

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY
MINUTES OF THE
March 24, 2010
4:00 p.m.
The Enterprise Building
Accoamc, Virginia

DIRECTORS PRESENT:

Steven B. Miner
Leona Mapp
Katherine H. Nunez

Accomack County
Northampton County
Northampton County

DIRECTORS ABSENT:

Betsy Jenkins
Vincent Holt

Accomack County
Section 8 Representative

OTHERS PRESENT:

Elaine Meil
Kat Edwards
Colin Kean, East Coast Properties
David Annis

Susan Haycox
Melissa Matthews
Josephine James

1. Call to Order

Chairman Nunez called the meeting to order at 4:16 p.m.

2. Minutes of the January 27, 2010 Meeting

Presented were the minutes of the January 27, 2010 Meeting.

Adoption of the presented minutes was requested.

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

3. 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, March/April				\$ 34,000.00
		<u>Actual</u>	<u>Less</u>	<u>Advance</u>	
Jan and Feb 2010		\$42,410.35		\$34,000.00	+ 8,410.35
	A-NPDC				\$ 42,410.35

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

4. Election of FY 2011 Officers

The Authority By-Laws state that officers of Chairman and Vice Chairman should be elected at least two months in advance of the end of the fiscal year, normally our March meeting.

The Authority By-Laws state that the Chair and Vice Chair serve for one-year terms and may serve up to three consecutive terms. Having served one term, Chairman Nunez and Vice Chariman Holt were eligible for re-election.

For your information, the Executive Director serves as Secretary-Treasurer and serves at the pleasure of the Board.

Board election of FY 2011 Chairman and Vice Chairman was requested.

Director Miner moved to re-elect Chairman Nunez & Vice Chairman Holt. Seconded by Director Mapp, the motion carried by unanimous vote, with Chairman Nunez abstaining.

5. Property Management

VIRGINIA STREET

Property Management

All rents are paid in full. Colin reports this is the best group ever for paying on time. There are no vacancies.

Maintenance and Repair

One furnace was replaced at a cost of \$800 and one new refrigerator was needed. There are drainage problems due to the unusual amount of rain, but nothing that needs an immediate fix.

Other Matters

As a point of information, Colin has received some complaints from tenants about the high cost of heating their units with oil. This may be something we want to address when replacements are needed.

MILL RUN APARTMENTS

Property Management

There is one vacancy that will be filled by the end of the month. There will be another vacancy coming up but Colin has already identified a family and they will be moving in early in April.

All rents are paid in full with the exception of the CSB portion of one tenant. There is still no clear plan regarding payment for this client after the program paying her rent closes out in June. Staff has been in contact with CSB and will work towards identifying a solution. Rental assistance is not an option at this point because the waiting list remains closed.

Maintenance and Repairs

There are 4 more decks that need reconstruction. Colin will address the two worst one first and hopefully the other two can get addressed as part of the tax credit renovations.

SUNNYSIDE VILLAGE

Property Management

All rents have been paid in full. There is one vacancy which shows up on the report as R. Johnson as an unpaid balance of \$142. This amount will be taken from Ms. Johnson's security deposit. A new tenant has been approved and will hopefully be in before April 1st.

Repairs and Maintenance

Management has instituted a new policy for storm door replacement which makes the tenant responsible for replacing them.

VDOT cleared the drainage ditches on the property at the end of the year and they are draining well.

Other Matters

The community room is seeing a lot of use by residents and local community groups.

CRISPUS ATTUCKS

Property Management

The first leasing status report for Crispus Attucks is attached. There are 12 units leased with an additional 4-5 expected by April 1st. Four of the units are rented to housing choice voucher holders, which is important to the project budget. An additional 4 voucher holders are in various stages of the approval process.

All tenants have paid in full.

Other Matters

Management has been asked about the possibility of satellite dish for television. It is being allowed as an option at New Road Village and tenants are interested in having another option at our units as well.

ONANCOCK SQUARE

Property Management

The current Financial Report from TM Associates Management Inc. for Onancock Square is attached for your review. There are no vacancies at this time.

Rent Payments

The Receivables Report for Onancock Square is also attached. One tenant is behind in rent and will pay by the end of the week.

Repairs and Maintenance

No major issues.

Other Matters

Ada will be attending fair housing and tax credit training the week of March 24th.

There are a number of tenant activities going on. Residents had a Valentine's Day party in February. The NEAR program held a computer class on March 9th.

They have not set the date for the next one. A crime watch meeting was also held. Future plans include an Easter Lunch in April.

6. Housing Development Projects

RHA Housing Production

Mill Run Phase II

The 2010 Mill Run tax credit application was submitted to VHDA on March 12th. Our self-scoring of the application shows us receiving more points than last year. Additionally, we requested an exemption from the point penalty that is being assessed to all applications from areas which have been designated by VHDA as having “little or no increase in rent burdens”. There were 5 applications submitted under the RHA pool this year requesting a total of 2.3 million dollars. VHDA had set aside just under 1 million dollars for our pool. The self-scoring of the applications will be made available next month.

Crispus Attucks Apartments

Staff has been working on the permanent financing closing documents and expects to have everything completed by the end of this week. The permanent financing includes a HOME loan of \$500,000.00, and VHDA loan of \$750,000.00. We will also receive the next equity contribution at the closing of the permanent financing. Staff continues to work with the FHLBA in an effort to finalize the closing requirements for their \$110,000.00 contribution to the project. The final equity contribution will occur once the project has been rented for 6 months, and has financially stabilized.

7. Housing Choice Voucher Section 8 Program

Voucher Activity

Jan - units under lease	515	Feb – units under lease	515
Pulled from Waiting List:	0	Pulled from Waiting List:	0
New Admissions:	0	New Admissions:	0
HQS Inspections:	105	HQS Inspections:	80
Annual Re-exams:	30	Annual Re-exams:	54
New Vouchers Looking:	0	New Vouchers Looking:	0
Annual Re-exam Searching:	2	Annual Re-exam Searching:	1
Terminations:	1	Terminations:	9
Other Change of Units	3	Other Change of Units:	3
Port Out	1	Port Out:	0
Port In	1	Port In:	0

Other Matters

Staff is working with the Virginia Community Development Corporation to secure professional help with the project basing issues for Crispus Attucks. This hopefully will pave the way for a smoother process for that project and for Mill Run as well if it is successful in its tax credit application.

8. 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	\$0.00	12	\$6,325.00
December	1	\$148.65	12	\$9,493.65
January	0	\$0.00	7	\$4,423.00
February	0	\$0.00	2	\$900.00
March	1	\$657.05	1	\$400.00
April				
May				
June				
TOTALS	2 families	\$2,576.18	45 families	\$53,184.45

DHCD initially allocated \$101,443 in FY10 HIP funds. The program began accepting applications on September 14, 2009. On February 3, 2010, staff received official notification that the State General Funds had been reduced by 10 percent which resulted in an immediate 10 percent reduction in the state portion of our initial allocation. The amended allocation total budget is \$92,514. Staff stopped accepting applications on February 8, 2010 and established a waiting list for those families that had previously applied. Staff has updated the list and removed those families that did not return the update letter by March 12, 2010. Those families that did return the update letter will be scheduled an appointment to determine eligibility. If those families are determined ineligible for HIP assistance, staff will begin to accept new applicants.

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.

9. Housing Counseling

Update on Homeownership Education Program for Eastern Shore of VA-December Activity

- 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:	Cumulative	Total
--------------------------------	-----------------------	-------------------	--------------

	Feb	Year 3	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

10. Eastern Shore Community Services Board Project

Joe Bulin updated the Eastern Shore of Virginia Continuum of Care on the status of the ESCSB project at the February 25, 2010 and the March 11, 2010 meetings.

On February 25, 2010, Mr. Bulin reported three (3) families had utilized services with these funds. To date, one family currently receives rental subsidies while the other families transitioned into the Section 8 Housing Choice Voucher Program. The ESCSB program will end in June.

Joe Bulin reported he has homeless families that appear to meet the eligibility standards to obtain immediate assistance through this program; however, he expressed concerns regarding the short time frame of available rental subsidies. Discussion ensued regarding this matter. The board felt it was appropriate to proceed with housing homeless families regardless of the time constraints associated with the expiration of the grant. Bobbie Jo Wert indicated that guidance as to how to proceed was needed from the HUD representative as well as the A-NRHA Board, the partner agency with CSB for this grant.

On March 11, 2010, Joe Bulin and Bobbie Wert updated the CoC members regarding the homeless families presented at the previous meeting. Joe Bulin reported he had left a message for the HUD representative, Pearl Peoples and has not received a response. Bobbie Wert reported, per Kat Edwards request, we needed to have a feasible re-housing plan for the current family before we would consider enrolling new families into the ESCSB project. No work plan has been presented on the current family and no guidance from HUD has been received to date; therefore, staff did not feel it was appropriate to enter into a new lease agreement under the ESCSB project.

Due to the program ending in June, and the absence of any plan thereafter, the Board unanimously moved to not provide assistance to these families.

11. Executive Director's Report

William Hughes Apartments, Eastville

Delmarva Rural Ministries may be exiting their housing projects. Staff has been working with Bob Adams on determining whether the A-NRHA or ESVHA may be interested in managing the property. An audit has been received and staff has inspected the property.

Mary N. Smith Tax Credit Proposal

Staff continues to gather information. The title has not yet been transferred to Accomack County.

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.

12. Other Matters

No other matters were discussed at this time.

13. Public Participation

No Public Participation took place at this time.

14. Adjournment

There being no further business, the meeting was adjourned.

Copy teste:

Katherine H. Nunez, Chairman

Elaine K. N. Meil, Secretary/Treasurer