

THE AFFORDABLE HOUSING LOAN COMMITTEE MEETING

Wednesday, November 19, 2008 Minutes

Greenville, North Carolina

Present:

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

Absent:

Brian Becker Alice F. 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
 Linda Mims

A. Roll Call 3:00 PM

B. Old Business

- **Review of Meeting Minutes from October 8, 2008**

Motion was made by Ms. Melissa Grimes and seconded by Ms. Alice Brewington to approve the minutes from the October 8, 2008 meeting as presented. Motion carried unanimously.

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

Habitat for Humanity has requested to return of \$11,145.46 in unused funding.

Motion to approve the return of \$11,145.46 from Habitat for Humanity was made by Ms. Lovella Perkins and seconded by Ms. Grimes. The Motion carried unanimously.

- **Family Violence Program (Pauline High)**

The Family Violence Program for the 2007-2008 funding year had requested \$12,500.00 for the installation of an electronic gate. After completion of the electronic gate installation there remains \$4505.56 of funding. They are requesting to use this money to repair floors and bathrooms. An estimate for the repairs is \$1,100.00.

Motion to approve the request to use the balance of \$4505.56 for repairs by the Family Violence Program pending receipt of estimates for repairs was made by Ms. Brewington and seconded by Ms. Grimes. The Motion carried unanimously.

- **Greenville Housing Development Corporation – Housing Counseling Funding Presentation**

The Greenville Housing Development Corporation, the non-profit entity of the Greenville Housing Authority, did submit application for \$24,500.00 to provide housing counseling services. The GHDC is a HUD certified housing counseling agency. The organization was recently certified to provide reverse mortgage counseling. The agency did provide all required documentation.

With the funding requested, the organization plans to provide:

- 30 income eligible first time home buyers, with pre-purchase counseling
- 20 income eligible first time home buyers, with home buyer education
- Mortgage counseling to 8 income eligible first time home buyers in the 45 Block area
- Post-purchase counseling to 20 first time home buyers

Mr. Michael Best, Deputy Executive Director of the GHA, and Ms. Beverly Hines, Director of Neighborhood Services were representing the Greenville Housing Development Corporation. Mr. Best presented a power point presentation.

Ms. Grimes asked Mr. Best to please explain the term reverse mortgage.

Mr. Best replied that reverse mortgage happens when a homeowner 62 years of age or older has built up equity in a home and then enters into an agreement where they place a lien against the home and they get paid a monthly check.

Ms. Glover asked what happens to that person's property after they have received a reverse mortgage. Who essentially becomes the owner of the property?

Mr. Best explained typically the beneficiaries have the option to repay the amount due on the loan themselves or to sell the house and pay with the proceeds. The loan is not transferable.

Ms. Glover asked who the GHDC was working with when counseling homeowners.

Mr. Best answered that they are working under the guidance of the North Carolina Housing Finance Agency.

Mr. R.J. Hemby asked if the same employee will counsel the first time home owner and the reverse mortgage clients.

Mr. Best replied yes, that the employees will perform multiple tasks.

Ms. Sandra Anderson asked how the GHDC planned to outreach for the first time home buyers.

Mr. Best answered that they currently work with over 1500 families, with another 1100 on their waiting list. So with that client load, newspaper advertising and other media they will not be limited to public housing.

Mr. Hemby asked what the timeline was for completing the objectives and writing a check for the \$24,500.00.

Ms. Anderson replied that the four activities will be divided into stages and a budget will be devised based on a 12 month period.

- **Family Violence Program Presentation**

Ms. Anderson made the committee aware of the Family Violence Program situation in regard to their Family Center. The family center is facing possible closure if funding is not found by December 2008.

Representing the FVP was Diana Lucas, Executive Director of the Family Violence Program of Pitt County, and Catonia Pitt, Manager and Coordinator.

Ms. Lucas and Ms. Pitt explained the purpose and function of the FVP. Ms. Pitt gave an historical overview of the FVP.

Mr. Hemby asked if there was a security or law enforcement officer on hand in case of problems.

Ms. Lucas replied that a City of Greenville Police officer did come to the center during high risk exchanges or visitations.

Ms. Anderson inquired about the amount of funding they were requesting.

Ms. Lucas answered that they need \$25,000.00 to remain open.

Mr. Hemby asked what will happen if the requested funding was not received.

Ms. Lucas replied that the Family Center will close December 31, 2008.

Motion was made by Mr. Hemby to allow funding as presented in the amount of \$25,000.00 to the Family Violence Program based on receiving proper documentation of need and seconded by Ms.

Grimes. Motion carried unanimously. Proper documentation was clarified by Mr. Taylor as being documents outlining their proposed operating budget for next fiscal year, other agencies they have made funding applications and the amounts.

Motion was made by Ms. Grimes to allow funding in the amount of \$25,000.00 to GHDC based on monthly reporting of the approved four activities to the committee and seconded by Ms. Perkins. Motion carried unanimously.

C. New Business

- **Annie Bell Taft Boyd Property (Karen Gilkey)**

Ms. Karen Gilkey presented to the committee the request to acquire the property at 1007 Ward Street owned by Annie Bell Taft Boyd. This property has been vacant for at least three years and is boarded up. A playground area is being proposed for this site. The appraised value is \$12,000.00. The tax value is \$19,319.00. Homeowner did request an appraisal.

Motion made by Ms. Perkins to accept the proposal as recommended and seconded by Ms. Brewington. Motion carried unanimously.

D. Housing Administrator's Report (Sandra Anderson)

No report.

E. Other

Mr. Hemby requested that the full scope of the committee's duties be reported at the next AHLC meeting. In addition, a full description of what types or kinds of documentation committee members are privy to needs to be disclosed.

Mr. Taylor also expressed concern about the fact that the committee did not receive backup information for agenda items. He stated that he was very disappointed in staff's preparation.

F. Adjournment

Motion to adjourn was stated. Motion carried unanimously.

Signature on file

Dallas Taylor, Chair

Signature on file

Sandra Anderson, Staff Liaison