CV.

Ms. Berryman stated that the requirements for expending the funds is six (6) years. However, 80% of the funds have to be expended within the first three (3) years. We are nine (9) months in to having access to the funds. The rental assistance program has been suspended due to the City exhausting the funds allocated for that program. There is a substantial amount of funds remaining in the small business assistance program and we are currently receiving applications for that program. However, staff is considering to monitoring and considering options to reallocate some of those funds so we are benefiting the community and maintaining compliance with expenditures and timeliness.

Ms. Jones asked if any of those funds giving to contractors any minority contractors.

Ms. Berryman stated that with the new construction project it was under \$1 million and the City partnered with Bill Clark homes on the four houses and they were not a minority owned business. However, the City still works with MWBE to try to incorporate some of the minority businesses into the program.

## **F. Staff Report**

### **a. Mandatory Non-Profit Funding Workshop**

Ms. Johnson informed the committee of the Mandatory Non-Profit Funding Workshop.

- 2022 Funding Year
- Advise & assist non-profit organization with meeting HUD/COG guidelines
- Date: Wednesday, September 29, 2021
- Organization representative must attend one of the two sessions
- Not able to apply if organization not represented
- Virtual meeting (ZOOM info emailed after RSVP confirmed)
- Sessions:
  - 12:00 p.m. – 2:00 p.m.
  - 6:00 p.m. – 8:00 p.m.
- Contact Gayla Johnson, Planner I
  - Phone: (252) 329-4295
  - Email: [gajohnson@greenvillenc.gov](mailto:gajohnson@greenvillenc.gov)
  - [www.greenvillenc.gov](http://www.greenvillenc.gov)

### **b. Emergency Business Assistance Grants**

Ms. Johnson informed the committee about the emergency business assistance grant. The grants provides assistance to businesses with fewer than 50 employees. Businesses must be within the City limits and provides up to \$15,000 to assist with rent/mortgage, payroll and/or business insurance expenses. Application are available online at [www.greenvillenc.gov](http://www.greenvillenc.gov).

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

Ms. Johnson informed the committee that applications are still available for the program and gave the contact information for those interested in applying for the Lead Hazard Control & Healthy Homes Program. Citizens 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.). For more information, please contact Sylvia Brown at 252-329-4509.

### **d. Homeownership Education Workshop**

Ms. Johnson informed the committee about the Homeownership Education Workshop. Below is 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. The workshop will be held at the Greenville Housing Authority, Multipurpose Room, 1108 Broad Street. 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

**e. City Offices open to the public**

- Monday through Friday (8 a.m. – 5 p.m.)
- Please wear a mask unless fully vaccinated & maintain social distance (6ft)

**f. Next AHLC meeting**

- October 13, 2021
- 4:00 p.m.
- City Hall Council Chambers

**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 Ms. Wagner to adjourn. Ms. Jones called for a roll call. Ms. Brown 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