

THE AFFORDABLE HOUSING LOAN COMMITTEE MEETING
Wednesday, October 8, 2008 Minutes
Greenville, North Carolina

Present: Brian Becker Faye Brewington Leslie Cox Lovella Perkins Dallas Taylor
 R. J. Hemby Melissa Grimes Howard Conner (Alternate) Rose Glover (City Council Liaison)

Absent: Brian Becker Faye Brewington Leslie Cox Lovella Perkins Dallas Taylor
 R. J. Hemby Melissa Grimes Howard Conner (Alternate) Rose Glover (City Council Liaison)

Staff: Sandra Anderson Gloria Kesler Karen Gilkey Pauline High Betty Moseley Merrill Flood

A. Roll Call 3:00 PM

B. Old Business

- **Review of Meeting Minutes from September 10, 2008**

Motion was made by Mr. Leslie Cox and seconded by Ms. Melissa Grimes to approve the minutes from the September 10, 2008 meeting as presented. Motion carried unanimously.

- **Habitat for Humanity (Pauline High)**

Ms. Pauline High reported that the Habitat for Humanity has requested an amendment to their current award. Mr. Buddy Holt has requested that \$5,000.00 be allowed as down payment assistance for 620 Ford Street. The homeowner is ready to build a house now. The remaining money will be used as originally planned.

A motion to approve Habitat for Humanity to use \$5000.00 as down payment assistance as recommended by staff and to provide a detailed budget outline of how the remaining money will be spent made by Mr. Cox and seconded by Ms. Brewington. However, the AHLC decided to table the \$11,154.00 until a detailed budget outline is received. Ms. High was instructed to contact HFH to submit a detailed plan for expending remaining funds. In addition, Ms. Anderson made the committee aware of the Family Violence Program situation in regard to their Family Center. The family center is facing possibly closing if funds are not found by December 2008. Ms. High will ask Family Violence Center / New Directions to complete an application for consideration. Motion carried unanimously.

In addition, Habitat for Humanity will return the award of \$25,000.00 for 2008 – 2009 due to inability to expend current year allotment.

Motion to approve the return of 2008 – 2009 funds was made by Mr. Cox and seconded by Ms. Brewington. Motion carried unanimously.

- **Metropolitan Housing & CDC – 602 Contentnea Street (Gloria Kesler)**

Ms. Gloria Kesler stated that the construction of 602 Contentnea Street is complete and the owner has already moved in. Lenders are requesting 5% down of owners own money. Owner does have the funds; however paying the 5% down will exhaust their reserve. FHA has new guidelines concerning Downpayment. FHA will require a PMI if assistance is used to meet the Downpayment. This will increase the interest rate. Efforts are being made to assist the homeowner with the Downpayment.

- **Homes for Sale Result (Gloria Kesler)**

Ms. Kesler reported that no bid packages were received for the homes for sale. Many of the potential buyers had a problem with the 5% Downpayment requirement.

- **Don & Mary Lancaster Acquisitions (Karen Gilkey)**

Ms. Karen Gilkey informed the committee that the closing for the Lancaster Acquisitions are slated to be complete by the end of October.

- **Subrecipient Workshops (Pauline High)**

Ms. High reported that the Subrecipient Workshop for the 2009 – 2010 subrecipient funding will be October 16th at 1:00 – 3:00 and 6:00 – 8:00 in city hall, third floor conference room. So far, we have had a great response for both sessions.

Ms. High stated that all those who responded for the Subrecipient workshop in September did attend. Applications for funding are due by October 27th at 12:00. Those organizations that submit a bid will make a presentation to the AHLC during the November meeting.

C. New Business

- **Lease / Purchase Option (Sandra Anderson)**

Ms. Sandra Anderson stated that since there were no buyers for the new homes, the, Greenville Housing Development Corporation, the non-profit of the Greenville Housing Authority and the City of Greenville have been discussing a lease purchase option. To do this they would need to be certified as CHDO. The details are still being discussed.

The lease purchase option would allow four potential buyers to lease the house for a maximum of 24 months. A portion of the lease will be held in escrow for maintenance and the downpayment. After two years, the buyers should be ready to purchase the house.

Currently the Greenville Housing Authority has no incentives to bring potential buyers for the houses. We are considering offering them a finder's fee. Merrill and Dave Holec are working on an agreement.

D. Housing Administrator's Report (Sandra Anderson)

Ms. Betty Moseley stated that Housing will begin submitting all AHLC documents via e-mail beginning in January 2009. A form is available for the members to submit valid e-mail addresses.

Ms. Anderson stated that members may e-mail RSVP's to the meetings to Ms. Moseley. If a member does not have access to e-mail, a hard copy can still be mailed.

Ms. Anderson advised the committee that she will be the staff liaison beginning in October.

Ms. Anderson continued her report with information about the Project Homeless Connection, a national program that distributes free clothing, food and information to homeless people. This will be held in April 2009. The program is designed to allow agencies to work under one umbrella.

The point in time count will be in January 2009. This is where we will be counting homeless individuals in the area.

On December 2nd at 5:30 PM the 10-year Plan to End Chronic Homeless will be unveiled in the Willis Building at ECU.

The final Homeownership workshop *Year Round Energy Saving Tips / Home Maintenance 101* will be held November 19th. Our two Rehab Specialists, Mike and Virgil, will be pairing with Andy Yakim with GUC to teach this workshop.

The annual report is ready for this year and has been distributed.

E. Other

Mr. Dallas Taylor informed the committee of the Brownfield meeting he attended. This is a \$200,000.00 grant that has been awarded to the city for the West Greenville area and the old tobacco warehouse area. This committee will affect development and recognize environmental conditions in that area. This pro-active effort will take about 2 – 3 years. Landowners are concerned about EPA and government involvement, and what it means to them. However the goal of the committee is to revitalize these areas of the city, commercially develop the area and improve environmental conditions. This committee will not determine if adverse environmental conditions exist, but just identify if such conditions possibly exists. EPA will recommend clean up but enforce clean up. Landowners can receive assistance doing the clean up. We can setup a presentation by Carl Rees, if needed. A community event will be held to inform citizens.

Ms. Rose Glover stated that National League of Cities; cities are have set aside a \$100,000.00 grant for testing and clean-up. The city can request money as project progresses. The State of NC does have a reimbursement program. Underground tanks are an environmental concern in this area.

F. Adjournment

Motion to adjourn was stated. Motion carried unanimously.

Signature on file

Dallas Taylor, Chair

Signature on file

Sandra Anderson, Staff Liaison