

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY
MINUTES OF THE
January 27, 2010
4:00 p.m.
The Enterprise Building
Accoamc, Virginia

DIRECTORS PRESENT:

Betsy Jenkins	Accomack County
Leona Mapp	Northampton County
Katherine H. Nunez	Northampton County
Vincent Holt	Section 8 Representative

DIRECTORS ABSENT:

Steven B. Miner	Accomack County
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OTHERS PRESENT:

Elaine Meil	Susan Haycox
Kat Edwards	Melissa Matthews
Colin Kean, East Coast Properties	Josephine James
Ada Linton	Christine Mendez

1. Call to Order

Chairman Nunez called the meeting to order at 4:10 p.m.

2. Presentation of Resolution of Commendation

Chairman Nunez presented a Resolution of Commendation to Christine Mendez for her efforts on behalf of her fellow tenants.

3. Minutes of the November 30, 2009 Meeting

Presented were the minutes of the November 30, 2009 Meeting.

Adoption of the presented minutes was requested.

Director Holt moved to approve the minutes of the November 30, 2009 Meeting as presented. Seconded by Director Mapp, the motion carried by unanimous vote.

4. Bills Payable and Financial Statement

Commission approval was requested for the following Bills Payable and presented Financial Statements.

General Operating Account

No bills were payable at this time.

Section 8 Checking Account

A-NPDC	Administration, December				\$ 17,000.00
		<u>Actual</u>	<u>Less</u>	<u>Advance</u>	
Nov and Dec 2009		\$33,899.96		\$34,000.00	+ 100.04
	A-NPDC				\$ 16,899.96

Homeless Intervention Program Account

HIP Monthly Billing for Program Activities were included with the HIP agenda item.

A-NRHA, Sunnyside Village, Tenant Assistance Fund (TAF)

No bills were payable at this time.

Director Mapp moved to approve the Bills Payable and Financial Statements. Seconded by Director Jenkins, the motion carried by unanimous vote.

5. FY 2009 Audit

A Draft of the FY 2009 Audit was attached. Staff recommended referring to the Schedule of Findings and Questioned Costs to note that the response was "none".

Acceptance of the FY 2009 Audit as prepared by Dunham & Aukamp, PLC was requested.

Director Holt moved to accept the FY 2009 Audit. Seconded by Director Jenkins, the motion carried by unanimous vote.

6. Property Management

VIRGINIA STREET

Property Management

The report was presented at the meeting. It was reported that all rents are current and there are no vacancies. There are no maintenance issues at this time.

MILL RUN APARTMENTS

Property Management

The report was presented at the meeting. It was reported that all rents are current, and there is currently one two-bedroom apartment vacant. This vacancy is expected to be filled soon with a Section 8 voucher. There are no maintenance issues at this time.

SUNNYSIDE VILLAGE

Property Management

The report was presented at the meeting. It was reported that all rents are current, and there are no vacancies. There are no maintenance issues at this time.

ONANCOCK SQUARE

Property Management

Ada attended with Christine Mendez so that we could properly thank Christine for her efforts on behalf of her fellow tenants.

The current Financial Report from TM Associates Management Inc. for Onancock Square was attached for review.

Rent Payments

The Receivables Report for Onancock Square was attached. This month was the best ever in terms of the number of persons with late rent. Ada has worked diligently to correct tenant's bad habits under previous managers. One tenant, however, has a high balance due to medical issues. He has never been late before. Therefore, Ada has made an agreement that he will pay \$300 every two weeks beginning January 22nd. He will pay the balance in mid-February when he receives his tax return.

Turnover continues to be a problem. There are five vacancies at this time and management is working on filling them as quickly as possible. Staff expects that 3 will be filled by February 1st.

Repairs and Maintenance

Building 173 has had repeated problems with sewer backups. After the latest incident Rotor Rooter discovered that a portion of the pipe has a hole in it which causes the backup. Management is working to contract out the repair.

Other Matters

Last month they held a Christmas party and a contest for door decorations for the residents. There was a good turnout.

Management personnel networked the computers in the community room. This will allow residents access to the internet and will provide opportunities for computer training and other activities.

The Delta Sigma Theta Sorority alumni are ramping up again for Onancock Square's Neighborhood Education and Resource Center. They will be holding a meeting on January 27th at 6:30 p.m. They will be providing free homework assistance, GED preparation, computer classes and educational resources such as newspapers, magazines and dictionaries.

7. Housing Development Projects

RHA Housing Production

Mill Run Phase II

The draft program design was adopted by the VHDA Board of Directors with no changes. The potential 40 point hit for rural project applications submitted from counties south of Richmond was included in the 2010 Program Design. We believe we can decrease the damage to Mill Run II by claiming one of the exemption to the regulation by documenting that Mill Run II is the next step in an ongoing revitalization effort undertaken by the RHA and the Town for that area of Town. Staff met with our equity partners and architect last Wednesday and began the process of assembling the documents required for the new application.

Crispus Attucks Apartments

Most of the apartments have been turned over to the owner. The contractor is completing some last-minute request such as remote door bells for the upstairs apartments, and fence bins for the garbage containers. Currently seven units are occupied with one more being rented by the end of the month. Management is currently working with six possible tenants with vouchers.

New Road Village

All of the units have been completed, with the exception of minor punch-list items. Certificate of Occupancies have been issued by Northampton County for all 16 units.

8. Housing Choice Voucher Section 8 Program

Voucher Activity

Nov - units under lease	526	Dec – units under lease	521
Pulled from Waiting List:	0	Pulled from Waiting List:	30
New Admissions:	0	New Admissions:	0
HQS Inspections:	78	HQS Inspections:	48
Annual Re-exams:	37	Annual Re-exams:	26
New Vouchers Looking:	0	New Vouchers Looking:	0
Annual Re-exam Searching:	1	Annual Re-exam Searching:	2
Terminations:	5	Terminations:	3
Other Change of Units	3	Other Change of Units:	0
Port Out	1	Port Out:	0
Port In	1	Port In:	0

Other Matters

Staff met with ESAAA/CAA last month to discuss their agency's ability and willingness to provide inspection and rent reasonableness activities for all RHA properties.

The anticipated cost of providing inspection services, as we discussed last month, at \$50 per unit for all units for which the RHA is involved in the ownership, including Crispus Attucks would be \$7,000. Negotiating rent reasonableness for RHA owned units is set by contract at \$35 per hour. This process should take much less than one hour to complete and will only be required at the time of new admission and/or request for rent increase.

Staff requested authorization for the Executive Director to sign the attached contract with ESAAA/CAA.

Director Holt moved to authorize the Executive Director to sign the contract with ESAAA/CAA. Seconded by Director Mapp, the motion carried by unanimous vote.

We have received minor changes from Nan McKay to be included in our administrative plan. A summary of these changes was attached.

Staff requested adoption of the changes to the A-NRHA HCV administrative plan.

Director Holt moved to adopt the changes to the A-NRHA HCV administrative plan. Seconded by Director Jenkins, the motion carried by unanimous vote.

9. Homeless Intervention Program (HIP)

MONTH	# RECEIVING MORTGAGE ASSISTANCE	MORTGAGE ASSISTANCE \$	# RECEIVING RENTAL ASSISTANCE	RENTAL ASSISTANCE \$
July	0	\$0.00	2	\$3,200.00
August	2	\$819.12	3	\$3,020.00
September	2	\$753.16	6	\$7,459.60
October	1	\$198.20	18	\$17,963.20
November	0	\$0	12	\$6,325.00
December	1	\$148.65	12	\$9,493.65
January			7	\$4,423.00
February				
March				
April				
May				
June				
TOTALS	2 families	\$1,919.13	45 families	\$51,884.45

Staff received \$101,443 FY10 HIP funds. The program began accepting applications on September 14, 2009. To date, Staff expended 53% of the total allocation with 5 months remaining.

Repayment Status

All mortgage assistance comes in the form of a loan, and loans of \$2,500 or more are secured with a deed of trust and note. Currently there are 14 HIP clients with payment agreements. Of that number, 2 are making payments. 7 judgments have been filed against families who failed to make payments in accordance with their HIP agreements. Staff is working with the 2 families that are not currently making payments. To date, no judgments have filed against these families.

10. Housing Counseling

- 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	14	162

Sessions		
Homeowner Budget Counseling	0	12

Other Matters

VHDA will be applying for pass through grant funds through the National Foreclosure mitigation Counseling Program (NFMC) Round 4. They are requesting that agencies interested in receiving these funds submit an application by January 27th at 5p.m. As you can see from the chart above, this type of funding is very valuable for our housing counseling program.

Staff requested retroactive authority to submit the application on behalf of the A-NRHA.

Director Mapp moved to grant retroactive authority to submit the application. Seconded by Director Jenkins, the motion carried by unanimous vote.

11. Eastern Shore Community Services Board Project

No new activity.

12. Executive Director's Report

Mary N. Smith School Tax Credit Proposal

Board member Miner arranged a meeting between the Accomack County Parks & Recreation department, Mary N. Smith Alumni Association, A-NPDC staff and Mr. Dave Koogler. The purpose of the meeting was to discuss the potential of elderly and family low-income housing located within and on the property of the Mary N. Smith School. After discussion, the group decided that A-NRHA involvement might be appropriate. Mr. Koogler indicated he was interested in the A-NRHA owning the project.

Board action to allow staff to pursue a potential 2011 Tax Credit for Mary N. Smith was requested.

Director Holt moved to allow staff to pursue a potential 2011 Tax Credit for Mary N. Smith. Seconded by Director Mapp, the motion carried by unanimous vote.

Asset Management Activities

Staff continues to manage the Homeless Intervention Program's (HIP) deeds of trust. Fifteen HIP clients are being monitored and five are paying on their collection.

Eight individuals are also being managed for debt owed to the Housing Choice Voucher Program. Three clients are paying on their collection.

13. Other Matters

Attorney Matters

The attorney of record is Mr. Jon Poulson. Due to various circumstances, it may be necessary in the future to obtain legal services from another attorney, if Mr. Poulson is not available.

Authority to negotiate for attorney professional services was requested as the need arises.

Director Holt moved to grant authority to negotiate for attorney professional services as the need arises. Seconded by Director Jenkins, the motion carried by unanimous vote.

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 make 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.

The A-NRHA and ESVHA have a history of working together on several development projects including Sunnyside in Cheriton and Mill Run in Belle Haven. IP/R funds were used in Virginia Street and the A-NRHA inherited the Section 8 program from the ESVHA.

Staff recommended that the ESVHA request a temporary loan of \$65,000 (to cover the cost of property, recording and insurance) from the A-NRHA through the Sunnyside Village Tenant Assistance Fund which has a current balance in excess of \$215,000. This account was established using federal and state funds for future development projects on the Eastern Shore of Virginia.

Commission guidance was requested.

Director Holt moved to loan the ESVHA \$65,000 to cover the cost of the property, recording and insurance. Seconded by Director Jenkins the motion carried by unanimous vote, with Chairman Nunez abstaining.

14. Public Participation

No Public Participation took place at this time.

13. Adjournment

There being no further business, the meeting was adjourned.

Copy teste:

Katherine H. Nunez, Chairman

Elaine K. N. Meil, Secretary/Treasurer