

**Johnston County Regional Housing Committee**

**NC Balance of State Continuum of Care**

Conference Room – Johnston County Mental Health Center

521 N. Brightleaf Blvd, Smithfield, NC

**Meeting Minutes from September 15, 2016**

**In Attendance:**

Roxanne Curry, Johnston County Mental Health Center

Judy Brown, Smithfield Housing

Charlotte Spradling, Johnston-Lee-Harnett Community Action

Cassandra Herbert, CFAC

Janis Nutt, Johnston County Mental Health Center

Deidra Creech, Johnston County Veterans Office

Teresa Wall, Johnston County Emergency Services

Angela Jones, Johnston-Lee-Harnett Community Action

Samuel Everette, Johnston County Mental Health

Melissa Payne, Johnston County Mental Health Center

Charlene Meyers, Johnston County Mental Health Center

Adrienne O’Neal, Harbor

Cherri Swails, Johnston Recovery

Cheri Stocks, Johnston County Health Department

**Introductions:**

Attendee introductions were made.

**Approval of Meeting Minutes:**

Minutes were approved by common consent.

**BoS Steering Committee Meeting Updates from 09/2016:**

**Short Meeting Summary**

Written Standards

         The BoS Steering Committee adopted written standards for:

* Emergency Shelter
* Transitional Housing
* Homelessness Prevention and Rapid Rehousing
* Permanent Supportive Housing
* Coordinated Assessment

         Final versions of the written standards are posted at:

<http://www.ncceh.org/bosminutes/>

         Regional Committees and all grantees should review these written standards for

program and system compliance.

         Technical assistance for programs and ongoing training will be forthcoming in

the coming weeks.

ESG Competition

         Application will likely be released in the next 2-3 weeks and Regional

Committees should begin planning their process.

         Several Regional Committees need to identify their ESG funding process lead

and schedule a call with BoS staff:  Caswell, Foothills, Lee-Harnett, Neuse-Trent,

Rutherford-Polk

* Please submit ESG Lead information by September 7th at:  <http://bit.ly/1spUpWr>CoC Competition CoC consolidated application is due September 14th

         Project Review Committee completed scoring process and the Steering

Committee approved the ranked list at its August 30th meeting.

         Project applications must be submitted by 5 PM on September 7th.

         Full CoC application will be posted to the NCCEH website on or around

September 8th.

         NCCEH will submit the consolidated application 24-48 hours prior to the

September 14th deadline.

As part of this year’s competition, the CoC had to report System Performance.

Measures for the first time.  These measures include:

* Measure 1: Length of Time Persons Remain Homeless
* Measure 2: The Extent to which Persons who Exit Homelessness to Permanent Housing Destinations Return to Homelessness
* Measure 3: Number of Homeless Persons
* Measure 4: Employment and Income Growth for Homeless Persons in CoC Program-funded Projects
* Measure 5: Number of Persons who Become Homeless for the First Time
* Measure 6: Homeless Prevention and Housing Placement of Persons defined by category 3 of HUD’s Homeless Definition in CoC Program-funded Projects – *Not applicable this year*
* Measure 7: Successful Placement from Street Outreach and Successful Placement in or Retention of Permanent Housing
* All of the System Performance Measures are posted at:  [www.ncceh.org/files/7448/](http://www.ncceh.org/files/7448/)

Coordinated Assessment Next Coordinated Assessment Exchange call is September 13th at 3 PM Register at:  [www.ncceh.org/events/964/](http://www.ncceh.org/events/964/)

         Next CA quarterly report is due:  October 15th

* Reporting form for third quarter is located at:  <http://goo.gl/forms/QESzakx4xH>

  Regional Committee Restructuring

         Transition Committees that still need to schedule a planning call with Balance of

State staff the week of September 12th:

* Randolph/AHRMM/Lee-Harnett/Johnston
* Hertford/Northeast
* Down East/Wilson-Greene
* Schedule these calls at:  brian39.youcanbook.me

         1-day planning meetings have been scheduled.  Please have your Transition

Committee members register for the appropriate meeting per the schedule below.

* Burlington:  Wednesday, October 19th Alamance, Person, Chatham, Caswell, Rockingham Randolph, AHRMM, Lee-Harnett, Johnston Kerr-Tarr, Twin County, Northampton

Attendees should be full transition teams, including leadership and reps from all regions, as possible (approximately 6-8 people per region).

  HMIS Update

         Talaika Williams from Trillium was approved by the Steering Committee as the

HMIS Governance Committee representative for Region 1 in the BoS.

**Coordinated Assessment Up-Dates:**

Angela Jones - Coordinated Assessment Lead, Johnston-Lee-Harnett Community Action 1102 Massey Street, Smithfield, NC 27577, (919) 934-2145 or [ajones.jlhca@gmail.com](mailto:ajones.jlhca@gmail.com)

**Guest Speaker:**

Topic – Reverse Mortgage, Foreclosure Prevention, and First Time Homebuyer Programs

Charlotte Spradling

Housing Counselor Manager

Johnston-Lee-Harnett Community Action, INC.

[cspradling.jlhca@gmail.com](mailto:cspradling.jlhca@gmail.com)

919-934-2145, ext. 116

1102 Massey St, Smithfield, NC 27577

FAX: 919-934-6231

Charlotte Spradling is a HUD Certified Housing Counselor with Johnston-Lee-Harnett Community Action, INC. in Smithfield, NC. She specializes in Reverse Mortgage, Foreclosure Prevention and is now transitioning into First Time Homebuyer programs. She will discuss a brief history of housing problems homeowners in NC have overcome, and will present the current favorable conditions for ‘lender ready buyers’. She will explain the programs that are available to first time homebuyers in Johnston County and surrounding areas. As home foreclosures still present obstacles to Johnston County homeowners she will discuss current conditions and government programs available to help those who are still struggling.

**Discussion:**

Prepurchase Counseling and Homebuyer Education

If you are a seriously seeking homeownership but are in need of guidance and financial assistance, we offer a series of classes for the individual or group. We assist you in developing your ability to procure financial assistance by helping you build or repair your credit score, provide education on how to avoid homeownership obstacles and pitfalls, assure an understanding of resources available for foreclosure prevention, and show you how to create an atmosphere of financial stability during the homeownership process. Our programs also offer current financial resource referrals for the purchase ready client and teach client post-purchase basics to avoid problems after the home is secured.

To inquire call 919-934-2145, please fill out and print the attached Agency Forms, scan and fax to 919-934-6231. Please note ‘HUD Prepurchase’ in the subject line or email to [cspradling.jlhca@gmail.com](mailto:cspradling.jlhca@gmail.com)

NOTE: A $12.00 fee for an individual credit report may apply for this service and a $20.00 fee for couples. Fees are waived for low income situations. For additional information concerning homebuyers contact the North Carolina Housing Finance Agency at: [www.nchfa.com](http://www.nchfa.com/)



Mortgage Default Assistance and Home Foreclosure

When the uncertainties of life result in financial instability to the point of default or even foreclosure of your mortgage, we are here to offer our services. Our counselors are trained to sort through the confusion to find the most appropriate solution to your mortgage crisis.

We assist our clients in applying for loan modifications or work out options with the lender. For qualified clients, we assist in applying for financial assistance through government approved programs. We utilize valuable resources to assist in finding a solution for your unique circumstances. To start your assistance as soon as possible, fill out and print the attached forms, gather the required materials on the checklist and call 919-934-2145 for an appointment. Ask for Charlotte Spradling. To expedite your case, fax the Agency Documents to 919-934-6231 and notate ‘HUD’ in the subject line. Bring the required checklist documents with you when you arrive for your appointments. Note: There is no fee for this assistance.

For more information please contact the North Carolina Housing Finance Agency at:

[www.nchfa.com](http://www.nchfa.com/) for the North Carolina Foreclosure Prevention Project.

N.C. Foreclosure Prevention Fund

N.C. Foreclosure Prevention Fund Johnston Lee Harnett Community Action participates in the N.C. Foreclosure Prevention Fund which helps North Carolina homeowners struggling to pay their mortgage due to job loss or other temporary financial hardships, such as divorce, illness or death of a co-borrower. The fund also assists returning veterans transitioning to civilian life. If you qualify, the Fund can pay up to $36,000 towards your mortgage and related expenses for up to 36 months while you search for work or complete job training. If you are re-employed but earning less so you are still struggling to pay your mortgage, the Fund may still be able to help by reducing your principal loan balance so that your monthly payments are more affordable. To find out more about the fund go to [NCForeclosurePrevention.gov](http://ncforeclosureprevention.gov/)



Reverse Mortgage Counseling

Reverse Mortgage clients are required by the Federal Government to obtain HECM counseling (Home Equity Conversion Mortgage) before starting the Reverse Mortgage process. Your lender will provide a list of HUD certified counseling agencies when you call them for your application or you may contact the agency directly. WE ARE A HUD CERTIFIED AGENCY WITH A HUD APPROVED COUNSELOR ON STAFF. You do not have to have a lender prior to counseling.

All clients seeking Reverse Mortgage counseling must go through the intake process over the phone with the counselor or intake staff and receive a packet prior to counseling. This assures that you have an opportunity to review the material prior to the counseling session. You will be scheduled an appointment at the time of intake.

To get started, please call 919-934-2145 and ask for Reverse Mortgage counseling. You will go through the intake process; an appointment will be scheduled at that time. NOTE: The standard fee for Reverse Mortgage for JLHCA is $150.00 unless we are under a HUD grant. If we are under a grant at the time of the intake application no fee will apply. Some fees may be waived per HUD guidelines for low-income applicants.

To search for other housing counseling agencies contact:

<http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hecm/hecmlist>

Or Visit <http://portal.hud.gov/hudportal/HUD>



Fair Housing

Fair housing is an important element to any housing program. We strive to offer the most current education provided by HUD for any person or family who believes they have been discriminated against. We offer counseling for any agency applicant who needs referrals to settle a Fair Housing dispute. Please call for an appointment or contact these sites for more information.

<http://www.doa.nc.gov/hrc/fairhousing.aspx>   
<http://www.fairhousingnc.org/>   
<http://www.nchfa.com/Forms/fairhousing.aspx>   
<http://www.ncjustice.org/?q=north-carolina-fair-housing-project>

**Announcements:**

**Next Meeting – October 20, 2016 at 10:30 to 11:30 AM**

**Johnston County Mental Health Center Conference Room**