

Minutes of the March 24, 2010 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Louise Coles
Angel Collins
Valentine Evans
Diana Giddens
Lenora Mitchell

Diane Musso
Ellen Richardson
Michael Selby
Faith Showell
Lawrence Trala

Directors Absent

Chris Bannon
Sean Ingram

Betsy Jenkins

Others Present

Elaine Meil
David Annis
Melissa Matthews

Kat Edwards
Mary Fisher

1. Call to Order

President Selby called the meeting to order at 7:07 p.m.

2. Invocation

President Selby offered the invocation.

3. Election of FY 2011 Officers

Corporation By-Laws state that the election of the FY 2011 President, Vice President, and Treasurer shall be held at the March Board meeting.

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

A report from the Nominating Committee consisting of Directors Richardson, Bailey, and Bannon was requested.

Director Richardson, on behalf of the Nominating Committee, recommended the current officers be re-elected for FY 2011. Seconded by Director Bailey, the motion carried by unanimous vote.

4. Minutes of January 27, 2010 Meeting

The Minutes of January 27, 2010 Meeting were presented.

Board approval of the minutes of the January 27, 2010 Meeting was requested.

Director Trala moved to approve the January 27, 2010 Meeting minutes as presented. Seconded by Director Musso, the motion carried by unanimous vote.

5. Bills Payable/Financial Statement

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

ESVHA Bills Payable

A-NPDC	January/February Expenses	\$27,270.78
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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 attached.

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

6. Current Financial Status Report

The presented report indicated that 76.85 percent of the administrative budget had been expended while 66.67 percent of the fiscal year had passed.

Board approval of the presented reports was requested.

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

7. FY 2011 Budget Request

Staff submitted the Board approved level funding requests to Accomack County and Northampton County, \$9,215 and \$4,747 respectively. Staff had still not received any information concerning the requests.

8. FY 2010 Budget Amendment

Approval of the following FY 2010 Budget Amendment was requested:

1	3104	Program Management for Bayview Tax Sale	\$5,000.00
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ITEM 1 represented the amendment to include general funds to provide staff support for management of the Bayview properties. It is anticipated that the funds will be reimbursed through revenues earned.

Director Trala moved to approve the FY 2010 Budget Amendment. Seconded by Director Musso, the motion carried by unanimous vote.

9. Property Management

PINE STREET APARTMENTS

All tenants but 2 are current in their rent. Those will be paid by the end of the week. There is one vacancy which will be filled by the end of the month.

Maintenance and Repairs

Storms and saturated ground have caused a couple of maintenance issues. The fences have become unstable due to high ground water and will be repaired once the ground dries out a bit. Wind and saturated ground were also the cause of 2 pines on the property line to become uprooted. These fell into neighboring yards. They have been cut & cleared and paid for from reserve.

ACCOMACK MANOR

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

Maintenance and Repairs

No major repairs to report. A few shingles came off in the recent northeasters. Because of the height of the building, maintenance will be renting a lift truck to inspect and make repairs.

Other Matters

They held an open house to invite people to come and see the facility in conjunction with a leasing special running in March.

Other resident activities such as monthly birthday parties, bingo and nutrition classes through the Virginia Cooperative Extension are continuing.

10. Housing Development Projects

Indoor Plumbing Rehabilitation Program

Ten IPR projects (six in Accomack County, four in Northampton) are under contract, with three dwellings at over 65% complete, another at approx. 35%; a rehab recently under way; and another with demolition and clearing completed and foundation footings begun. The four remaining are under contract for design and permitting of alternative septic systems, after which building permits can be issued. The next bid group of eight to ten Rehab Board-approved applicants is being developed. Applicant intake, including property eligibility inspections is ongoing.

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.

Month	TBRA	STRMU
July	0	1
August	0	0
September	0	0
October	1	0
November	1	2
December	1	1
January	1	1
February	1	0
March	1	2

Staff will continue to service HOPWA clients in collaboration with the Eastern Shore Health Department Ryan White funding.

Staff has submitted to DHCD a budget revision request to transfer \$5000 from TBRA into STRMU due to the increased requests for Short Term assistance. Staff awaits approval.

DHCD has released the 2010-2011 HOPWA Guidelines/Application documentation. The deadline for submitting an application is April 9, 2010. Staff met with representatives from the Eastern Shore Health Department to discuss the option of their agency administering this program. Kim Davis responded on March 17, 2010 that the Health Department would administer the grant with our agency providing technical assistance. We would assist them with writing the grant this year as well as performing rental calculations for TBRA family's and inspections. A MOU will need to be established and monies will be written into the grant to pay our agency for the services we provide.

NCALL Homeownership Program

- There has been a slight increase in permanent modifications in recent weeks. Several clients who have been waiting nearly a year on a final decision from their servicer, have received notice of approval. None of these clients were eligible for the HAMP modification, but were offered alternative modification solutions. There does seem to be a little more movement from the servicers of the HAMP clients who have been in

trial plans for many months. It appears, by the recent flurry of letters requesting updated financials, that possibly some final decisions will be made on these loans. My clients are being forewarned to be ready to submit financial documentation quickly when the request comes.

- A webinar was offered to HUD Agencies on February 17 entitled “Preventing Loan Modification Scams”. The three main goals of this presentation were to create awareness, educate homeowners to look for the red flags and also how to report to authorities so that these scams can be stopped. The representatives on this conference call urged counselors to assist clients with completing complaint forms which will go into a National database. The Loan Modification Scam Prevention Network is a National coalition of government agencies and private organizations formed to help squelch these unscrupulous scammers and con artists who are compounding the problems of desperate homeowners.
- Realtor referrals have increased, especially from the Weichert Mason-Davis Office. A presentation is being planned for the Weichert Office for a day when most of the agents will be present to educate them on the services that we offer their potential buyers. Home purchase interest has been on the rise based on the phone calls and several clients who had fallen off their “path to homeownership” have a renewed interest to clearing their credit issues and moving forward again. An Orientation class will be scheduled for March.
- Weather cancelled classes and some of the one-on-one appointments, so a lot of follow up work was done on existing files, letters mailed, new events planned, etc. during this “snowy” month. Hopefully, spring will be an inspiration to some new homebuyers !

Pre-Purchase Counseling	Current Month: Feb	Cumulative Year 3	Total Cumulative
# of orientations held	0	2	11
Orientation attendees	0	5	63
Client Intakes	1	9	75
Additional Counseling Sessions Held	1	20	81
# of final workshops held	1	5	8
Mortgage submissions	1	5	10
Mortgage closings	0	3	8
Financing leveraged	\$	\$ 244100	\$ 780100

Growing Your Money Financial Literacy	Current Month: Feb	Cumulative Year 3	Total Cumulative
New GYM participants	4	16	67
GYM graduates	3	7	17

Default and Foreclosure Counseling	Current Month: Feb	Cumulative Year 3	Total Cumulative
Intake sessions	0	25	101
Additional Foreclosure Sessions	4	48	178
Positive Foreclosure Prevention Outcomes	2	5	28
Homeowner Budget Counseling	0	0	12

12. Executive Director's Report

Fairview Rental Property

The sale is still pending. USDA has indicated that once they receive one final piece of information they will be able to approve the loan for the purchase of the property.

Executive Director Meil requested the Board to consider withholding 6% of this sale price to be used to educate future homeowners. This would be in lieu of realtor's commission since the staff educated the tenant who chose to purchase the house.

Director Trala moved to allow the Executive Director to withhold 6% of the sales price to educate future homeowners. Seconded by Director Giddens, the motion carried by unanimous vote.

Bayview Board Meeting

President Selby and Board members Giddens, Trala and Bannon met with the Bayview Citizens for Social Justice (BCSJ) Board. President Selby encouraged BCSJ to come to the March meeting with a proposal for the land that was originally owned by BCSJ. No communication has been received from them since the meeting.

President Selby requested the ESVHA host a workshop to educate the Board and Bayview Citizens for Social Justice (BCSJ) on what CDBG and Program Income Funds can be used for. After the workshop, the ESVHA Board will give the BCSJ a 30-day window to bring a proposal to the Board on how they plan to purchase the Bayview lots back that was lost at the tax sale.

The Board agreed to have this workshop on April 28, 2010.

Fundraising Meeting with BB&T

Executive Director Meil and Housing Development Coordinator Grove met with BB&T. After a very good discussion of the programs the Board offers, BB&T indicated some programs they offer. This includes training, and also small donations. Staff will also be meeting with local bank staff on how to offer existing programs to the new influx of Haitian immigrants.

Next Meeting

The next meeting will be May 26, 2010 at 7:00 PM.

Informational Items

Regional Housing Authority Minutes were attached.

13. Public Participation

Mary Fisher, the claims representative for Social Services, attended the meeting. She took the time to introduce herself and was in attendance to see how the ESVHA Board ran its meetings and to get informed of current programs.

14. Other Matters

Executive Director Meil requested permission to amend the Operating Agreement with Accomack Manor.

Director Trala moved to allow the Executive Director to amend the Operating Agreement with Accomack Manor. Seconded by Director Bailey, the motion carried by unanimous vote.

15. Adjournment

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

Michael Selby, President

Elaine K. N. Meil, Executive Director