

**DRAFT OF MINUTES PROPOSED FOR ADOPTION
THE AFFORDABLE HOUSING LOAN COMMITTEE
Virtual Meeting Minutes
Wednesday, June 10, 2020
Greenville, North Carolina**

Present:

☒ Jack Brock
☐ Vacant
☐ Derick Cherry

☒ Anne Fisher
☒ Kevin Fuell
☒ Ronita Jones

☐ Walt Kitchin
☒ Deborah Spencer

Absent

☐ Jack Brock
☐ Vacant
☒ Derick Cherry

☐ Anne Fisher
☐ Kevin Fuell
☐ Ronita Jones

☒ Walt Kitchin
☐ Deborah Spencer

Staff:

☐ Thomas Barnett
☒ Tiana Berryman
☒ Sylvia Brown
☒ Phoenix Hinson

☐ Monica Daniels (City Council Liaison)
☒ Christine Wallace
☐ Gayla Johnson

A. Roll Call

B. Approval of Amended Agenda

Motion was made by Mr. Brock and seconded by Ms. Fisher to approve the amended agenda.
Motion carried unanimously.

C. Approval of meeting minutes from May 12, 2020

Motion was made by Mr. Brock and seconded by Ms. Fisher to approve the meeting minutes.
Motion carried unanimously.

D. Old Business

None

E. New Business

1. Down Payment Assistance

a. 809 Bancroft Avenue

Ms. Hinson informed the committee about the house on 809 Bancroft Avenue stating that the house is a CHDO home. The gentleman purchasing the house has been a lease purchase for the last 8-months. The house has a sales price of \$121,000 and has the appraised value of \$121,000. The grant will be provided through the City of Greenville 20% HOME grant with the loan amount of \$20,000. The loan will be forgiven 1/15 a year over 15-year recapture period. In conjunction with the HOME funds, Mr. Williams has been approved for down payment

assistance from NCHF (North Carolina Housing Finance) in the amount of \$25,000. The loan amount to purchase the house reduces to \$90,000 which makes it more affordable.

Mr. Williams is a household of one (1). The program requires that a citizen(s) be 80% or under of area medium and Mr. Williams income comes in at 59.92%. Mr. Williams is a first time homebuyer. HUD requires that a citizen(s) be a first time homebuyer which means that you have not owned a property in the last three years. Mr. Williams has completed the Homeownership Workshop and his mortgage has been approved by Truist Bank formerly BB&T.

Staff is requesting approval of the loan in the amount of \$20,000.

Mr. Fuell asked for clarification of Mr. Williams asking for \$20,000 from the City after being approved for \$25,000 through NC Housing Finance.

Ms. Hinson informed the committee that NC Housing Finance does 20% with a cap of \$30,000 and the City does 20% with a cap of \$20,000. The funds are based on the sales price of the house which brings it to \$125,000. The City of Greenville has partnered with NC Housing Finance to make the properties affordable for families that are low income.

Ms. Jones stated that she does not recall approving a request where the person actually leased the home for a number of months before they became a homebuyer.

Ms. Hinson stated that the CHDO programs have three (3) options, they can lease, sell or rent. The option was to lease and then try to move the citizen into homeownership. Staff has worked with Mr. Williams for over a year to get him to this point. He is one of our success stories.

Motion was made by Ms. Spencer and seconded by Ms. Fisher to approve the loan in the amount of \$20,000. Motion carried unanimously.

2. Request for Reallocation of Funds

a. Martin-Pitt Partnership for Children, Inc.

Ms. Brown informed the committee that Ms. Evans was present to answer questions. Ms. Brown stated that Martin-Pitt Partnership for Children, Inc. was awarded \$19,995. Their agreement started on July 2, 2019 and is due to expire July 1, 2020. They are requesting to move a total of \$2,900 from three (3) line items (Travel, Printing and Trainers) and moving it to the Education Materials line item.

Ms. Brown displayed a diagram for the committee to view that indicates the following line items and the amounts to be moved to the Education Materials line item.

Travel - \$1,000

Printing - \$1,000

Trainers (Group) - \$900

Total: \$2900

Ms. Brown informed the committee that the organization will not receive any additional funding. Therefore, the total amount will not change. They are just rearranging how the funds will be distributed throughout their line items.

Staff recommends that the committee approve this request from Martin-Pitt Partnership for Children, Inc. to reallocate \$2,900.00 from the three (3) line items (Travel, Printing and Trainers) to their Education Materials line item in an effort to expend all remaining funds.

Motion was made by Mr. Brock and seconded by Mr. Fuell to approve staff recommendation for Martin-Pitt Partnership for Children, Inc. to reallocate \$2,900.00 from the three (3) line items (Travel, Printing and Trainers) to their Education Materials line item in an effort to expend all remaining funds. Motion carried unanimously.

3. Request for Agreement Extensions

- a. Center for Family Violence Prevention**
- b. Pitt County Council on Aging**
- c. Martin-Pitt Partnership for Children, Inc.**

Ms. Brown informed the committee that as a result of the interruption of services brought on by the COVID-19 pandemic as well as State and Local Stay At Home Orders, the following Sub-recipients are requesting an extension of their 2019 agreements:

- Center for Family Violence Prevention
- Pitt County Council on Aging
- Martin-Pitt Partnership for Children, Inc.

Ms. Laura Coleman from Center for Family Violence Prevention was present to answer questions. Ms. Sharon Elliott from Pitt County Council on Aging was present to answer questions and Ms. Evans from Martin-Pitt Partnership for Children, Inc. was present to answer questions.

Ms. Brown informed the committee that she is doing it this way because all three (3) organizations have the same agreement time period from July 2, 2019 – July 1, 2020. Therefore, instead of breaking them down one-by-one, staff chose to do them all together since they are all asking for the same thing which is an extension to October 1, 2020. The maximum amount of time that staff would recommend an extension is three (3) months. Due to COVID-19 and the Stay At Home Orders, the organizations were unable to provide service as normal. With the approval of staff recommendation, this would allow them time to expend their funds.

Ms. Elliott asked if she can ask a question now or should she wait for the committee to vote prior to her asking a question.

Ms. Brown asked her if the question pertained to the request or if it was a general question. Ms. Elliott stated that her question has to do with what they have the grant funds for which is for home assessments. She stated that currently it has been hard to do the home assessments which is why they are asking for the extension. She informed the committee that a lot of people are scared

to have the workers in the home. Ms. Elliott stated that another item they thought about and wasn't sure about was if the client now with the extension giving them more time to spend the money, if the client does not want the workers to come into their home to do the Falls Home Safety Assessment, could they complete the assessment on the phone and have them inform the organization about their areas of the home that they are afraid of? Also, can they do the Falls Prevention Education over the phone and mail them the information instead of doing home visits if they do not want them in the home?

Ms. Brown informed Ms. Elliott that the question might be for staff and can be discussed later this week.

Ms. Elliott agreed.

Staff recommends that the committee approve requests for our sub-recipients Center for Family Violence Prevention, Pitt County Council on Aging and Martin-Pitt Partnership for Children, Inc. to extend their 2019 agreements by three (3) months, ending October 1, 2020.

Motion was made by Mr. Fuell and seconded by Mr. Brock to approve staff recommendation for our sub-recipients Center for Family Violence Prevention, Pitt County Council on Aging and Martin-Pitt Partnership for Children, Inc. to extend their 2019 agreements by three (3) months, ending October 1, 2020. Motion carried unanimously.

Ms. Jones stated that because of COVID-19 no one knows what will happen if another wave comes through. However, if the sub-recipients need to make adjustments, staff will come before the committee and discuss it.

Ms. Brown agreed.

F. Staff Report

Welcome Back to Ms. Berryman

Homeownership Workshop
(252) 329-4056

Ms. Brown informed the committee that June is National Healthy Homes Month. Ms. Brown displayed the flier on the display screen for the committee. Ms. Brown informed the committee that Healthy Homes is a supplement to the City's Lead Hazard Control program. Healthy Homes allows staff to stretch beyond the lead component. In order to use Healthy Homes, the housing unit must have tested positive for lead. Therefore, staff has to use lead funds in order to use the Healthy Homes funds. Healthy Homes funds cannot be used as a standalone. The eight (8) principles of a healthy home includes:

1. Keep your home dry
2. Keep it clean
3. Keep it safe

4. Keep it well ventilated
5. Keep it pest-free
6. Keep it contaminate free
7. Keep it well maintained
8. Keep it temperature controlled

Ms. Brown informed the committee that these eight (8) items are what the rehab specialist look for when assessing homes in addition to some of the building and construction assessments that they are authorized to make improvements on. Ms. Brown mentioned that there are 24 or more additional items that staff can look at. However, staff does not look at all of them they may only look at 6 or 7 of them.

Ms. Brown stated that staff is getting the word out about the City's Healthy Homes funding and how the citizens of Greenville can make their homes more healthy. Staff can assist the low-to-moderate income households in Greenville. Ms. Brown asked the committee if they would like to spread the word on our LEAD program and Healthy Homes during this National Healthy Homes Month because staff has a short amount of time to expend the funds. The funds do not roll over. Therefore, staff has to spend the funds within a period of time.

Mr. Brock asked that for the rehabs that staff provide, what kind of remediation do you all do? Do you do any for lead and asbestos as well?

Ms. Brown stated that right now, we do not test for asbestos. If our rehab specialist are going into a home and suspect asbestos is present, we would reach out to the proper officials to have it tested. We would not be able to disturb it until we determine that it is something we can do or an outside entity would have to come in and abate the asbestos and then we go in and complete the rehab. Radon is actually another area that HUD allows us to consider. However, it is not an area that we are focusing on as far as the City of Greenville is concerned. There are City's throughout the country that do test for Radon and other chemical things that make a home unhealthy.

Ms. Jones thanked Ms. Brown for sharing the eight (8) principles of a healthy home.

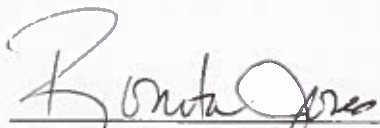
Next meeting for AHLC
July 8, 2020

Ms. Brown took a moment to share our deepest sympathy for the loss of a City of Greenville Fire Rescue employee. Ms. Brown stated that she recalls yesterday when they found his body and brought him through downtown, Mrs. Brown mentioned to Ms. Ann that we did not know him but he was still family.

H. Other

I. Adjournment

Motion was made by Ms. Fisher and seconded by Mr. Brock to adjourn the AHLC meeting.
Motion carried unanimously.



Ronita Jones, Chairman



Sylvia D. Brown, Staff Liaison