

DRAFT

**Rehabilitation Review Committee (RRC)
Tuesday February 14, 2023 9:00 AM**

HYBRID MEETING

Conference Room First Floor 23 Union St. Norwich, CT

Zoom Meeting ID: 857 3299 3594

Members Present via Zoom: Dan Coley, Mark Gilot, Stacy Gould,
Members Present: Sydney Phelps
Members Absent: Rodney Bowie
Staff Present: Tianne Curtis; Wayne Sharkey

- I. Call to Order / Roll Call
The RRC meeting was called to order at 9:03 AM. Attendance was taken
- II. Approval of Minutes
Upon motion by Sydney Phelps, second by Stacey Gould the committee voted to approve the 1/10/2023 minutes. Motion passed unanimously.
- III. Text Amendment to Property Rehabilitation Policy & Procedures
Sydney Phelps presented the proposed text amendment as follows:
Motion to Amend Property Rehabilitation Policy *Eligibility Requirements* subpart *Income, Part B*. found on page 5 of the Property Rehabilitation Program Policy and Procedures last revised April 2022.

The policy currently states:

The following situations will also be deemed ineligible for both owner-occupied and investor occupied properties:

- ... 30-day late on any mortgage in the last 12-months

Proposal to strike the above language as it presents an undue barrier for multiple low-income homeowners applying for the program. Sydney Phelps stated the COVID-19 pandemic resulted in many tenants falling behind on their rents, which in many cases resulted in landlords being late on their mortgage without the rental income. As relief focused on rental income and forestalling evictions, homeowners had few avenues for mortgage assistance and landlords could not apply for assistance. We currently have 6 prospective units that would be denied eligibility for the Property Rehabilitation Program under the current 12 month policy. This adjustment is in an attempt to amend our policy to reflect the current era of affairs and the needs of stakeholders and residents in the community. Adjusting the length of time also allows applicants a feasible window for owners to reinstate timely payments and display commitment to the program without having to start the lengthy application paperwork from scratch.

Wayne Sharkey stated that the omission of this requirement may pose an increased risk to the program. His concern was that program participants were some of the most vulnerable and at-risk for financial instability.

****Wi-Fi went down at approximately 9:08 AM and returned 9:16 AM****

Sydney Phelps modified the proposal to be a twelve (12) month moratorium on ineligibility due to a 30-day late payment on any mortgage within a 12-month period; from 3/01/2023 – 02/29/2024. After the 12 month moratorium, Community Development could assess the impact on the program.

There were no questions or further discussion.

Upon motion by Sydney Phelps, second by Dan Coley, the Committee voted to enact a moratorium from March 1, 2023 through February 29, 2024 on determining a property ineligible on the sole basis of the existence of a late mortgage payment within the last 12 months; motion passed unanimously.

IV. Program Update
None

V. Adjournment
Upon motion by Sydney Phelps, second by Stacy Gould, the Committee unanimously voted to adjourn at 9:22 AM.

Respectfully submitted.
Tianne Curtis, CDBG Program Assistant