



**COMMUNITY DEVELOPMENT ADVISORY
COMMITTEE
January 14, 2020
MINUTES**

Members Present

Ron Crockett
Todd Dolehanty
Spence Flagg
Marjorie Tester
Steve Willinger
Dan Witcher

Members Absent

Ella Kane
Chase Mitchell
Vernon Perry

Others Present

Regina Edwards, Bristol Housing
Scarlet Cumbo, Guest
Cherith Young, Staff
Christina Blevins, Staff

I. Call to Order & Roll Call

The Community Development Advisory Committee (CDAC) meeting was called to order on January 14, 2020 at 5:30 p.m., at the Bristol, Tennessee Annex Conference Room by Chair Marjorie Tester.

Christina Blevins noted the members present/absent above.

Marjorie Tester introduced Sarah Williams of Operation Hope. Sarah gave an update on the non-profit Operation Hope. Through a partnership with First Horizon, Operation Hope is located inside First Horizon Bank on State Street. Sarah described credit counseling and how she can advise and educate those who need her help to identify problems and learn to increase their credit scores. Sarah discussed the importance of credit scores and predatory lenders. Marjorie thanked Sarah for her partnership and commitment to helping the community.

II. Approval of Minutes, November 12, 2019 Meeting

Chairwoman Tester asked for any amendments or changes to the November meeting minutes. Ron Crockett made a motion to approve the November 12, 2019 meeting minutes as presented, Steve Willinger seconded the motion, and all present were in favor.

III. Guest Speaker – Regina Edwards, Bristol Housing Homeownership Program

Chairwoman Tester formally welcomed Regina Edwards to the CDAC meeting. Regina introduced herself to the group as the CFO of Bristol Housing and she manages the Section 8 Voucher program. Regina gave general information about Bristol Housing. The population served includes the disabled, elderly, handicapped, and low-income families in Bristol, TN and Sullivan County. Bristol Housing has public housing apartments such as Edgemont Towers and Fort Shelby, 144 multi-family units and 210 families on the Section 8 Voucher Program through HUD. The Section 8 Voucher Program helps to subsidize rents and mortgages in the private sector. HUD has a program called Homeownership that can be attached to the Section 8 Voucher Program and in 2010 Bristol Housing started working with existing clients on helping them get into homeownership. The way the program works Regina stated, is families will apply by filling out an application. Bristol Housing partners with Eastern Eight Community Development to work on credit counselling and homeownership classes. Once the family's credit score is sufficient to go to a private lender and get a loan, the family can find a home themselves or work with Eastern Eight on building them a new home. Regina noted that Bristol Housing currently has six in the homeownership program. The homeownership program is a fixed monthly amount and not increasing each year for rent (escrow and taxes may increase), the applicant must be in good standing with Bristol Housing, a first-time homebuyer (or not owned a home in at least three years), attend pre-purchase counseling with Eastern Eight and closing on a property requires a \$500 cash down payment and first years home insurance and private inspection costs. The family also has to put in 100 hours of sweat-equity before closing and then Eastern Eight gives incentives for post-closing classes, basically to teach clients how to maintain their home Regina added.

Regina stated that Bristol Housing works hard to make sure clients are capable of handling the homeownership process and maintaining the homes afterwards. Discussion ensued from the group on subsidy and assistance amounts. Regina gave the backgrounds and updates on several of the homeownership programs clients.

Regina introduced Scarlet Cumbo to the CDAC. Scarlet told the committee her story and discussed the "sweat equity" piece to homeownership. Scarlet was in an abusive marriage and was living in her van when she went to Bristol Housing for help. Scarlet shared her appreciation for Bristol Housing for helping her get through rough times. Group discussion ensued regarding capacity of the program, how Scarlet attended a workshop to learn about the program, and general questions regarding the Section 8 Voucher program.

Regina told the group that Bristol doesn't have enough affordable housing; the inventory is almost nonexistent here she said.

Marjorie thanked Regina and Scarlet for sharing and educating the group.

Spence Flagg left the meeting at 6:15 p.m.

IV. Old Business:

Consolidated Annual Performance Evaluation Report (CAPER) 2018 – Christina reminded the group that the CAPER was submitted at the end of September. Christina was pleased to report that on December 16th the City received the HUD CAPER approval letter.

CBDG & HOME Staff Monthly Report – Christina presented the November & December 2019 report and pointed out notable items from the list. Preparations have started for the 2020-

2024, 5-year Consolidated Plan for the CDBG and Northeast Tennessee/Virginia HOME Consortium programs per HUD guidelines. Christina mentioned the program has completed several emergency rehab projects located at 309 Vance Drive, 409 Taylor Street, 1201 West Cedar Street and 2507 Bay Street. Christina has started several Environmental Reviews (ER), a potential demolition at 1713 Anderson Street and three substantial rehabs at 300 Summerwood Drive, 701 Pennsylvania Avenue and 1007 Barker Street Ext. She noted that the ER's for substantial rehab's take much longer than the emergency rehab's. Christina also explained to the group that she is working on a potential demo/reconstruction project at 404 Pennsylvania Ave but has received an adverse effect letter from the Tennessee Historical Commission and has put a hold on moving forward with federal funding. City staff is discussing the matter and potentially working with Appalachian Service Project or working with the Tennessee Historical Commission on a solution to move forward.

Consolidated Plan – Christina stated that the Consolidated Plan survey was available on the City website through December. Staff promoted the survey through a Press Release to media outlets and Christina was on B-TN (our Bristol, TN TV Channel). 128 people took the Consolidated Plan survey, several from Blountville, Bluff City and Johnson City but primarily Bristol participants. A large component to be discussed in the Consolidated Plan will be the local homeless population. Christina stated that the committee needs to think about homeless issues and what we as a City can do help and combat homeless in our region. Christina reviewed several of the survey questions and answers. Affordability was also noted as a great need in our region she added. Discussion ensued from the group regarding local building codes, general housing in our region, rental housing developments and home costs.

Todd Dolehanty left the meeting at 6:30 p.m.

Mission & Vision Statements – Christina noted that a quorum is not here to discuss the Statements that were handed out by Dan in the previous meeting. Ron Crockett asked to provide feedback regarding the proposed statements provided. Ron stated that he did go back and read the Constitution and the way the statements are worded he doesn't feel reflects what the Constitution intent was. Ron discussed that the Constitution does not confer any right to own property, but if a person does own property, due process must be applied before a person can be deprived of that property. Ron added that considering the economic realities we all face, he doesn't feel that property ownership is always the best solution for everyone; rental property maybe a better solution.

Dan Witcher talked about recently selling a property to a low-income family for \$1,800. Dan noted that what started this discussion was that the committee was being asked to help individuals and make decisions differently than what we have in our manuals. Dan cited a recent CDAC discussion where the committee approved to move forward on a project even though a BTES lien for a water heater was against the home and he was concerned that we would have to continue to make decisions such as that one. He would like to see something that protects the taxpayer as well as the low-income individual.

Christina stated that since the updated CDBG Policy & Procedures she feels much better about being able to help potential clients that may have a lien of their property such as the BTES water-heater situation. Discussion ensued from the group on liens, utility liens and the updates that we made to our procedures. Christina stated that she has no control over BTES Policy and Procedures but she is sure we have fixed what we could from our end to help those individuals. Group discussion ensued on due process, liens by a public utility and what the CDAC can and

cannot address with applicants. Ron stated the he would not support the present wording. Marjorie discussed that the committee has updated the policies and procedures and the program has been corrected as much as this committee could do by changing and recognizing a little bit more flexibility in the CDBG rehab program. Dan was thanked from the committee for his efforts and Christina noted that it has been a good exercise for the committee.

V. New Business:

ARCH Point-in-Time (PIT) Count – Christina reported that the annual PIT count is scheduled for January 22-23, 2020 and several have volunteered to help including Ron Crockett, Steve Willinger and Mark Hutton. Doug Murry from ARCH will be leading our group and the City Codes Department will help with outreach locations. Christina distributed the flyer and survey that will be handed out during the PIT count for the committee to review. Christina also mentioned that she is looking for donations to hand out in goodie bags during the PIT Count.

VI. Other Matters & Community Updates:

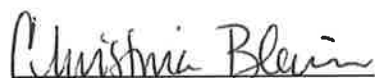
None

VII. Announcements & Adjournment:

There being no further business, the meeting was adjourned at 7:00 p.m.

The next meeting is scheduled for February 11, 2020 at 5:30 p.m.

APPROVED: 
Margorie Tester, Chair


Christina Blevins, Recorder