

Minutes of the January 27, 2010 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Chris Bannon
Angel Collins
Valentine Evans
Diana Giddens
Betsy Jenkins

Lenora Mitchell
Ellen Richardson
Michael Selby
Faith Showell
Lawrence Trala

Directors Absent

Louise Coles
Sean Ingram

Diane Musso

Others Present

Elaine Meil
Susan Haycox
Melissa Matthews

Kat Edwards
John Simpkins

1. Call to Order

Treasurer Showell called the meeting to order at 7:03 p.m.

2. Invocation

Chariman Selby offered the invocation.

3. Minutes of November 18, 2009 Meeting

The Minutes of November 18, 2009 Meeting were presented.

Board approval of the minutes of the November 18, 2009 Meeting was requested.

Director Bannon moved to approve the November 18, 2009 Meeting minutes as presented. Seconded by Director Bailey, the motion carried by unanimous vote.

4. Bills Payable/Financial Statement

Board approval of the following Bills Payable/Financial Statements was requested:

ESVHA Bills Payable

A-NPDC	November/December Expenses	\$21,037.60
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Financial Statements for ESVHA operating account and IP/R Construction funds were attached.

Pine Street Apartments

The current Pine Street Apartments budget report and financial statement were also presented.

Director Mitchell moved to approve the Bills Payable/Financial Statement and Pine Street Apartment budget report and financial statement as presented. Seconded by Director Bailey, the motion carried by unanimous vote.

5. Current Financial Status Report

The presented report indicated that 65.35 percent of the administrative budget had been expended while 50 percent of the fiscal year had passed.

Board approval of the presented reports was requested.

Director Richardson moved to accept the current financial reports as presented. Seconded by Director Bannon, the motion carried by unanimous vote.

6. FY 2011 Budget Request

Staff submitted the Board approved level funding requests to Accomack County and Northampton County, \$9,215 and \$4,747 respectively.

For the Board's information, a copy of the additional information requested by Accomack County was attached.

7. FY 2010 Budget Amendments

Approval of the following FY 2010 Budget Amendments was requested:

1.	3103	IP/R Home Program Management For Accomack/Northampton Counties	\$21,700.00 <u>+10,100.00</u> \$31,800.00
2.	3103	IP/R Home Program Housing Spec/Inspection For Accomack/Northampton Counties	\$16,800.00 <u>+11,000.00</u> \$27,800.00

ITEMS 1 & 2 represented the amendments to increase state revenues for management, housing specialist, and inspection services related to administering the Indoor Plumbing program.

Staff is pleased to report that the estimated number of units to be completed in this fiscal year has increased from six to eight. In addition, DHCD announced in December that fees paid to the ESVHA will increase for each unit.

Director Richardson moved to approve the FY 2010 Budget Amendments. Seconded by Director Mitchell, the motion carried by unanimous vote.

8. Election of FY 2010 Officers

Corporation By-Laws state that the election of the FY 2010 President, Vice President, and Treasurer shall be held at the March Board meeting. It is recommended that a Nominating Committee be appointed so the Election of Officers can be held at the next regular meeting.

Chair appointment of a three member Nominating Committee, one from Northampton and two from Accomack, was requested.

The three member Nominating Committee was chosen to be Directors Richardson, Bailey and Bannon.

For the Boards information, having served two 1-year terms, the following officers are eligible for re-election:

President	Michael Selby
Vice President	Sean Ingram
Treasurer	Faith Custis Showell

9. Property Management

Pine Street Apartments

Vacancies

There are currently no vacancies and all rents are current.

Maintenance and Repairs

No major repairs to report.

Accomack Manor

Vacancies

There are currently two vacancies that will hopefully be filled by the end of the month. Staff has identified three families to fill those vacancies.

Maintenance and Repairs

No major repairs to report.

Other Matters

The Accomack County Health Department will be conducting a H1N1 Clinic on Friday, January 22nd. They will provide vaccinations for anyone wanting them.

Nutrition Classes through the Virginia Cooperative Extension are still continuing.

10. Housing Development Projects

Indoor Plumbing Rehabilitation Program

Four IPR projects (one in Accomack County, three in Northampton) are under contract, with demolition activities complete on two projects and one dwelling at 65% complete. We anticipate four to six additional projects in both counties will go under contract within the next 4 to 8 weeks. The next bid group of eight to ten Rehab Board-approved applicants is being developed. Applicant intake, including property eligibility inspections is ongoing.

Requests For Assistance

A new dwelling was constructed for Faye Tankard approximately two years ago. A strip of electrical baseboard is malfunctioning. The dwelling is out of warranty, but Ms. Tankard feels the heating unit should have lasted longer and has requested it be replaced. Total cost is \$130.

Director Richardson moved to replace Ms. Tankard's heating unit at a cost of \$130. Seconded by Director Collins, the motion carried by unanimous vote.

A new dwelling was constructed for Wilbert Church in 2009. No driveway was installed. Mr. Church requests the use of program income for construction of a driveway. No estimates were received as of the meeting date.

Director Bannon moved to use up to \$2,000 of program income to assist Mr. Church in paying for the installation of a driveway. Seconded by Director Richardson, the motion carried by unanimous vote.

IPR Program Income Grant Request

In an effort to provide first time indoor plumbing to a residence on Saxis, staff requested that Bundick Well & Pump Co. look into the possibility of securing a Health Department sewage disposal permit for the property. The property sits on the edge of the marsh and has a pit privy for sewage disposal.

Bundick Well & Pump had Shore Engineering go to the property to assess the conditions. They found a suitable location for an alternative sewage system and applied for the Health Permit. The application for the permit was approved in November of 2008.

Since the permit was acquired, the family has been uncooperative in providing key documents required in order to move forward with the installation of the system and rehab through the Indoor Plumbing Rehab Program.

Bundick Well & Pump has done the majority of the well and septic work for all of the programs administered by the PDC and the Housing Alliance for many years and has a good relationship with this agency. They were left with an unpaid invoice for the engineering (\$1,550) and the Health Permit (\$530) for a total of \$2,080.

Staff asks the Board to approve the use of IPR Program Income to pay this outstanding invoice.

Director Trala moved to allow IPR Program Income to be used to pay this outstanding invoice only after we attempt to get the homeowner to pay it themselves. Seconded by Director Richardson, the motion carried by unanimous vote.

11. Housing Services Programs

Sponsoring Partnership And Revitalizing Communities (SPARC) & HOMEownership Down Payment Assistance Program (HOME)

Staff applied for and received \$750,000 in SPARC Round 8 funds. \$375,000 of these funds offers one half percent below the applicable interest rate while \$375,500 offers one percent below. Funds are available to applicants who are at or below 80% of median area income levels.

Staff applied for and received \$47,600 in HOME funds for FY10. Funding projections would assist five (5) Habitat for Humanity families and two (2) non Habitat families. Staff has closed on one Habitat home to date.

Staff continues to accept and process applications for eligibility as well as identify potential clients from the Section 8 Housing Choice Voucher program.

Housing Opportunities for People With Aids (HOPWA) Program

Staff is pleased to announce the award of grant funds for FY09-10 in the amount of \$21,080.55. This represents an increase of approximately 31% from the allocation of previous years due to a slight increase of funds from HUD.

Staff continues to work with the Health Department to provide housing assistance to this population. Since our last meeting, have been assisted with tenant based rental assistance (TBRA) funds and short-term emergency assistance (STRMU) as follows.

	MonthTBRA	STRMU
July	0	1
August	0	0
September	0	0
October	1	0
November	1	2
December	1	1
January	1	1

Staff will continue to service HOPWA clients in collaboration with the Accomack/Northampton Health Departments Ryan White funding.

Director Bannon moved to allow staff to work with the Health Department to transfer HOPWA over to them. This motion carried by unanimous vote.

NCALL Homeownership Program

- There have been numerous follow up appointments needed for the foreclosure clients, which has proven to be very time consuming. Part of the need for the additional appointments has been the ongoing request from the servicers for additional documentation for Home Affordable (HAMP) clients. Some of the HAMP clients are being requested to send an entirely new packet when in the midst of a trial period their mortgage was transferred to a new servicer. Clients are making up to six and seven trial payments with no permanent resolution to their modifications. Some of the prioritization ideas learned at the NeighborWorks training in Chicago need to be implemented to help streamline the intake process for Foreclosure clients to manage the caseload more efficiently. Triaging clients according to the level of need is becoming necessary in order to have available hours for those most in need.
- All of the Homeownership December closings have been pushed out to January and February due to a variety of issues. One client is waiting on an answer on repairs, one is delayed due to a septic system issue, one for an unresolved collection, and one is currently at VHDA awaiting final approval. It will be very exciting in the next couple of months to have all of these new Homeowners!

Plans are being made for a “Homeownership Wall of Fame” with pictures of our happy Homeowners. The presence of these photos in a very visible location will, hopefully, bring incentive and encouragement to those clients still in the process of attaining Homeownership.

It becomes more apparent all the time that the need for financial literacy and predatory lending is so great here on the Shore. A large percentage of clients being counseled for foreclosure are exasperating their situations by obtaining multiple payday loans, paying rent to own and cash advance payments instead of their mortgages. A greater effort needs to be made to reach more people in the community and to accomplish that, perhaps a letter to all the local churches needs to go out to offer the services.

Pre-Purchase Counseling	Current Month: Dec	Cumulative
# of orientations held	0	10
Orientation attendees	0	58
Client Intakes	1	74
Additional Counseling Sessions Held	2	82
# of final workshops held	1	7
Mortgage submissions	0	8
Mortgage closings	0	7
Financing leveraged	\$	\$ 706,950

Growing Your Money Financial Literacy	Current Month: Dec	Cumulative
New GYM participants	8	59
GYM graduates	2	15

Default and Foreclosure Counseling	Current Month: Dec	Cumulative
Intake sessions	3	91
Additional Foreclosure Sessions	14	162
Homeowner Budget Counseling	0	12

12. Fund Raising

Staff has listed the Eastern Shore of Virginia Housing Alliance with Good.com. We are awaiting verification and listing. Additional information was presented at the meeting.

13. Executive Director's Report

Fairview Rental Property

The sale is still pending. The final issue is being resolved now and staff expects to know a closing date by the end of the month.

NCALL Conference on Fundraising

Executive Director Meil, Director of Services Edwards, and Housing Development Coordinator Grove met with NCALL on working out a fundraising strategy. We discussed how banks are affected by their Community Rating Service ratings and how ESVHA can develop relationships with these banks and obtain assistance for the housing counseling program. Staff will be approaching banks explaining ESVHA's mission and soliciting donations for continuing our housing counseling efforts.

Next Meeting

The next meeting will be March 24, 2010 at 7:00 PM.

Informational Items

Regional Housing Authority Minutes are attached.

14. Public Participation

No public participation took place at this time.

15. Other Matters

Bayview Tax Sale

Two homes in the Bayview area went up for tax auction today. The Eastern Shore of Virginia Housing Alliance (ESVHA) held an interest in these two properties through the Indoor Plumbing Program.

In addition, four of the lots auctioned in the Bayview area were CDBG improved lots. As part of the CDBG contract, Northampton County agreed to make those lots available to LMI families.

Our goal in attending the auction was to protect the interest of the ESVHA and possibly to purchase the four lots that had been guaranteed to be made available to LMI families. However, when the property went up for auction, it was requested by another attendee that it be bid as a whole and the auctioneer honored the request.

The ESVHA purchased these properties (2 homes and 16 lots) for a total of \$62,000 and they will meet tonight to begin discussing the options. In order to preserve the Indoor Plumbing/Rehab Program Income funds for families with immediate needs, it will be necessary for the ESVHA to seek a temporary loan.

Staff recommended that the Eastern Shore of Virginia Housing Alliance request a temporary loan of \$65,000 (to cover the cost of the property, recording and insurance) from the A-NRHA.

In addition, authority for the Executive Director to protect the ESVHA interest in future tax sales is requested

Director Richardson moved to request the temporary loan and to allow the Executive Director to protect the ESVHA interest in future tax sales. Seconded by Chairman Selby, the motion carried by unanimous vote.

16. Adjournment

There being no further business brought before the Board, President Selby adjourned the meeting.

Michael Selby, President

Elaine K. N. Meil, Executive Director