

THE AFFORDABLE HOUSING LOAN COMMITTEE MEETING

Minutes

September 12, 2007

Greenville, North Carolina

Present:

- Dallas Taylor John Tullos Faye Brewington Vila Rosenfeld Leslie Cox
- Brian Becker James Tucker Rose Glover (City Council Liaison)

Absent:

- Dallas Taylor John Tullos Faye Brewington Vila Rosenfeld Leslie Cox
- Brian Becker James Tucker Rose Glover (City Council Liaison)

Staff:

- Sandra Anderson Gloria Kesler Karen Gilkey Pauline High Thom Moton Dondra Perkins

A. ROLL CALL

B. OLD BUSINESS

- **Review of Meeting Minutes from August 8, 2007 Affordable Housing Loan Committee meeting.**

Motion was made by Vila Rosenfeld and seconded by Faye Brewington to approve the minutes as presented.
 Motion carried unanimously.

C. NEW BUSINESS

- **Welcome New Committee Members:**

The committee welcomed Ms. Alice Faye Brewington and Mr. Leslie Cox as new members of the Affordable Housing Loan Committee.

- **Welcome New Staff Member:**

The committee welcomed the Housing Division new staff member, Ms. Pauline High, Planner I. Ms. High will be responsible for the Rehabilitation and the Non-Profit components of the Housing Division.

- **Set Just Compensation for the following properties:**

Property Owner	Property Address	Parcel #	Offer Price
Richard Curry and Wife (Counter Offer)	507 Roosevelt Ave	00079	\$26,000.00

According to Ms. Karen Gilkey the property at 507 Roosevelt Avenue was listed as part of the agenda for the August 8, 2007 Affordable Housing Loan Committee meeting. Ms. Gilkey explained that the owner, Mr. Richard Curry, was not completely satisfied with the appraisal value of \$26,000.00 and therefore opted to have a second appraisal on his property at 507 Roosevelt Avenue. Ms. Gilkey stated that Mr. Curry's second appraisal came in at \$44,000.00. Ms. Vila Rosenfeld questioned the substantial difference in the value of the property? Ms. Gilkey referred the committee to the Appraisal Field Review Report found in their packet that explained the difference of the two (2) offers and why it should remain at the first appraisal value of \$26,000.00. After a review of the Appraisal Field Review Report, Ms. Gilkey responded by stating that according to the Field Review Report, Mr. Curry's second appraisal was determined by comps around the university area instead of rental areas in the neighborhood. Ms. Gilkey referred the committee to the comments from Appraisal Field Review Report for any additional questions.

Mr. Taylor questioned the procedure in which the owner decided on the review appraisal or tax value offer? Ms. Gilkey responded by stating that the owners were given explicit detail about the appraisal value and tax value options of their property and that the decision on which offer to accept was solely up to them. With further discussion and continued review of the Field Review Report, a motion was made by Vila Rosenfeld and seconded by Brian Becker to accept the recommendations of the reconciling report to set Just Compensation for the property at 507 Roosevelt Avenue for the appraisal value of \$26,000.00. Motion carried unanimously.

Property Owner	Property Address	Parcel #	Offer Price
Kelvin and Stephanie Dixon	612 Roosevelt Street	13036	\$18,000.00

According to Ms. Gilkey, the review appraisal has recommended \$18,000.00 for this property. Ms. Gilkey explained that the property was a single family dwelling currently occupied by the Dixon's. With no further questions, a motion was made by Vila Rosenfeld and seconded by Faye Brewington to set the Just Compensation for property at 612 Roosevelt Street for the appraisal value of \$18,000.00. Motion carried unanimously

Property Owner	Property Address	Parcel #	Offer Price
Wells Fargo Bank	607 Contentnea Street	03641	\$12,000.00

According to the property owner, Wells Fargo Bank, this property was acquired through foreclosure. Ms. Gilkey stated to the committee that the property was previously rental property. With no further questions, a motion was made by Vila Rosenfeld and seconded by Brian Becker to set the Just Compensation for property at 607 Contentnea Street at \$12,000.00. Motion carried unanimously.

D. OTHER

CAPER Review:

According to Ms. Sandra Anderson, the City of Greenville was at the end of their reporting period. Ms. Anderson stated that the CAPER known as the Consolidated Annual Performance and Evaluation Report was a detailed outlined report of progress for the City of Greenville and Pitt County HOME Consortium in providing decent housing and establishing and maintaining a suitable living environment as a requirement from Department of Housing Urban and Development (HUD). According to Ms. Anderson the 5-year Consolidated Plan includes fiscal years 2003-2007. The City is currently in the 4th year of the Plan. Ms. Anderson stated the progress towards the 5-year plan is as follow:

- Rehabilitated 80 homes through the CDBG and HOME Programs; 15 additional rehabs with local funding.
- Abatement of lead-based paint in 53 housing units.
- Funded 22 nonprofits for a total of \$489,970.
- 105 homes completed in Countryside Estates Subdivision and sold. Local funds in the amount of \$1,143,778 were used for infrastructure and land acquisition
- Provided downpayment assistance to 44 families for a total of \$1,104,844
- Funding provided through the North Carolina Housing Finance Agency and HOME Program, inquiries for down payment assistance total 1272 persons.
- Concentrated Needs efforts include the acquisition of some 137 properties,
- Relocation of 81 tenants, demolition of 87 structures. Activities are ongoing.
- Code Enforcement measures, financed with local funding, assisted with the establishment of Neighborhood Associations and the citing of numerous code violations within the 45-Block Revitalization Area.
- Continued work with the local Continuum of Care for Pitt County in cooperation with Pitt County government and local nonprofit agencies. Continuum has received funding during both years.
- Through the Pitt County HOME Consortium, 10 affordable homes have been constructed, rehabilitated 43 homes, and downpayment assistance to 23 low-mod homebuyers.

2006 PROGRESS INCLUDE:

- Rehabilitated 18 homes through the CDBG, HOME, and City of Greenville Programs.
- Abatement of lead-based paint in 3 housing units.
- Funded 7 nonprofits for a total of \$118,701.
- Completed the development of Countryside Estates Subdivision constructing 4 new affordable homes.
- Provided downpayment assistance to 4 families for a total of \$94,025
- \$59,324 of HOME funds was leverage with \$34,700 from North Carolina Housing Finance Agency for the Downpayment Assistance Program.
- Concentrated Needs efforts include the acquisition of some 49 properties, relocation of 5 tenant households, and demolition of 25 structures. Activities are ongoing.
- Code Enforcement measures, financed with local funding, assisted with the citing of numerous code violations within the 45-Block Revitalization Area.
- Through the Pitt County HOME Consortium, Farmville HDC constructed three (3) single family units; Metropolitan CDC constructed four (4) single family units within the West Greenville 45-Block Revitalization Area and Town of Grifton built three (3) single family units.

Ms. Anderson continued by stating that the document is available for review until September 21, 2007. Mr. Brian Becker commented that he was very pleased to hear the results of Countryside Estates Subdivision outcome.

Report on the request for Scattered Site Housing Rehab Program:

Ms. Anderson stated that at the last meeting held on August 8, 2007, Council Member Rose Glover stated that she and other Council Members have been inundated with phone calls from citizens outside of the West Greenville 45-Block Revitalization area in need of housing repair assistance. In response to Council Member Glover’s concern and several members of the Affordable Housing Loan Committee, during the August 8, 2007 meeting requested that staff go back and review the options of including families outside of the 45-Block area and bring a recommendation before the committee at the next meeting held on September 12, 2007. Therefore, staff would like recommended setting aside \$180,000 towards that program. The program will be called the Scattered Site Housing Rehab program and intended for owner occupied homes outside of the West Greenville 45-Block Revitalization area. Ms. Anderson stated that the Notice of Public Hearing outlined below that will be held on September 13, 2007 will include the requested amount and its funding source:

<u>HOME Fiscal Year 2005</u>		
602 Contentnea Street - new construction	\$ 90,000	
Farmville HDC - new construction	\$ 35,000	
Ayden - New construction	\$ 40,000	
Contingency	\$ 1,192	
TOTAL	\$166,192	
<u>Fiscal Year 2006</u>		
	<u>HOME</u>	<u>CDBG</u>
Administration	\$ 34,700	\$118,000
Owner Occupied Rehab	\$147,000	\$347,575
Acquisition		\$100,000
Downpayment Assistance	\$100,000	
HOME Consortium members	\$ 299,710	
Community Housing Development Org	\$ 162,688	
Public Service		\$118,701
Scattered Site Hsg Rehab	\$ 80,000	
Public Facility-Police Substation		\$125,000
Ten Year Plan to End Homelessness		\$ 15,000
New Construction	\$20,000	
TOTAL	\$844,098	\$824,276
<u>Fiscal Year 2007</u>		
	<u>HOME</u>	<u>CDBG</u>
Administration	\$ 62,500	\$164,000
Housing Rehab	\$100,360	\$210,000
Relocation		\$ 21,920
Acquisition	\$ 95,000	\$101,891
Downpayment Assistance	\$100,000	
Clearance/demolition		\$101,500
Community Housing Development Org	\$150,000	
HOME Consortium members	\$285,000	
Public Service		\$123,500
Scattered Site Housing Rehab program		\$100,000
New Construction	\$ 45,000	
TOTAL	\$837,860	\$822,811

Ms. Anderson continued by stating that a current waiting list of persons outside of the West Greenville 45-Block Revitalization area has already been established and upon the approval from City Council members, staff will begin the initial process. Mr. Taylor questioned the average rehab cost. Ms. Anderson responded that the average cost for

rehabilitation is about \$50,000. Ms. Anderson stated that the hope of the Housing Division is that this will become a continual funded activity for scattered homes.

Downpayment Assistance Update:

Ms. Kesler stated to the committee that out of the four (4) new homes available for sale on West 5th Street, two (2) were currently under contract and set to close mid Oct. The two (2) homes under contract are 1509 W. 5th Street for Mr. William Green and Vera Stancil and 1503 W. 5th Street for Ms. Patricia Clemons. The HOME Downpayment Assistance Applications for Ms. Clemons (\$19,300) and Mr. Green / Ms/ Stancil (\$18,800.00) were approved by the Chair of the Affordable Housing Loan Committee on September 12, 2007. Both had conditional approvals for funding from NCHFA for the 20% program as well. Ms. Kesler stated that the contracts for the property at 1411 W. 5th Street (Ms. Mary Newsome) and 1501 W. 5th Street for (Carolyn Warren) is pending approval of the contract from City Council at the meeting scheduled for Thursday, September 13, 2007. Once the contracts are approved, we will be able to move forward in qualifying the families for downpayment assistance.

06/07 Non Profit Funding Update:

According to Gloria Kesler, the contracts for the non-profits during the 2006-2007 fiscal year was currently in the last month all except Progressive Action and Restoration, whose contract will end in November of next year. Ms. Kesler referred the committee to the outline below found in their package for the 2006-2007 non-profit cycle:

2006-2007 Non Profit CDBG Funding Cycle				
<u>Organization</u>	<u>Contact Award</u>	<u>Amount Spent To Date</u>	<u>Outstanding Balance</u>	<u>Comments</u>
EXCEED, INC.	\$5,000.00	\$0.00	\$5,000.00	Turned money in- didn't received needed funding to complete project.
FAMILY VIOLENCE CENTER DBA / NEW DIRECTIONS	\$10,000.00	\$342.89	\$9,657.11	Have bids- moving forward
FLYNN CHRISTIAN FELLOWSHIP HOME, INC.	\$28,885.16	\$0.00	\$28,885.16	Bids In- Starting work General Repairs
GREENVILLE COMMUNITY SHELTERS, INC.	\$15,377.84	\$13,498.00	\$1,879.84	Looking to update several cameras in building with balance
HABITAT FOR HUMANITY OF PITT COUNTY	\$20,000.00	\$3,697.08	\$16,302.92	Balance going toward land purchase
STRIVE, INC.	\$7,825.00	\$6,772.50	\$1,052.50	Balance going toward furniture
MARTIN COUNTY COMMUNITY ACTION	\$20,000.00	\$0.00	\$20,000.00	5000.00 per rehab Betty Robinson & John Harris
PROGRESSIVE ACTION & RESTORATION, CDC	\$16,612.00	\$4,880.00	\$11,732.00	New counselor in training- will continue to offer monthly services
	\$123,700.00	\$29,190.47	\$94,509.53	

Mr. Taylor questioned the consequence of not using the allocated funds in the time frame given? Ms. Anderson stated that the money would remain available to the end of the year. However, the non-profits are allowed to ask for an extension.

E. Adjournment

With no further discussion the meeting was adjourned.

 Signature on File
 Dallas Taylor, Chair

 Signature on File
 Gloria H. Kesler, Staff Liaison