

THE AFFORDABLE HOUSING LOAN COMMITTEE MEETING

Wednesday, September 9, 2009 Minutes

Greenville, North Carolina

Present:

Alice Brewington
 R. J. Hemby
 Brian Becker

Lovella Perkins
 Latisha Harris
 Craig Rouse

Melissa Grimes
 Howard Conner (Alternate)
 Rose Glover (City Council Liaison)

Absent:

Alice Brewington
 R. J. Hemby
 Brian Becker

Lovella Perkins
 Latisha Harris
 Craig Rouse

Melissa Grimes
 Howard Conner (Alternate)
 Rose Glover (City Council Liaison)

Staff:

Merrill Flood
 Sandra Anderson

Gloria Kesler
 Karen Gilkey

Sylvia Brown
 Betty Moseley

Thom Moton
 Tom Wisemiller

A. Roll Call

B. Approval of meeting minutes from August 12, 2009

Motion was made by Ms. Lovella Perkins and seconded by Ms. Melissa Grimes to approve the minutes from August 12, 2009 meeting as presented. Motion carried unanimously.

C. Old Business

No Old Business.

D. New Business

1. City Hazard Mitigation Plan (Tom Wisemiller)

Mr. Tom Wisemiller presented the updates for the City Hazard Mitigation Plan. The finalization of the CHMP was May 2001. Since then it was updated in 2004 and will be updated in 2009.

The CHMP was instrumental in setting just compensation for flooded properties during Floyd. It is used in conjunction with the Federal Emergency Management.

The next meeting is scheduled to take place in late Fall. A total of four meetings will take place before winter. A volunteer from the AHLC is being requested.

Ms. Perkins stated that she would volunteer for the City Hazard Mitigation Plan.

2. Downpayment Assistance Request – Swain

Ms. Sandra Anderson presented the downpayment assistance request for Ms. Yolande Swain. Ms. Swain is purchasing 1408 West Park Drive, Greenville for \$94,000. The tax value is \$104,052. She is a referral from Progressive Action and Restoration Agency. Ms. Swain is requesting \$18,800 in downpayment assistance.

Ms. Grimes asked if staff has viewed the property and all documents. If so, does staff feel comfortable recommending Ms. Swain for the DPA. Ms. Anderson stated that staff has done a thorough review and feels everything is in order.

Mr. Craig Rouse asked how long Ms. Swain had been employed. Ms. Anderson replied that Ms. Swain had been employed by the Pitt County Schools for four years.

Mr. Rouse also inquired about Ms. Swain's ratios. Ms. Anderson stated that the front end ratio was 30.1% and the back end ratio was 32.2%

Motion was made by Mr. Rouse and seconded by Ms. Perkins to approve Ms. Yolande Swain for \$18,800 in downpayment assistance. Motion carried unanimously.

3. Set Just Compensation – 1108 Douglas Avenue

Ms. Anderson requested approval to purchase 1108 Douglas Avenue, located in the 45-Block of West Greenville, from Ms. Bertha Filmore. The property is currently vacant. Ms. Filmore has waived her right for just compensation. The tax value is \$17,651.

Ms. Anderson stated that the City currently owns the properties neighboring this parcel. Purchasing this parcel will allow Housing to combine the parcels and rebuild in the next couple of years.

Mr. Rouse asked if the home has been demolished. Ms. Anderson responded that the home will be demolished once purchased.

Motion was made by Ms. Perkins and seconded by Ms. Latisha Harris to set just compensation for 1108 Douglas Avenue at \$17,651.

E. Housing Administrator's Report (Sandra Anderson)

Ms. Anderson stated that the fiscal year Consolidated Annual Performance and Evaluation Report (CAPER) is ready for review. The CAPER covers the first year of the 2008 – 2013 Consolidated Plan. During the first year, staff was involved with Affordable Housing, Housing Rehabilitation, Acquisition of substandard property, various Public Service programs, and Homelessness Assistance programs.

In addition to the fiscal year annual report, Housing must submit an Annual Action Plan. In the Annual Action Plan, staff sets goals and objectives for that year. AHLC works on the Public Service programs.

In this CAPER, awards for this year were: CDBG \$797,533, HOME Investment Partnership Program \$830,172

Annual Goal		
Project:	Goal	Actual:
Rehabilitation	10	11
Constructed	4	4
Funded Non Profits	6	5
Downpayment Assistance	5	2
Acquisition	7	7
Relocation	7	9
Demolition	15	29
Public Facility	1	2
HOME Consortium	5	3

The CAPER provides Greenville citizens, The Department of Housing and Urban Development and Congress a process to compare our goals to our accomplishments. The report impacts the formula used for funding allocation throughout the year.

In the Annual Action Plan, the city identifies specific programs and activities and financial commitments required to meet needs for low and very low income citizens.

The city expended the majority of CDBG and HOME funds in the West Greenville 45-Block Revitalization Area. Pitt County HOME Consortium members expended the majority of their funds in the low to moderate Pitt County income communities.

The committee commended staff for meeting and exceeding the majority of their goals.

Ms. Anderson presented proposed guideline changes for qualifying citizens for downpayment assistance.

- Currently, 5% no interest loan, change to 10% on interest loan with a repayment period of 60 – 120 months.
- The maximum sales price of home will not exceed \$150,000. This guideline will not change.
- Current guidelines call for 80% – 100% AMI for a family of four. The proposed change is 80% – 120% AMI. This would provide assistance to low income to moderate income families and attract city employees, teachers, Fire/Rescue Officers, Police Officers and other professionals.

Mr. Rouse inquired about the interest rate. Ms. Anderson stated that there will be no interest on the loan. The goal is to keep it affordable.

Motion was made by Mr. Conner and seconded by Ms. Perkins to approve proposed program guideline changes.

Ms. Anderson stated that invitations received from STRIVE and the Good News Newsletter from Cori Hines were distributed to each member.

Ms. Anderson gave an update for the Lead Hazard Control Program. 17 units have been tested for Lead paint. The goal is to test 25 by end of September.

Ms. Anderson stated that the next Homeownership Workshop date is October 24, 2009. Registration starts at 8:00am. The workshop is from 8:30am to 4:30pm.

F. Other

No other business

G. Adjournment

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

H. The AHLC meeting was reconvened due to member’s failure to complete votes for the Just Compensation and proposed guideline change.

Mr. Howard Conner was not available for the vote.

Ms. Brewington stated that a motion had been made by Ms. Perkins and seconded by Ms. Latisha Harris to set just compensation for 1108 Douglas Avenue at \$17,651. Motion carried unanimously.

Ms. Brewington stated that a motion had been made by Mr. Conner and seconded by Ms. Perkins to approve proposed program guideline changes. Motion carried with five for and one against.

I. Adjournment

Adjournment was stated.

Signature on File

Alice F. Brewington, Chair AHLC

Signature on File

Sandra W. Anderson, Staff Liaison