DRAFT OF MINUTES PROPOSED FOR ADOPTION THE AFFORDABLE HOUSING LOAN COMMITTEE Virtual Meeting Minutes Wednesday, February 10, 2021 Greenville, North Carolina

Present: ☑ Jack Brock ☑ Derick Cherry ☑ Anne Fisher ☑ Kevin Fuell	 Ronita Jones Walt Kitchin Deborah Spencer Kevin Howard 	Martin TanskiJudy Wagner
Absent ☐ Jack Brock ☑ Derick Cherry ☐ Anne Fisher ☐ Kevin Fuell	 Ronita Jones Walt Kitchin Deborah Spencer Kevin Howard 	Martin TanskiJudy Wagner
<u>Staff:</u> □ Thomas Barnett ☑ Tiana Berryman ☑ Sylvia Brown	 Phoenix Hinson Gayla Johnson Christine Wallace 	Monica Daniels (City Council Liaison)

A. Roll Call

Ms. Jones called for a roll call. Ms. Wallace did the roll call. Ms. Jones welcomed three (3) new committee members to the AHLC (Mr. Kevin Howard, Martin Tanski and Judy Wagner).

B. Approval of Amended Agenda

Ms. Jones called for a motion and a roll call. Motion was made by Mr. Brock and seconded by Mr. Kitchin to approve the amended agenda. Ms. Wallace did the roll call. Motion carried unanimously.

C. Approval of meeting minutes from December 9, 2020

Ms. Jones called for a motion. Motion was made by Ms. Fisher and seconded by Mr. Brock 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. Sub-recipient Funding Request Presentations (CDBG 2021)

Ms. Johnson informed the committee that there are six (6) non-profits giving their presentations for the CDBG 2021 fiscal year. Each non-profit has a total of 10 minutes to give their presentation. Ms. Wallace will track time and notify presenters when they have 2 minutes remaining. At the following meeting, staff and committee members will make their

recommendations on funding request. Ms. Johnson advised the committee to wait until after the presentations to ask any questions.

a. Martin-Pitt Partnership for Children, Inc.

Martin-Pitt Partnership for Children, Inc., is requesting \$10,000 for their program Parents as Teachers (PAT) which will target families with children 0-5 years old to reduce the number of abuse and neglect cases. They are located at various homes in Greenville.

Martin-Pitt Partnership for Children, Inc., was represented by Amanda Parmelee, Community Outreach Director and Dorian Evans. Ms. Parmelee informed the committee of their mission to make meaningful and measurable investments in young children to enable them to achieve their fullest potential. Their vision for Martin-Pitt Counties is for a bright future for every child in our community. Ms. Parmelee explained their non-profit agency and their funding of programs in quality early child care and learning, assistance finding child care services, parent and family support, health care, child care provider training, and early literacy during the first 2,000 days of a child's life. Ms. Parmelee presented a slide that highlights the importance of early childhood education. Without a high quality early education, at-risk children are 25% more likely to drop out of high school, 40% more likely to become a teen parent, and, 60% more likely to never attend college. Ms. Parmelee also highlighted that at-risk children are 50% more likely to be placed in special education classes and 70% more likely to be arrested for a violent crime. Ms. Parmelee explained why early childhood education is important. She stated that children in lowincome neighborhoods have one (1) book for every three hundred (300) children where as children in middle-income neighborhoods have thirteen (13) books for every one child. Ms. Parmelee displayed a video that explains their Parents as Teachers (PAT) program.

Ms. Wagner asked how do families become enrolled and how do you select those students you will have home visits with?

Ms. Evans replied that typically they are based on referral. They normally receive referrals through word of mouth. However, they do occasionally receive referrals from DSS (Department of Social Services) and the hospital. They serve their families based on risk factors and high needs.

Ms. Wagner asked, how do they get the word out to the community?

Ms. Evans stated that it is through word of mouth. Amanda is the Outreach Director and promotes the program through Facebook and all social media avenues.

b. Greenville Community Shelter, Inc. (DBA Community Crossroads Center)

Greenville Community Shelter, Inc. (DBA Community Crossroads Center) is requesting \$14,034 for their program Assessments/VI-SPDAT and will address the needs of the homeless population in the City of Greenville. They are located at 207 Manhattan Avenue.

Community Crossroads Center was represented by Mr. Ken Becker, Executive Director. Mr. Becker informed the committee that Community Crossroads Center has been in existence since 1988. The shelter is a night-only shelter and provides two (2) meals each day as well as a bagged lunch when citizens leave. Mr. Becker explained the HEARTH ACT (Homeless Emergency Assistance and Rapid Transition to Housing) was established in 2009. It was enacted to aid

people who are experiencing homelessness. As part of that legislation, HUD instituted a coordinated entry process of which each continuum of care in each state must be created in each geographical area of the COC (Continuum of Care) must have a coordinated entry process. Community Crossroads Center being the only homeless shelter in the City of Greenville, functions as a gateway into the coordinated entry process and accesses the individuals that enter the system. Mr. Becker explained that a complete psycho-social assessment and the VI-SPDAT are used to determine the vulnerability and need of each person entering the COC. In order to comply with the HEARTH ACT, HUD and North Carolina Balance of State, the assessment must be completed by each person on or about the 14th day of entry into the Community Crossroads Center. The emergency case manager completes the psycho-social assessment and VI-SPDAT. The administrative assistant aids the case manager by scheduling appointments and following up with each resident. This allows each person entering the program a score and ranking that can be used and is required by HUD and the Balance of State to determine priority ranking for housing programs. Mr. Becker stated that the scores and rankings will be utilized by Community Crossroads, the Housing Stabilization Committee and the Continuum Care Regional Committee. Assessments and VI-SPDAT are required to be entered into the Balance of State Homeless Management Information System that adds more time to their process. Last year, during the pandemic, they were forced to reduce occupancy limits to aid social distancing. However, they still served 341 unduplicated residence including twenty (20) different families and twenty four (24) children. They are expected to house more this year than the previous year due to COVID-19 when they served 641 unduplicated residents.

Mr. Becker explained the term VI-SPDAT. VI-SPDAT is a natural tool used comprised of two separate tools. It has the vulnerability index (VI) is a street outreach tool currently in use by 100 communities. The VI helps determine the chronicity and medical vulnerability of homeless individuals. The service prioritization decision assistance tool (SPDAT) is an intake in case management tool based on a wide body of social science research and extensive field testing, the tool helps service providers allocate resources in a logical, targeted way. The average community currently allocates housing resources on a first come first serve basis. Individuals and families take their place at the bottom of an endless waiting list, and regardless of their chronic chronicity, medical vulnerability or ability to address their own housing instability, use of the assessment and VI-SPDAT will allow our community to better serve the homeless population in a tested best practice model. It is estimated that approximately 360 unduplicated people will be served by this project. A unit of service would be considered an assessment tool and the VI-SPDAT is accomplished in an unduplicated manner. There are two (2) goals that will be obtained by this project. The first is the mandate that was set forth by HUD and Balance of State would be met. The second is by using the assessment in the VI-SPDAT they will have more consistent factual data that will continue to be used to help allocate resources.

There were no questions.

c. Habitat for Humanity of Pitt County

Habitat for Humanity is requesting \$32,500 for their program Home Building for Low Income Families which will provide an affordable home to a needy family. They are located in West Greenville.

Habitat for Humanity was represented by Scott Johnson, Executive Director. Mr. Johnson informed the committee about their non-profit organization stating that their one (1) mission is making sure everyone has a decent place to live. Since their founding, Habitat for Humanity has helped more than 29 million people build or improve the place they call home. In fiscal year 2019, they helped more than 7 million people, and an additional 2.3 million people gain the potential to improve their living conditions through training and advocacy. Habitat for Humanity was founded in 1976 by Millard Fuller. In 1991 the Habit for Humanity of Pitt County was established and has built 80 houses in Pitt County for responsible, deserving families. Mr. Johnson displayed a picture of a house build in 2017 by Habitat for Humanity of Pitt County. Mr. Johnson explained that 1 in 6 U.S low-income households spend half or more of their income on housing. Because of this families have to weigh out home costs vs. health care, education, nutrition and transportation. Habitat for Humanity of Pitt County goad is to work to ensure that no partnering family has to spend more than 30% of their paycheck to cover the cost of their home. The partnership plan with the City of Greenville and the CDBG (Community Development Block Grant) is to accomplish this goal with another family during 2021-2022. The project is to build another home. The plan is to build an affordable new home in Greenville for a low income family at market value with a zero percent interest loan. The loan periods are typically twenty (20) to twenty five (25) years based on what the family can afford. Based on current building cost, the project would cost \$100,000 or higher and will need \$32,500 or (1/3) to assist with portions of the house cost of construction.

Mr. Johnson informed the committee on the benefits of fully funding (\$32,500). The committee will be making an affordable home a reality. They'll be partnering with a local non-profit organization. They are recognizing that severe economic hardship threatens this potential house from becoming a "home" in 2022. It shows commitment to making an affordable home something we all can afford.

Ms. Jones asked if this was specifically for the Lincoln Park Area or it hasn't been determined yet.

Mr. Johnson replied that it has not been determined yet. They would like for this home to potentially be the last lot on Vanderbilt Lane.

Ms. Fischer stated that she noticed from the last application that the funding request is significantly higher than the two (2) previous cycles. In 2019, Habitat for Humanity of Pitt County requested \$14,150 and in 2020 they requested \$18,000. Why is this much higher?

Mr. Johnson stated that there are two (2) factors to that. The first, is the fact that the City of Greenville has provided less than what was requested. In both cycles, the request was at a higher level, but the committee only gave a portion of it. The commitment full funded. Funding through private resources have been significantly more challenging than in the past. Mr. Johnson also stated that he noticed that the committee has always recognized Habitat for Humanity for having a very close match to what the Affordable Housing Loan Committee mission is. Therefore, the specifics of needs have been more verbally expressed to get as much funding as possible because they cannot dull back the house once it starts.

Ms. Fischer thanked Mr. Johnson and stated that building supplies have sky rocketed and have placed a big effect.

Ms. Wagner asked how are the family selected?

Mr. Johnson replied that there is a process in which a family has to first come to them with interest. The organization do not go into the community to pick and choose what a low income family look like. They are a nationally recognized organization. Once interest has been submitted, the organization looks for basic criteria before going towards an application stand point. The first is they have to have a demonstrated need for decent housing like some type of substandard condition. Example: a leaky house that won't be fixed by a landlord or they could be living in a town that has a significantly high crime rate and they have small children in the home. Secondly, are they willing to partner with the organization to repay this commitment for the house? If those criteria's are met, then a selection process is enable to make sure they have the ability to partner with the organization. Another factor is credit and the ability to repay over a period of time a portion of what the home is going to cost the organization up front. In addition, the organization make sure the citizen is ready budget wise. The citizen must attend a nine (9) session course on budget counseling to make sure they understand the commitment they are getting into. Furthermore, the organization partners with families for life. Many of the families after paying off their mortgage, the organization continues to collect the escrow on the family behalf along with their taxes and homeowner insurance.

d. Boys and Girls Clubs of the Coastal Plain

Boys and Girls Clubs of the Coastal Plain is requesting \$20,000 for their program Club Academy. A Youth Development and academic success program. They are located at 475 W. Belvoir Road and 510 S. Washington Street.

Boys and Girls Clubs of the Coastal Plain was represented by Mr. Jamar Sampson and Ms. Dre Nix. Ms. Nix informed the committee of the mission of the Boys and Girls Clubs of the Coastal Plain. It is to enable all young people, especially those who need us most, to realize their full potential as productive, caring, responsible citizens. Their vision is to ensure every child and teen who walks through the door is both inspired and prepared for the future of their choice. Ms. Nix explained the core values of the Boys and Girls Clubs of the Coastal Plain to include: Integrity, Excellence, Dedication, Unity, and Innovation. Their organizational reach is at:

- 2026 Club members
- 90% free and reduced lunch
- 58% live in single parent households
- 54% male and 46% female
- 49% live in households with income under \$25,000

Ms. Nix explained that these numbers are from 2020 and to take into consideration that their organization closed their doors for seven (7) months last year due to COVID-19. However, they were able to reopen doors in late August and serve over 2,000 members. Ms. Nix displayed a chart used to encourage children in the areas of Club Academy, Career Exploration, Career Preparation, and Career Academy.

The CDBG Goals:

Goal I - is to provide academic enrichment services and activities that enhance the overall academic performance of participants in core content areas of reading, math, and science.

Goal II – to promote interest in and awareness of science, technology, engineering, and mathematics (STEM) to Club members and to provide STEM-related learning opportunities for traditionally underserved groups, including girls and young people of color.

Goal III – to eliminate summer learning loss and COVID-19 in the areas of reading and math. We anticipate 225 members will benefit from Club Academy services in the 2020-2021 year.

Mr. Sampson is the Director for Academic Success. He informed the committee of the changes made to the organization since March 2020 due to COVID-19. During the Summer of 2020, the organization was able to resume programming by a virtual setting utilizing Zoom and Nearpod. Nearpod is funded by CDBG and is an interactive learning platform that allowed staff users to see live responses from their members. Nearpod also allows staff to create lessons for the members to participate in during a live setting or at a later time. Mr. Sampson informed the committee how they were able to reopen doors in August in the Greenville area and the tools utilized to reach the club members.

There were no questions.

e. Center for Family Violence Prevention

Center for Family Violence Prevention is requesting \$26,466.91 for their program Individual Group Crisis Recovery Services that targets adults and children who have experienced domestic violence. They are located at 111 E. Third Street, 755 Johns Hopkins Drive and a confidential shelter.

Center for Family Violence Prevention was represented by Ms. Laura King, Executive Director. Ms. King explained to the committee its mission to break the cycle of domestic violence while enhancing individual self-sufficiency and promoting healthy family relations in the community. The services provided include:

- New Directions Safe House
- Court Services
- Counseling for Adults and Children
- Child Visitation Exchange and Monitored Parental Visits
- Parenting Classes
- Anger Management Therapy
- Youth Outreach
- Community Education
- Abuser Treatment Therapy
- Three (3) Resale Stores

Ms. King informed the committee that during the 2020 calendar year, their agency provided services to 743 domestic violence victims and their children. 225 victims received counseling services, 315 victims received court services and 163 of these were given safe shelters. During COVID-19, the request for services increased significantly by the following:

- Crisis line calls increased 45%
- Requests for court services increased 69%

- Shelter capacity was reduced by 50%
- Many victims were sheltered in hotels when New Directions capacity was exceeded
- Hotels were also used to meet isolation and quarantine guidelines

Ms. King stated the request for funding in the amount of \$26,466.91 will support the following:

- Salary for shelter manager
- Salaries for the adult and children's counselors
- Cost for parenting classes
- Client education
- Case management
- Supplies
- Audit
- Manage grant contract

In closing, Ms. King explained to the committee why their organization depend on CDBG. Domestic violence victims experience an increased risk of death when they leave their abuser. Statistically, a women's chance of being murdered increased 75% when she leaves her abuser. Their shelter not only keeps them safe but gives victims the assistance and tools they need to move forward with safe lives for themselves and their children. The average stay at New Direction is 70 days.

No questions were asked.

f. Koinonia Christian Center Church

Koinonia Christian Center Church is requesting \$30,000 for their program Max Factor Leadership Institute (Max Factor) that targets youth development and mentoring. They are located at CM Eppes Middle School and 1405 SW Greenville Blvd.

Koinonia Christian Center Church was represented by Jermaine Johnson and Shawne Powe. Mr. Johnson is a mentor and explained how they plan on building young boys into young men of excellence. Mr. Johnson explained who they are as an organization. They are the legacy program that was founded by Bishop Rosie O'neal in honor of her grandfather Dr. Maxwell McIllwain. The organization seek to provide African American leadership and mentoring programs to impact the lives of African American boys through consistency, partnership and exposure. The program allows students to enter from 6th grade through 8th grade. Mr. Johnson displayed a slide that outlines the consistency, partnership and exposure of their program.

Consistency

- Since many young black males lack a personal relations with a strong black male figure, we aim to position positive black male mentors into the lives of young black boys on a consistent basis.
- Mentors show up expectedly and unexpectedly
- Mentors commit to our students for their entire middle school journey.

Partnership

• Partnering with families and schools to ensure student success

- CM Eppes Middle School is a Title 1 (100%) school and economically disadvantaged (76.6%)
- Max Factor Students come from low-income housing (75%) and single parent and absent father households (50%).

Exposure Encounters

- After-school sessions- daily sessions, transportation home provided
- Elective sessions-bi-monthly electives during the school day where students are taught leadership and character development
- Trips and Outings experience that provide educational enhancement and exposure that broadens perspectives such as:

Cooking Sessions

- College Tours **Community Service** • Great Wolf Lodge DC Monuments & Museums • Swimming Lessons UniverSoul Circus Broadway Theater
- Etiquette Sessions
- Fishing Lessons
- Chess Lessons

Bi-monthly Electives include, but not limited to:

•	Study Skills	Grooming & Personal Care
•	Leadership	Black History
٠	Honoring Females	CPR/First Aid
٠	Temperament & Anger	Tying Neckties
٠	Brotherhood	Team Building
٠	Public Speaking	Goal Setting & Personal Success
٠	Manly Matters & Manners	Proper Handshake
٠	Image & Self Respect	Personal Greetings

Shawne Powe explained to the committee why funding is needed. The program is 100% free to all participants and there is no costs to students for uniforms, activities, meals, and transportation. Additional funding allows their organization to provide continued opportunities and encounters that students would not normally have the means to experience. Funding will also enable the expansion to serve more students and staff.

Mr. Johnson shared a story of three (3) young men and their success over learning disability, behavior challenges, and socialization challenges.

Ms. Jones asked if they had a retention rate.

Mr. Johnson stated that they do have a retention rate. Since 2013, they only had two (2) students that could not continue to be part of the program.

Ms. Johnson gave an overview of all of the non-profits applying for funding during the 2020-2021 fiscal year totaling \$133,091.

Ms. Jones thanked the non-profits for their presentations.

2. CDBG-CV Funding Request (2021)

Ms. Johnson informed the committee about the CDBG-CV Funding. The CARES Act has made available additional funding through the Community Development Block Grant (CDBG) for activities that directly prepare for, prevent or respond to COVID-19. There are two (2) non-profits presenting for funding requests.

a. Boys and Girls Clubs of the Coastal Plain

Boys and Girls Clubs of the Coastal Plain is requesting \$30,000 for their program Club Academy. A Youth Development and academic success program. The funding will be used for labor, supplies and Club@HomeKitz. Their locations are 475 W. Belvoir Road and 510 S. Washington Street.

Boys and Girls Clubs of the Coastal Plain was represented by Mr. Jamar Sampson. Mr. Sampson informed the committee that staff in their organizations utilizes mask, face shields, and social distancing. A system is in place that allows staff when entering the building to answer preliminary questions in reference to COVID-19. PPE products are utilized to protect the members and staff and funds have been expended to purchase cleaning supplies.

Mr. Sampson explained that the funding request will be utilized for additional costs acquired by COVID-19 and three (3) additional staff members to assist with tutoring, Mr. Sampson shared a story of a club member who was struggling with school and became a success story due to the family utilizing the program.

b. Greenville Community Shelter, Inc. (DBA Community Crossroads Center)

Greenville Community Shelter, Inc. (DBA Community Crossroads Center) is requesting \$2,992 for their program Assessments/VI-SPDAT and will address the needs of the homeless population in the City of Greenville. The funding will be used for labor and supplies. Their location is 207 Manhattan Avenue.

Community Crossroads Center was represented by Mr. Ken Becker, Executive Director. Mr. Becker informed the committee that the funds will be used to complete assessments/VI-SPDAT along with the funding request from CDBG.

Ms. Johnson informed the committee that staff will give their final funding recommendations in the March AHLC meeting.

3. Election of Chair

Ms. Johnson informed the committee that Mr. Kitchin and Mr. Fuell will no longer serve on the committee after today's meeting. Therefore, they are not eligible to be nominated.

Ms. Johnson informed the committee the floor is now open for nominations Ms. Jones was nominated to continue serving as Chair.

Ms. Jones called for a motion. Motion was made by Ms. Fischer and seconded by Mr. Brock to elect Ms. Jones as Chair. Ms. Jones called for a roll call. Ms. Wallace did the roll call.

Roll call to nominate Ms. Jones as Chair:

Jack Brock:	Yay	<u>X</u>	Nay
Derick Cherry	Yay	_	Nay
Anne Fisher	Yay	<u>X</u>	_Nay
🗖 Kevin Fuell	Yay	<u>X</u>	_Nay
🗖 Ronita Jones	Yay_	<u>X</u>	_Nay
🗖 Walt Kitchin	Yay_	<u>X</u>	_Nay
Deborah Spencer	Yay_		_Nay
🗖 Kevin Howard	Yay_		_Nay
🗖 Martin Tanski	Yay	<u>X</u>	_Nay
Judy Wagner	Yay_	<u>X</u>	_Nay

Motion carried unanimously.

Ms. Jones thanked Mr. Fuell and Mr. Kitchin for their service on the committee.

4. Election of Co-Chair

Ms. Johnson informed the committee the floor is now open for nominations. Ms. Fisher was nominated to serve as Co-Chair.

Ms. Jones called for a motion. Motion was made by Mr. Brock and seconded by Ms. Jones to elect Ms. Fisher as Co-Chair. Ms. Jones called for a roll call. Ms. Wallace did the roll call.

Roll call to nominate Ms. Fisher as Co-Chair:

Jack Brock:	Yay	X	_Nay
Derick Cherry	Yay		_Nay
Anne Fisher	Yay	<u>X</u>	_Nay
🗖 Kevin Fuell	Yay	<u>X</u>	_Nay
Ronita Jones	Yay	<u>X</u>	_Nay
🗖 Walt Kitchin	Yay	<u>X</u>	Nay
Deborah Spencer	Yay	_	Nay
Kevin Howard	Yay	_	Nay
🗖 Martin Tanski	Yay	<u>X</u>	Nay
Judy Wagner	Yay	<u>x</u>	Nay

Motion carried unanimously.

F. Staff Report

a. Lead Hazard Control/Healthy Homes Program

Ms. Brown reminded the committee and the public about this program and the criteria necessary to qualify. Ms. Brown stated that there is 1 year left in the program and they are still looking for eligible homeowners as well as renters. The 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 mold growth, lighting and falls. Ms. Brown asked the committee to help staff get the word out about this program and also gave her contact information for anyone in the community who might be watching the meeting.

b. Homeownership Education Workshop

Ms. Johnson informed the committee and the community of 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. If anyone is interested in signing up for the workshop, please call 252-329-4056.

Homeownership Education Workshop Schedule 2021

- January 16,2021
- February 20, 2021
- March 20, 2021
- April 17, 2021
- May 15, 2021
- June 19, 2021
- July 17, 2021
- August 21, 2021
- September 18, 2021
- October 16, 2021
- November 20, 2021
- December 18, 2021

c. Community Development Week

- April 5-9, 2021
- More details next month

d. City Offices open to the public

- Monday, Wednesday, & Friday (9 a.m. 12 noon)
- Tuesday & Thursday -(1 p.m. 5 p.m.)
- Wear a mask & maintain social distance (6ft)

e. Next AHLC meeting

- March 10, 2021
- 3:30 p.m.

G. Other

Affordable Housing Loan Committee 2021 Meeting Schedule:

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

H. Adjournment

Ms. Jones called for a motion. Motion was made by Mr. Brock and seconded by Mr. Kitchin to adjourn. There were no objections to adjournment.

Ronita Jones, Chairman

Sylvia D. Brown, Staff Liaison