

# Memorandum

To: Housing & Community Development Act Committee

From: Sarah Flax, Housing and Grants Manager

Subject: October 15, 2019 HCDA Meeting Cover Memo

Date: October 15, 2019

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Attached please find:

- The meeting agenda
- Item 2: Draft minutes of the June 18, 2019 and September 19, 2019 meetings for approval
- Item 3: 2020 Community Development Block Grant Funding Allocations by Goals Recommendation for Draft 2020 Action Plan Memo
- Item 4: CDBG Housing Rehab Loan Administration Policies and Example from 1983 Memo

Upcoming meeting dates for 2019 and 2020 are also included.

We look forward to seeing you on October 15th.



## **HOUSING & COMMUNITY DEVELOPMENT ACT COMMITTEE**

Tuesday, October 15, 2019

7:00 pm

Lorraine H. Morton Civic Center, 2100 Ridge Avenue  
Room 2402

### **AGENDA**

- I. CALL TO ORDER/DECLARATION OF QUORUM**
- II. APPROVAL OF MEETING MINUTES FOR JUNE 18 & SEPTEMBER 17, 2019**
- III. PUBLIC COMMENT**
- IV. REQUEST BY TWO AGENCIES TO WAIVE LOI DEADLINE REQUIREMENT TO APPLY FOR 2020 CDBG FUNDING (FOR ACTION)**
- V. 2020 CDBG FUNDING ALLOCATION BY GOALS RECOMMENDATION FOR DRAFT 2020 ACTION PLAN (FOR ACTION)**
- VI. CDBG HOUSING REHAB LOAN ADMINISTRATION POLICIES AND EXAMPLE FROM 1983 (FOR ACTION)**
- VII. STAFF REPORTS**
- VIII. ADJOURNMENT**

The next meeting of the Housing & Community Development Act Committee  
and Mental Health Board  
is scheduled for  
Tuesday, November 7, 2019 in Room G300.

#### ***Order of agenda items is subject to change***

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**DRAFT**

## **MEETING MINUTES**

### **HOUSING & COMMUNITY DEVELOPMENT ACT COMMITTEE**

Tuesday, June 18, 2019

7:00 P.M.

Lorraine H. Morton Civic Center, 2100 Ridge Avenue, City Council Chambers

Members Present: Ald. Wynne, Ald. Wilson, G. Mackey, H. Rodriguez, D. Wang Su

Members Absent: Ald. Rainey, Ald. Braithwaite, Ald. Rue Simmons, M. Miro

Presiding Member: Ald. Wynne

Staff: S. Flax, J. Wingader

#### **Call to Order / Declaration of Quorum**

Ald. Wynne declared a quorum of the Housing and Community Development Act Committee and called the meeting to order at 7:23 pm.

#### **Approval of Meeting Minutes for April 23, 2019**

Ald. Wilson moved approval of the minutes as presented, seconded by H. Rodriguez; the minutes were approved unanimously.

#### **2020-2024 Consolidated Plan and 2020 Action Plan Process and Meeting Schedule**

Staff introduced the process for preparing the 2020-2024 Consolidated Plan, including the community needs assessment survey and outreach plan. Ms. Flax noted that survey results and work done by the Social Services Core Committee would be available in September to agencies submitting applications for funding in October. She also discusses allocating estimated CDBG funding for the 2020 Action Plan to a percentage of estimated funding for each of the goals in the 2020-2024 Consolidated Plan. Members discussed defining percentage caps for goals. Ald. Wilson moved approval of the revised timeline and process seconded by Glenn Mackey; the motion was approved unanimously.

#### **Public Comment**

No public comment.

#### **Staff Reports**

Staff provided an update on the 2019 CDBG grant award and HUD monitoring visit.

#### **Adjournment**

There being no further business, Ald. Wilson moved to adjourn the meeting, seconded by Donna Wang Su; the motion was approved unanimously. The meeting was adjourned at 7:48 pm.

Respectfully submitted,  
Sarah K. Flax  
Housing and Grants Manager



## MEETING MINUTES

### MENTAL HEALTH BOARD

Thursday, July 11, 2019 7:00 PM

Lorraine H. Morton Civic Center, 2100 Ridge Avenue, room 2402

Members Present: J. Sales, S. Johnson, R. Feiler, J. Haines, G. Carpenter, K. Ruetzel

Members Absent: I. Ziaya

Staff: J. Wingader

Presiding Member: J. Sales, Board Chair

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#### Call to Order / Declaration of Quorum

Chair Sales declared a quorum and called the meeting to order at 7:05 pm.

#### Approval of MHB Minutes of May 9, 2019

Ms. Haines moved approval of the May 9, 2019 minutes, seconded by Mr. Carpenter; a voice vote was taken and the minutes were unanimously approved.

#### Shorefront Legacy Presentation

Dino Robinson, founder and curator of Shorefront Legacy, described the history and purpose of the organization. He discussed laws in Illinois including redlining practices, Jim Crow and other community disenfranchisement practices common between 1920 through the 1980s. Mr. Robinson discussed the role of churches in Evanston and highlighted several notable historical black community leaders. At the close of the presentation, Mr. Robinson addressed questions about the structure of his agency, funding and future projects.

#### Public Comment

No public comment.

#### Liaison Reports

Mr. Carpenter reported about Shore Community Services, Connections for the Homeless and PEER Services. Ms. Johnson reported about The Harbour. Ms. Ruetzel reported about YOU and Trilogy, Inc.

#### 2020 Application Process and Meeting Schedule

Staff outlined proposed changes to the funding allocation schedule.

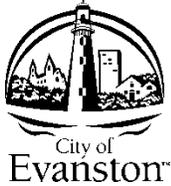
#### Chair Report

Chair Sales announced the Mayor's Mental Health meeting and encouraged members to provide talking points. Members requested more information about Victim Advocates staff.

#### Adjournment

Ms. Feiler moved to adjourn the meeting, seconded by Ms. Ruetzel. Motion passed unanimously and the meeting adjourned at 9:07 pm.

Respectfully submitted,  
Jessica Wingader  
Grants and Compliance Specialist



# Memorandum

To: Members of the Housing and Community Development Act Committee

From: Johanna Leonard, Community Development Director  
Sarah Flax, Housing and Grants Administrator  
Jessica Wingader, Grants & Compliance Specialist

Subject: 2020 Community Development Block Grant Funding Allocation by Goals  
Recommendation for Draft 2020 Action Plan

Date: October 11, 2019

## Recommended Action:

Staff requests approval of the proposed allocations of estimated 2020 Community Development Block Grant (CDBG) funds based on historic percentages of funding allocated to Consolidated Plan goals from 2015 – 2019, and the needs identified in the Community Needs Assessment to determine priorities for the City's 2020-2024 Consolidated Plan. The Committee voted at its meeting on June 18, 2019 to approve making estimated 2020 CDBG funding allocations by ConPlan goal to streamline the allocation process for the draft 2020 Action Plan that will be posted for public comment on November 18, 2019.

## Summary:

Evanston residents, particularly its low/moderate income residents, continue to have a wide variety of unmet needs based on responses to the Community Needs Assessment. Overall, priorities have not changed substantially from those identified for the City's 2015-2019 Consolidated Plan.

- Affordable housing, including the lack of affordable assisted living facilities, remains the highest need/issue overall, with needs relating to rental housing (rent subsidies, landlord-tenant services, renovation/repairs, including modifications to make apartments accessible) being cited more frequently than needs relating to home ownership (purchase assistance, renovations/repairs).
- Homelessness ranked high among issues/needs, and higher than in the needs assessment for the 2015-2019 ConPlan.
- Highest needs identified for public facilities are youth centers, homeless facilities, community and recreation centers, parks/greenspace and streets/alleys, followed by access to broadband, senior centers, street lighting and water & sewer infrastructure.
- Summer programs for youth and before and after school programs, benefits enrollment, food banks/food, and financial literacy are high needs; the highest health-related need is dental services.

- Employment services was highly ranked by low and moderate income residents and the need for assistance to very small businesses is ranked high, particularly by owners of very small businesses. Getting input from business owners is a new section in the Needs Assessment; staff are not able to identify changes from the 2015-2019 Needs Assessment, however the challenges that very small businesses face when seeking financing is well known.

In addition to information from the Needs Assessment, staff took the history of funding allocations by goal over the last five years, and requests for funding based on the Letters of Intent submitted for 2020 CDBG applications, into account when developing funding recommendations for 2020:

- The attached spreadsheet shows CDBG funding allocations by ConPlan goal for 2015 – 2019, as well as the average allocation to each goal. The recommendation for each goal for 2020 is substantially the same as the average in 2015 – 2019.
- The attached spreadsheet shows the applicants and amounts of 2020 CDBG funding requested based on Letters of Intent. Total amount requested is just over \$700,000 more than the total requested in 2019, an increase of just over 30%. The largest increase is in the Public Facilities and Infrastructure category, which more than doubled, from \$593,387 to \$1,370,790.

The total estimated funding available for the 2020 CDBG allocations is \$1,811,632. Our 2020 CDBG grant is estimated at \$1,650,000, the same as used in 2019, plus revolving loan fund and program income payments received to date that total \$93,410, and unexpended CDBG Administration funds from FY 2018 of \$68,222 for reallocation in 2020. Staff proposes the following allocations by ConPlan goal for 2020 based on the percentage of funding and listed below from highest to lowest funding level:

- Affordable Housing, which includes Housing Rehab Administration and Rehab loans, and CDBG Code Enforcement – 35%, estimated at \$635,000
- Livable Communities, which includes capital infrastructure projects in low/mod income neighborhoods (alley, street and sidewalk improvements, park and community center renovations, and non-profit organizations capital projects) – 32%, estimated at \$444,120
- CDBG Administration – 18%, estimated at \$330,000
- Public Services (excluding Interfaith Action’s Overnight Shelter that is under the Homelessness goal) – 14%; estimated at \$246,512
- Economic Development – 2%, estimated at \$30,000
- Homelessness – 1%, estimated at 15,000

Staff requests approval of these allocations by ConPlan goal to develop the draft 2020-2024 Consolidated Plan and 2020 Action Plan that will be posted for public comment on Monday, November 18, 2019. Estimated allocations to specific activities will be made by the committee at its December 17, 2019 meeting, when the public comment period for the draft plans will close following any public input. Final allocations will be made by the committee following receipt of the City’s 2020 CDBG, HOME and ESG grant amounts, probably sometime in the first quarter of 2020. The federal government is operating on a

Continuing Resolution through November 21, 2019, as its 2020 Budget and Appropriations Bill that funds HUD have not been approved.

A funding change of more than 20% to any goal, or the addition or elimination of any goal in the final Action Plan allocations from the estimated goal amounts in the draft plan would trigger a substantial amendment and would require a second 30-day public comment period.

Legislative History:

The Committee voted at its meeting on June 18, 2019 to approve making estimated 2020 CDBG funding allocations by ConPlan goal for the draft 2020-2024 Consolidated Plan and 2020 Action Plan that will be posted for public comment on November 18, 2019.

**City of Evanston**  
**CDBG Allocations By Consolidated Plan Goals**  
**2015-2019 Actuals and 2020 Estimates**

CDBG Allocations by ConPlan Goal	2015			2016			2017			2018			2019			5 Year Average			2020 Estimated	
	Amount	% of Total	Activities	Amount	% of Total	Activities	Amount	% of Total	Activities	Amount	% of Total	Activities	Amount	% of Total	Activities	Amount	% of Total	Activities	Est. \$ By Goal	Est. % By Goal
<b>Affordable Housing Goal</b>																				
Housing Rehab Administration	\$ 187,900			\$ 185,000			\$ 143,499			\$ 100,000			\$ 200,000	24%	1	\$ 163,280	24%			
RL repayments/recapitalization	\$ 128,475			\$ 180,861			\$ 174,666			\$ 116,742			\$ 247,190	30%	3	\$ 169,587	25%			
Code Enforcement	\$ 350,000			\$ 325,000			\$ 300,000			\$ 325,000			\$ 375,000	46%	1	\$ 335,000	50%			
<b>Affordable Housing Totals</b>	<b>\$ 666,375</b>	<b>36%</b>	<b>3</b>	<b>\$ 690,861</b>	<b>37%</b>	<b>3</b>	<b>\$ 618,165</b>	<b>33%</b>	<b>3</b>	<b>\$ 541,742</b>	<b>27%</b>	<b>3</b>	<b>\$ 822,190</b>	<b>42%</b>	<b>5</b>	<b>\$ 667,867</b>	<b>35%</b>	<b>3</b>	<b>\$ 635,000</b>	<b>35%</b>
																\$ -				
																\$ -				
<b>Homelessness Goal</b>	\$ -	0%	0	\$ 10,000	1%	1	\$ 12,500	1%	1	\$ 15,000		1	\$ 15,020	1%	1	\$ 10,504	1%	1	\$ 15,000	1%
																\$ -				
																\$ -				
<b>Livable Communities Goal</b>																				
City Infrastructure/Facilities Projects	\$ 464,707	76%	5	\$ 389,915	66%	3	\$ 360,000	57%	2	\$ 797,813	100%	4	\$ 433,374	89%	2	\$ 489,162	79%	3	\$ 438,545	79%
Non Profits Facilities Projects	\$ 150,000	24%	3	\$ 198,443	34%	4	\$ 267,000	43%	4	\$ -	0%	0	\$ 53,387	11%	2	\$ 133,766	21%	3	\$ 116,575	21%
<b>Livable Communities Totals</b>	<b>\$ 614,707</b>	<b>33%</b>	<b>8</b>	<b>\$ 588,358</b>	<b>31%</b>	<b>7</b>	<b>\$ 627,000</b>	<b>33%</b>	<b>6</b>	<b>\$ 797,813</b>	<b>40%</b>	<b>4</b>	<b>\$ 486,761</b>	<b>25%</b>	<b>4</b>	<b>\$ 622,928</b>	<b>32%</b>	<b>6</b>	<b>\$ 555,120</b>	<b>31%</b>
																\$ -				
																\$ -				
<b>Public Services Goal</b>																				
City Programs	\$ 79,498	32%	3	\$ 93,900	36%	3	\$ 93,921	36%	3	\$ 109,329	40%	3	\$ 80,400	29%	3	\$ 91,410	35%	3	\$ 86,279	35%
Non Profits programs	\$ 170,000	68%	13	\$ 166,384	64%	9	\$ 169,700	64%	13	\$ 161,448	60%	11	\$ 194,819	71%	14	\$ 172,470	65%	12	\$ 160,233	65%
<b>Public Services Totals</b>	<b>\$ 249,498</b>	<b>13%</b>	<b>16</b>	<b>\$ 260,284</b>	<b>14%</b>	<b>12</b>	<b>\$ 263,621</b>	<b>14%</b>	<b>16</b>	<b>\$ 270,777</b>	<b>14%</b>	<b>14</b>	<b>\$ 275,219</b>	<b>14%</b>	<b>17</b>	<b>\$ 263,880</b>	<b>14%</b>	<b>15</b>	<b>\$ 246,512</b>	<b>14%</b>
																\$ -				
<b>Economic Development Goal</b>	\$ 16,900	1%	0	\$ 14,492	1%	1	\$ 33,875	2%	3	\$ 50,000	2%	0	\$ -	0%	1	\$ 23,053	1%	1	\$ 30,000	2%
																\$ -				
<b>Administration Goal</b>	\$ 320,949	17%	1	\$ 320,645	17%	1	\$ 324,413	17%	1	\$ 330,000	16%	1	\$ 360,686	18%	1	\$ 331,339	17%	1	\$ 330,000	18%
																\$ -				
<b>Grant Year Totals</b>	<b>\$ 1,868,429</b>	<b>100%</b>	<b>28</b>	<b>\$ 1,884,640</b>	<b>100%</b>	<b>25</b>	<b>\$ 1,879,574</b>	<b>100%</b>	<b>30</b>	<b>\$ 2,005,332</b>	<b>99%</b>	<b>23</b>	<b>\$ 1,959,876</b>	<b>100%</b>	<b>29</b>	<b>\$ 1,919,570</b>	<b>100%</b>	<b>28</b>	<b>\$ 1,811,632</b>	<b>100%</b>
<b>CDBG Grant Amounts</b>	<b>\$ 1,604,746</b>			<b>\$ 1,603,225</b>			<b>\$ 1,622,067</b>			<b>\$ 1,788,178</b>			<b>\$ 1,803,432</b>			<b>\$ 1,684,330</b>			<b>\$ 1,650,000</b>	

**City of Evanston  
2020 Community Development Block Grant Applications**

	2020 Request	12/17/19 Committee Allocations	Committee Allocations based on actual grant
	\$ 2,939,603	\$ -	\$ -
	\$ 1,811,632	\$ 1,811,632	\$ -
	\$ 1,127,971	\$ (1,811,632)	\$ -

Program/Project Name	2019 Allocation	2020 Request	Committee Recommendation	% of Request	Staff Recommendation	% of Request
<b>Administration - 20% cap</b>						
City/CDBG Administration & Planning (20% of grant)	\$ 360,686	\$ 330,000		0%		100%
<b>Administration Subtotal</b>	<b>\$ 360,686</b>	<b>\$ 330,000</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	
<b>Spending cap (20% of entitlement)</b>		<b>\$ 330,000</b>	<b>\$ 330,000</b>		<b>\$ -</b>	
<b>Amount over (under) cap</b>		<b>\$ -</b>	<b>\$ (330,000)</b>		<b>\$ -</b>	
<b>Public Services - 15% cap</b>						
Family Focus/The Future Focus-Youth Program	\$ 11,400	\$ 25,000		0%		0%
Open Studio Project/Art and Action	\$ 4,800	\$ 15,000		0%		0%
Evanston Scholars/College Readiness	\$ 11,200	\$ 35,000		0%		0%
Youth Job Center/Youth Employment Programs	\$ 27,399	\$ 50,000		0%		0%
Moran Center/Legal & Social Services	\$ 20,400	\$ 36,000		0%		0%
Impact Behavioral Health/Employment Services	\$ 13,000	\$ 20,000		0%		0%
Shore Community Services/Koenig training Center	\$ 7,500	\$ 20,000		0%		0%
The Harbour/Emergency Shelter	\$ 5,200	\$ 5,200		0%		0%
Books and Breakfast/Morning Program	\$ 5,620	\$ 15,000		0%		0%
Girl Scouts of GC&NW/	\$ 5,500	\$ 12,000		0%		0%
North Shore Senior Center/Grandparents Raising	\$ 8,600	\$ 10,000		0%		0%
Meals on Wheels/Preventing Hunger & Malnutrition	\$ 14,200	\$ 20,000		0%		0%
Interfaith Action/Emergency Overnight Shelter	\$ 15,020	\$ 25,000		0%		0%
YWCA Evanston-NS/Domestic Violence Services	\$ 35,000	\$ 35,000		0%		0%
Connections for the Homeless/Drop In Program	\$ 25,000	\$ 25,000		0%		0%
Center of Concern/Homeless Prevention	\$ -	\$ 12,500		0%		0%
City/Target Area Graffiti Removal	\$ 37,000	\$ 50,000		0%		0%
City/Summer Youth Employment Program	\$ 20,400	\$ 25,000		0%		0%
City/Certificate of Rehab & Record Sealing	\$ 23,000	\$ 30,000		0%		0%
<b>Public Services Subtotal</b>	<b>\$ 290,239</b>	<b>\$ 465,700</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>
<b>Spending cap (15% of entitlement +RL+PI)</b>		<b>\$ 261,512</b>	<b>\$ 261,512</b>		<b>\$ -</b>	
<b>Amount over (under) cap</b>		<b>\$ 204,189</b>	<b>\$ (261,512)</b>		<b>\$ -</b>	
<b>Housing</b>						
City/Housing Rehab Administration	\$ 200,000	\$ 225,000		0%		0%
Housing Rehab Loan Repayments	\$ 117,150	\$ 93,113		0%		0%
<b>Housing Subtotal</b>	<b>\$ 447,190</b>	<b>\$ 318,113</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>
<b>Code Enforcement</b>						
City/CDBG Target Area Code Enforcement	\$ 375,000	\$ 380,000		0%		0%
<b>Code Enforcement Subtotal</b>	<b>\$ 375,000</b>	<b>\$ 380,000</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>
<b>Public Facilities &amp; Infrastructure</b>						
CJE Senior Life/ADS Upgrade Project	\$ 23,387	\$ 25,790		0%		0%
Infant Welfare Society/Parking Lot & Roof	\$ 30,000	\$ 45,000		0%		0%
Reba Early Learning Center/Accessibility & Lead	\$ -	\$ 140,000		0%		0%
Evanston Rebuilding Warehouse/Expanding Skilled	\$ -	\$ 100,000		0%		0%
City/Butler Park Drainage & Lighting	\$ -	\$ 400,000		0%		0%
City/Alley Paving-N Nathaniel-E McDaniel	\$ -	\$ 260,000		0%		0%
City/Alley Paving-N Dempster-E Dewey	\$ 383,374	\$ 400,000		0%		0%
<b>Public Facilities &amp; Infrastructure Subtotal</b>	<b>\$ 436,761</b>	<b>\$ 1,370,790</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>
<b>Economic Development</b>						
City/Economic Development Projects	\$ -	\$ 75,000		0%		0%
<b>Economic Development Subtotal</b>	<b>\$ -</b>	<b>\$ 75,000</b>	<b>\$ -</b>	<b>0%</b>	<b>\$ -</b>	<b>0%</b>
<b>Totals</b>		<b>\$ 2,939,603</b>	<b>\$ -</b>		<b>\$ -</b>	
<b>Total Estimated Funds Available</b>		<b>\$ 1,811,632</b>	<b>\$ 1,811,632</b>		<b>\$ -</b>	
<b>Estimated To Be Cut:</b>		<b>\$ 1,127,971</b>	<b>\$ (1,811,632)</b>		<b>\$ -</b>	

**Funds Available:**

	Est 10/10/2019
2020 CDBG Grant (est 9% under 2019 grant of \$1,803,432)	\$ 1,650,000
2019 Revolving Loan repayments-estimated	\$ 93,113
2019 Program Income-estimated	\$ 297
Unspent Prior Years Funds for Reallocation	\$ 68,222
<b>Total Available Funds:</b>	<b>\$ 1,811,632</b>

Actual Grant



# Memorandum

To: Members of the Housing and Community Development Act Committee  
From: Sarah Flax, Housing and Grants Manager  
Subject: CDBG Housing Rehab Loan Administration Policies and Example from 1983 for Discussion  
Date: October 9, 2019

## Recommended Action:

Staff seeks approval to establish loan administration policies that allow the restructure of the terms of CDBG Housing Rehab loans, some written in the 1970s and 1980s, to the current Rehab loan terms to improve the financial stability of low and moderate income homeowners. Staff also seeks authorization to restructure a loan held by a senior homeowner that was originated in 1983 that is financially burdensome. This action is consistent with the modification of four similar loans that were restructured following a HUD monitoring of the City's CDBG loan portfolio. Staff seeks to notify the Housing and Community Development Act Committee of this practice and requests approval of a policy to set the interest rate at 0% and waive the accrued interest.

## Summary:

In the last monitoring of the City's CDBG Housing Rehab loan portfolio by HUD in 2010, a concern was raised about five loans with interest rates of 2% or 3% that were originated between 1979 and 1987. The terms of these loans were very different from the current terms and did not support the program goal of helping low and moderate income homeowners maintain their homes in decent, safe condition without undue financial burden. All payments on these loans were deferred, with the principal payable upon assignment or transfer of title. The interest that had compounded annually over 30+ years since their origination was also due at that time, creating a balloon payment that had grown to exceed the loan principal. In 2010, these property owners were low income seniors on fixed incomes with few assets other than their homes, which had lost significant value in the foreclosure crisis. To address the aforementioned factors, Community Development staff decided to waive the back due interest and modify the terms of the five loans to 0% interest deferred loans, in keeping with the loan policy in effect at the time.

Modifications were completed on four of the five loans but the fifth loan modification referenced above was not completed. The owner is currently in poor health with very limited income and a family member has contacted the City with the paperwork provided by the City and asked that the modification be completed. This would result in waiving the accrued interest, approximately \$50,490, which is almost double the original

principal of \$27,000. The new loan terms would be 0% interest with the principal of \$27,000 due upon sale of the property or transfer of title.

In addition to questioning the structure of the five very old loans, HUD also noted that the City's loan underwriting did not adequately address the program goal of helping low and moderate income homeowners maintain their homes in decent and safe condition without undue financial burden. Although all loans were at 0% interest, payment terms were determined based on the household's percent of area median income (AMI) only. Households with incomes under 50% AMI received 0% interest loans with payments deferred until the sale or transfer of the property; households with incomes from 50% to 80% AMI received 0% interest loans with payments amortized over up to 20 years, based on loan size. This did not take the homeowner's capacity to pay debt service into account and resulted in some delinquent loans. To address this, a borrower's cash flow is analyzed to determine capacity to handle debt service without undue financial burden, with loan payment terms set as deferred or amortizing based on the analysis. In addition, staff was advised to contact borrowers with amortizing loans that were behind on payments and modify the terms of their loans to deferred if their economic circumstances had changed. This would be formalized in the City's Housing Rehab Program Policies and Procedures.

# HCDA Committee Schedule of Remaining Meeting Dates for 2019

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**Tuesday, November 7, 2019** at 7PM (joint meeting with MHB) in G300

**Tuesday, November 19, 2019** at 7PM (2020 CDBG application review in Council Chambers)

**Tuesday, November 21, 2019** at 7PM (2020 CDBG/City application review in Council Chambers)

**Tuesday, December 17, 2019** at 7PM (Allocation meeting and close of 2020-2024 Consolidated Plan public comment period)

## Draft Meeting Dates for 2020

Meetings will be held in room 2402 unless specified otherwise;  
dates and locations are subject to change

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Tuesday, January 21, 2020 at 7PM

Tuesday, February 18, 2020 at 7PM

Tuesday, March 17, 2020 at 7PM

Tuesday, April 21, 2020 at 7PM

Tuesday, May 19, 2020 at 7PM

Tuesday, June 16, 2020 at 7PM

Tuesday, July 21, 2020 at 7PM

Tuesday, August 18, 2020 at 7PM

Thursday, September 3, 2020 at 7PM (joint meeting with MHB) in G300

Tuesday, September 15, 2020 at 7PM in Council Chambers (CDBG only, external applicants)

Tuesday, September 22, 2020 at 7PM in Council Chambers (CDBG only, City applications)

Tuesday, October 6, 2020 at 7PM in Council Chambers (Allocation meeting)

Tuesday, November 17, 2020 at 7PM (Close of Action Plan public comment period)

Tuesday, December 15, 2020 at 7PM