Citizens Advisory Committee on Housing and Community Development

Date | time April 11, 2023 | 6:30 p.m. | Meeting called to order by Teri Marquantte

In Attendance

Members: Rose Armstrong, Richard Berge, Lynn Bittel, Christopher Boyd, Jaime Carolina, Vince Chowdhury, Judy Donovan, Mohammad Faisal, Teri Marquantte, Erica Ponder, Jason Schneider, Joshua Thaete

Staff: Bianey Castro, Sarah Carroll, Jeff Hancock, Alicia Montoya, Connor Taub, Billye Williams

Approval of Agenda

Lynn Bittel motioned to approve the agenda as presented. Jason Schneider seconded the motion. The motion passed unanimously.

Approval of Minutes

Lynn Bittel motioned to approve the minutes as presented. Jaime Carolina seconded the motion. The motion passed unanimously.

Public Comment

None.

Public Hearing

Lynn Bittel motioned to open the public hearing. Jason Schneider seconded the motion.

Teri Marquantte explained that public hearings are held when a government is deciding on a course of action and soliciting public input. The subject was the Draft 2022 Consolidated Annual Performance Evaluation Report (CAPER). The document outlined the courses of action the city took to utilize U.S. Department of Housing and Urban Development (HUD) funding during the 2022 program year and is required by HUD. The city is still gathering data and many pieces of information are still being entered currently for the DRAFT.

No comments were received.

Christopher Boyd motioned to close the public hearing. Joshua Thaete seconded the motion.

Communications from Housing and Community Development Division

- Division Updates (Alicia Montoya)
 - HUD Updates
 - CDBG/CV audit was submitted. HUD response will be communicated to the committee at a later date. HOME-ARP plan submitted on time after receiving comments from public hearing earlier this year. The CAPER submission deadline is the end of April.
 - Mission, Vision, and Strategic Planning
 - Alicia and the HCD supervisors discussed this topic at their quarterly team building meeting. Conversations are in the early stages and will be shared with the remainder of the team. More updates will be brought to the committee.
 - o Board and Commissions Member Reduction
 - New city-wide standard will limit the maximum number of members to eleven (11). The reduction will happen gradually as terms expire. Staff were unaware of minimum requirements for HUD when the committee was established. Staff stated typically the number of members coincides with the number of City Council members. CHD bylaws will be updated once the city officially changes the policy. The quorum will be six (6) members once the maximum number of eleven (11) members are serving.
 - Hiring Updates
 - Housing Compliance Officer has been posted almost 30 days.
 - Housing Specialist VHBE has been posted over 30 days.
 - Council Updates
 - Resolution passed for Initiative 108 and the city will be submitted a commitment in November. Conversations are happening with the State regarding the baseline. The State counted 34,401 affordable housing units for Aurora, but the actual count is less than 5,000. The Compliance and Monitoring team are evaluating the portfolio due to the expiration of the affordability period. The data from ACS and the Census was skewed, but the city will provide data to support an accurate account. Next week, Alicia has a meeting to use a new baseline tool created by the State.
 - There is new proposed legislation related to housing and zoning. Division leadership have provided comments and recommendations based on updates and changes they believe should be considered. Liz Rogers, the city's Intergovernmental Relations Manager, is helping to lobby and represents on HCD's behalf. Governor Polis

made this recommendation for housing changes in the State of Colorado. The State's decision will impact housing as it relates to rent controls.

<u>Action Items</u>

- Find out if there is any correspondence between the city, South Metro Denver Realtor Association, or other agencies to help educate businesses about new zoning laws as that could be beneficial.
- Finance and Compliance Monitoring Updates (Jeff Hancock)
 - Loan Write-Offs
 - March 2023 write-off total \$0.00
 - Program income received from loan repayment March 2023 \$39,145.16
 - March 2023 program gain \$39,145.16
 - March Program income breakdown
 - HOME \$33,302.82
 - CDBG \$5,842.34
 - NSP1 \$0.00
 - NSP3 \$0.00
 - Year to date 2023 program income breakdown:
 - HOME \$207,769.65
 - CDBG \$19,531.26
 - NSP1 \$0.00
 - NSP3 \$0.00
 - Total funds balances
 - Community investment finance winter round
 - The city made available \$2.3 million in HOME and \$2.2 million in CDBG.
 - Additional funds were held back for future projects.
 - These amounts do not include normal grants the city receives.
 - Program income comparison year-to-date
 - 2022: CDBG \$30,101, HOME \$235,894, NSP \$0.00
 - 2023: CDBG \$19,531, HOME \$207,770, NSP \$0.00
 - Net Change: CDBG -\$10,610, HOME -\$28,124, NSP \$0.00
 - Foreclosure notifications
 - When a foreclosure is filed against a property, the lender is required to notify all interested parties (owner, tenants, lenders, etc.) about the foreclosure via mail. The city has seen an increase in the number of foreclosure notices on properties that were assisted with Aurora HUD funds in past years that still have loans with outstanding balances. CDBG and HOME funds up to \$10,000 were used for down

payment assistance or closing costs. Also, the home loan repair program uses those funding sources.

- It is likely this will lead to new loan write-offs in the coming year as some of those properties will go to foreclosure sale and Aurora is forced to take a loss on the outstanding loan. The Housing Programs team is counseling individuals who have received Aurora HUD funds and are facing foreclosure.
- For those meeting program guidelines, due to being affected by COVID, they are helped through EMAP. Loss mitigation assistance and other resources are provided too. Because the city is a second lien holder, the city is unable to renegotiate mortgage terms to prevent foreclosure. Typically, the first lien holder receives payment, then the remaining amount (if any) is sent to the city.

<u>Action Items</u>

- Year-to-date foreclosure report.
- Housing Development Updates (Sarah Carroll)
 - Community Investment Financing
 - Total of thirteen (13) applications from ten (10) applicants.
 - Final funding recommendations will be discussed with the Director of Housing and Community Services, Jessica Prosser, this week, and presented to the Housing, Neighborhood Services and Redevelopment (HoRNS) policy committee on May 4, 2023.
 - Housing Rehabilitation Programs
 - In 2022, fifteen (15) rehabilitations were completed.
 - The Essential Home Repair Program is currently open. The Housing Development Associate Officer, Alysa Montgomery, is working through applications for the Minor Home Repair Program and Home Loan Repair Program. The Purchasing Department is working on the Request for Proposal (RFP), for a contractor to help the city with these programs.
 - The Essential Home Repair Program was increased from \$8,000 to \$12,000. The Minor Home Repair Program was increased from \$15,000 to \$24,999. The Home Loan Repair Program maximum is \$45,000. Scope of work may include the following: plumbing, roof, windows, energy efficiency, and ADA accessibility needs.
- Housing Programs Update (Bianey Castro)
 - Prepurchase and foreclosure prevention training
 - Housing Counselors are staying up to date with training to better assist clients with ongoing changes in the market.
 - Emergency Mortgage Assistance Program (EMAP)

- Has been open for over a month.
- Currently 35 applications have been received and 21 applications have been reviewed by staff.
- Counseling sessions are offered when citizens apply to inform them
 of potential options. Budget reviews are done to ensure citizens have
 a sustainable plan moving forward. Also, lenders are participating
 by providing a Common Data File (CDF), like a ledger that shows
 monthly payment, and total amount owed. Some lenders use the W9.
- o First Time Homebuyer Education Seminar
 - Monthly Spanish seminars will be offered beginning Saturday, June 3, 2023. Raymunda Sibrian is working to translate the PowerPoint presentation into Spanish. The Housing Programs team is attending a resource fair in May. Materials in Spanish will be provided.

<u>Action Items</u>

• Marketing program information in other languages.

Communications from Citizens Advisory Committee on Housing and Community Development

- Committee Member Briefing
 - Joshua Thaete gave a brief presentation about his educational background, professional experience, and community involvement.
 - May's volunteer will be Richard Berge.
- Committee Engagement (Connor Taub)
 - The committee was asked what they would like to accomplish in 2023 and how they would like to conduct a committee involvement survey on the topic. Members would like a survey prior to the May meeting and for the topic to be included on the agenda for further discussion. Tenured members said there was more involvement previously, but staff have now taken on most of those responsibilities.

<u>Action Items</u>

- Email survey to members.
- Connor will present a summary of the results and include any ideas staff would like to see the committee involved in.

Calendar Information

- Next Meeting
 - May 9, 2023
 - 6:30 8:00 PM
 - Aurora Municipal Center

Adjournment :

Lynn Bittel motioned to adjourn the meeting at 7:30 p.m. Jaime Carolina seconded the motion. The motion passed unanimously.

Minutes taken by:

Billye Williams Administrative Specialist Housing and Community Services Department

Minutes reviewed by:

Acting Manager

Martha Alicia Montoya Housing and Community Development Manager Housing and Community Services Department

Minutes approved by:

naiguan Teri Marquantte

Committee Chairperson Citizens Advisory Committee on Housing and Community Development

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Date

9/2022

Date