

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE
Virtual Meeting Minutes
Wednesday, December 8, 2021
Greenville, North Carolina**

Present:

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

Absent

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

Staff:

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

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 November 10, 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. Down Payment Assistance

a. 20% HOME Grant – 813 Douglas Avenue

Ms. Hinson informed the committee that the City offers a program for low-to-moderate income families that are first time homebuyers with down payment assistance and closing costs. The HOME grant is 20% of the sales price of the house with a cap of \$20,000. The funds are available to qualified homebuyers that meet the HOME program guidelines. The funds are forgiven 1/15 a year at the end of the fifteenth year recapture period. The program requires the

home be located in the Greenville City limits and the sales price set by HUD is \$179,000 for an existing home and \$243,000 for new construction. Buyers must occupy the dwelling as their primary residence during the fifteen year recapture period.

Ms. Hinson presented an image of 813 Douglas Avenue which is a new construction project with Metropolitan Housing and Community Development Corporations. The home is contracted to Ms. Garrett and the sales price is \$145,000. The appraisal is pending and the home qualifies for the 20% HOME grant. The loan amount is \$20,000 and is forgiven 1/15 a year. Ms. Garrett is also approved for a loan in the amount of \$29,000 from NC Housing Finance Agency New HOME Loan Pool. There are two (2) people in the household and their income is under 80% of the median income per program guidelines. Ms. Garrett meets the debt to income ratio and is first time homebuyer. Ms. Garrett has completed the Homeownership workshop and her mortgage is secured 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 \$145,000.

Ms. Jones called for a motion. Motion was made by Mr. Brock and seconded by Mr. Cherry to approve the HOME grant in the amount of \$20,000, contingent upon final appraised value of no less than \$145,000. Ms. Jones called for a roll call. Ms. Wallace did the roll call. Motion carried unanimously.

F. Staff Report

a. Lead Hazard Control/Healthy Homes Program

Ms. Brown informed the committee that this program will end in September 2022. 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.

Ms. Jones requested an email of the flier so the committee can share the information with their social media contacts.

b. 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

- December 18, 2021

c. CDBG Sub-recipient Program Funding Application

Due: Thursday, December 30, 2021 by 4:00 p.m.

Municipal Building

201 W. Fifth Street, Greenville, NC

Gayla Johnson (252) 329-4295

Ms. Johnson informed the committee of mandatory non-profit workshops that were held on September 29, 2021 and an encore workshop held on November 8, 2021.

d. Next AHLC meeting

- January 12, 2022
- 4:00 p.m.
- Virtual Meeting

e. Affordable Housing Loan Committee 2022 Meeting Schedule:

January 12	July 13
February 9	August 10
March 9	September 14
April 13	October 12
May 11	November 12
June 8	December 14

G. Other

Ms. Brown informed the committee that the funding for the LEAD program is free for homeowners, renters, and landlords.

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.

Ronita Jones, Chairman

Gayla Johnson, Staff Liaison