

# THE AFFORDABLE HOUSING LOAN COMMITTEE MEETING

## Minutes

Wednesday, July 14, 2010  
Greenville, North Carolina

### Present:

Alice Brewington  
 R. J. Hemby  
 Brian Becker

Lovella Perkins  
 Latisha Harris  
 Craig Rouse

Melissa Grimes  
 Howard Conner (Alternate)  
 Kandie Smith (City Council Liaison)

### Absent:

Alice Brewington  
 R. J. Hemby  
 Brian Becker

Lovella Perkins  
 Latisha Harris  
 Craig Rouse

Melissa Grimes  
 Howard Conner (Alternate)  
 Kandie Smith (City Council Liaison)

### Staff:

Merrill Flood  
 Sandra Anderson

Gloria Kesler  
 Karen Gilkey

Sylvia Brown  
 Betty Moseley

Thom Moton  
 Virgil Smith, Sr.

## A. Roll Call

Mr. Becker and Mr. Rouse have asked to be excused.

## B. Approval of meeting minutes from June 9, 2010

Motion was made by Mr. Howard Conner and seconded by Ms. Melissa Grimes to approve the meeting minutes from June 9, 2010. Motion carried unanimously.

## C. Old Business

### 1. West Greenville New Homes Sales Update

Ms. Sandra Anderson gave an update on the West Greenville New Homes that are for sale. She stated that 903 Douglas Avenue has a downpayment assistance request on the agenda. Staff anticipates closing on 907 Douglas Avenue in August. 605 Hudson Street has a tentative buyer. 600 Ford Street, 604 Ford Street and 414 Cadillac Street will be going before City Council in August for permission to sign the offer to purchase. There are no buyers or contracts yet for 410 Cadillac Street and 909 Douglas Avenue.

## D. New Business

### 1. Downpayment Assistance Request

#### a. 903 Douglas Avenue

Ms. Sandra Anderson presented the downpayment assistance request for 903 Douglas Avenue. The applicant is requesting \$19,000.00 in DPA, \$1,500.00 in closing costs and \$500.00 for completion of the Homeownership Academy. The value of the property is \$95,000.00.

The applicant has been employed with Pitt County Schools for three years. Her annual income is \$25,880.00. Her AMI is 60.4%. Her ratios are 21.93% on the front and 37.28% on the back. She is a first time homebuyer.

Motion was made by Mr. Conner and seconded by Ms. Grimes to approve the downpayment assistance request for 903 Douglas Avenue in the amounts of \$19,000.00 in DPA, \$1,500.00 in closing costs and \$500.00 for completion for the Homeownership Academy. Motion carried unanimously,

### E. Housing Administrator's Report (Sandra Anderson)

Ms. Anderson stated that staff was hosting the Nonprofit Training Workshop on July 14 & 15 at Pitt Community College. 30 people had pre-registered. Alpha Kappa Alpha Sorority is providing refreshments.

Mr. Conner asked if evaluations of the workshop would be available for the August committee meeting.

Ms. Anderson replied that Training & Development Associates would receive the surveys and compile the data. Once the results are made available, staff will present them to the committee.

Ms. Anderson continued with a report on the Lead Workers Training Workshop. 15 participants have signed up. The training will take place at the Barnes Ebron Taft Building on July 22 & 23.

In June, staff received the John A. Sasso Award for CDBG Week activities. The City was one of five communities to receive the award.

### F. Other

Mr. Virgil Smith introduced the Energy Efficiency Revolving Loan Program. Handouts outlining the EERLP were provided to the committee members.

**How To Apply:**

**Contact:**

**LOW INTEREST LOAN PROGRAM**

**Step 1. Submit Pre-Application**

- Request pre-application or download it from [www.greenvillenc.gov](http://www.greenvillenc.gov)
- Complete the pre-application and return it to the Housing Division of the City of Greenville
- Upon receipt of the completed pre-application your name will be placed on the Energy Efficiency Waiting List.

**Step 2. Complete Required Documents**

Upon request, you must submit eligibility documentation including, but not limited to the following:

- Verification of household income.
- Proof of homeownership.
- Proof of property insurance.

For further information, please contact:

Community Development Department  
Housing Division

**Energy Efficiency Revolving Loan Program**

Helping homeowners reduce their household energy consumption.

P.O. Box 7207  
Greenville, NC 27835-7207  
[www.greenvillenc.gov](http://www.greenvillenc.gov)  
(252) 329-4481

CITY OF GREENVILLE  
COMMUNITY DEVELOPMENT DEPARTMENT  
HOUSING DIVISION

PROGRAM OVERVIEW	ELIGIBILITY REQUIREMENTS	OTHER CONDITIONS AND EXCEPTIONS																																																																																																																																																																																																																																																															
<p><b>Goal:</b></p> <p>To provide qualified homeowners with funds for energy efficiency improvements and upgrades.</p> <p><b>Source of funds:</b></p> <p>U.S. Department of Energy Efficiency and Conservation Block Grant.</p> <p><b>Program Description:</b></p> <p>Term: 5-10 Years Interest Rate: 3% Fixed</p> <p><b>Repayment:</b></p> <p>Monthly payment, due on the first of each month.</p> <p><b>Loan Amount:</b></p> <p>Up to \$25,000.00 for qualified households.</p> <p><b>Qualifying Income:</b></p> <p>80-120% AMI (annual median income) for the applicable household size.</p>	<p><b>Eligible Properties:</b></p> <ul style="list-style-type: none"> <li>Property must be located in the City of Greenville city limits.</li> <li>Property must be presently owner occupied as primary residence.</li> <li>Property must be inspected and found to be in need of an Energy Efficiency upgrade.</li> <li>Property must not be located within the right-of-way of foreseeable future projects or in a flood zone.</li> <li>One current primary mortgage only.</li> </ul>	<p><b>Ownership:</b></p> <p>The property owner(s) must have clear title to the property. In case of heir property we must have the names and addresses for all heirs. Life Estates are not eligible.</p> <p><b>Credit:</b></p> <p>The owner(s) must be current on all mortgages and taxes, and not have collections, liens or judgments from IRS, State or North Carolina, Pitt County or the City of Greenville.</p> <p><b>Primary Residence:</b></p> <p>The property must be occupied by the owner for the life of the Deed of Trust. Failure to do so will be a violation of the program agreement.</p> <p><b>Insurance:</b></p> <p>The property must be properly insured prior to and during the life of the Deed of Trust.</p>																																																																																																																																																																																																																																																															
	<p><b>CITY OF GREENVILLE DEEDS LIBRARY 2010</b></p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">Max Income Grant (GUC)</th> <th colspan="2">Max Income CRMS REPAIR PROJECTS</th> <th>Median Income</th> <th>Max Income Energy Efficiency Retaining Incentive</th> </tr> <tr> <th>Household Size</th> <th>10%</th> <th>5%</th> <th>10%</th> <th>5%</th> <th>50%</th> <th>100%</th> <th>120%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>13,250</td> <td>18,750</td> <td>22,500</td> <td>25,250</td> <td>19,885</td> <td>33,750</td> <td>40,500</td> </tr> <tr> <td>2</td> <td>17,000</td> <td>24,000</td> <td>27,750</td> <td>31,000</td> <td>24,750</td> <td>45,000</td> <td>54,000</td> </tr> <tr> <td>3</td> <td>24,000</td> <td>34,000</td> <td>39,500</td> <td>43,750</td> <td>38,330</td> <td>63,750</td> <td>76,500</td> </tr> <tr> <td>4</td> <td>30,000</td> <td>42,000</td> <td>49,000</td> <td>53,000</td> <td>48,100</td> <td>79,500</td> <td>95,250</td> </tr> <tr> <td>5</td> <td>35,000</td> 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The EERLP is a partnership between the Housing Division and Public Works.

Interested person will be placed on a waiting list, with priority given to elderly and structures requiring the most assistance.

Two energy audits will be done by GUC on the home; one before and one after the completion of work.

Housing Rehabilitation Specialist will prepare the work write ups.

The bid must be approved by the homeowner and housing staff. The Director of Community Development will approve the Contractor.

Eligible bids must be within 15% of the cost estimate.

This program is city wide not just targeted areas.

Mr. RJ Hemby asked if the bid process could be opened for Contractors that are not General Contractors thereby creating jobs and allowing minorities to participate.

Mr. Smith stated that the guidelines are state mandated and therefore must be a licensed General Contractors.

Mr. Conner stated that the brochure showed the maximum as \$25,000.00 but the report given stated \$20,000.00 as the maximum and wanted to know which one is correct.

Mr. Smith replied that all jobs over \$20,000.00 will go through an approval process.

Mr. Hemby stated that media sources such as TV, radio, newspapers, and churches should be used to get the information out concerning the new program.

Mr. Conner asked if the information could be included in the GUC bills.

Mr. Smith stated that GUC employees will assist with distribution of the flyers.

Ms. Lovella Perkins asked if this will be an ongoing program.

Mr. Smith stated that since it is a revolving loan then we are hoping it does continue.

Mr., Hemby asked if the program was being handled solely by Housing or if other departments were assisting in the administration of it.

Mr. Smith replied that this program would be handled by team effort with current staff.

Mr. Conner asked if this program was based upon City Council approval or if it was state funded.

Ms. Anderson replied that it was Stimulus Funding received by the Public Works Department.

Mr. Conner asked if mobile homes were excluded from this program.

Ms. Anderson replied yes.

Ms. Perkins asked if there would be a public meeting for residents to express interest in the program.

Ms. Anderson stated that staff would consider a public meeting. In addition, notices have been printed in the Daily Reflector, Minority Voice and Daily Drum. Interested parties may contact Ms. Sylvia Brown for more information.

## **G Adjournment**

Motion was made by Mr. Conner and seconded by Ms. Grimes to adjourn the meeting.  
Motion carried unanimously.

Signature on file  
Alice F. Brewington, Chairman

Signature on file  
Sandra W. Anderson, Staff Liaison