

## **MINUTES**

*Due to the COVID-19 pandemic, no public attendance was permitted. The public was able to view the meeting via Zoom Webinar.*

### **Committee Members Present**

Joe Belcher, Amanda Edwards, Brownie Newman

### **County Staff Present**

Jennifer Barnette, Matthew Cable, William High, Andrew Mayronne, Nate Pennington, Amanda Stratton, and Don Warn

### **Call to Order & Welcome**

- Commissioner Newman called the meeting to order at 1:05 pm.

### **Approval of Minutes**

- The Committee unanimously approved the June 2, 2020 meeting minutes.
- The Committee unanimously approved the June 16, 2020 meeting minutes.

### **New Business**

*FY 2021 Affordable Housing Service Program Application Drafting – Matthew Cable*

- Mr. Cable gave an overview of the FY 2021 AHSP application updates based on the work of the Affordable Housing Committee in the preceding months. Modifications included amendments to: Section VI. Project Priorities; Section VI. Construction Loan Program; and Section VI. Tenant Based Rental Assistance Program
- Commissioner Edwards inquired about balloon payment options, and what was involved in those processes. The Committee discussed the potential impacts of interest only with principal balloon payments. Mr. Cable provided information on these types of repayment structures and the potential drawbacks of such structures to the County, as well as benefits to the recipient.
- Commissioner Belcher asked for clarification on where the funding for loans and grants was derived. Mr. Cable that the majority of funding is from the General Fund with some program income being reallocated on an annual basis to the Affordable Housing Services Program.
- Commissioner Newman asked how the County can verify the funding needs of applicants. Mr. Mayronne explained that the County would underwrite loans using a similar level of inspection as other lending agencies, with additional reliance on examining local land and construction costs.
- Commissioner Belcher requested a grading system to help the Committee better compare the applicant projects. Mr. Cable indicated that scoring mechanisms are difficult given the project variety, but that Staff's goal would be to provide the Committee with more robust reports on projects to assist in recommendation formation at the Committee level.
- Commissioner Edwards asked about how the process currently employed helped prevent mid-year requests. Mr. Cable confirmed that the intention is to utilize the annual RFP process to prevent mid-year requests.

- Mr. Cable explained the adjustment to the Tenant Based Rental Assistance Program were made in response to the Covid-19 pandemic. The changes would be designed to allow an additional \$1,000 to prevent evictions if requested by the applicant.
- Commissioner Belcher commented that eviction avoidance procedures should be occurring at the outset of payment issues, as assistance at the end of the eviction process would likely not be effective in keeping tenants from being evicted. He commented it is a difficult process.
- Commissioner Edwards supported the program and changes. Mr. Cable explained that the program applicants would have to describe how they plan to use the funds, but he felt the program agencies are sufficiently aware of the needs of clients and how to use the funding effectively.

#### **Next Steps**

- Mr. Cable explained that Community Development Staff will work get a digital application prepared to allow for Affordable Housing Committee allocation recommendations in early October.

#### **Public Comment**

- Public comment was submitted prior to the meeting by Jim Yamin, and read by Mr. Cable.
- Elaine Comer and Parker Smith entered public comments during the process of the meeting.

#### **Adjourn**

- Commissioner Newman adjourned the meeting at 2:46 pm.