

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY
MINUTES OF THE
May 26, 2010
4:00 p.m.
The Enterprise Building
Accoamc, Virginia

DIRECTORS PRESENT:

Steven B. Miner
Leona Mapp
Vincent Holt

Accomack County
Northampton County
Section 8 Representative

DIRECTORS ABSENT:

Betsy Jenkins
Katherine H. Nunez

Accomack County
Northampton County

OTHERS PRESENT:

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

Susan Haycox
Melissa Matthews
Ada Linton

1. Call to Order

Vice Chairman Holt called the meeting to order at 4:01 p.m.

2. Minutes of the March 24, 2010 Meeting

Presented were the minutes of the March 24, 2010 Meeting.

Adoption of the presented minutes was requested.

Director Miner moved to approve the minutes of the March 24, 2010 Meeting as presented. Seconded by Director Mapp 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, May/June			\$ 34,000.00
		<u>Actual</u>	<u>Less</u>	<u>Advance</u>
Mar and Apr 2010		\$44,535.78		\$34,000.00
	A-NPDC			+ 10,535.78
				\$ 44,535.78

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. FY 2011 Budget

Deferral of adoption of the FY 2011 A-NRHA Budget and authority to expend funds at FY 2010 Budget levels until the next regular meeting was requested for the following reason:

Since the A-NPDC has not adopted its budget, benefit and indirect rates have not yet been established.

Director Miner moved to defer the adoption of the FY 2011 Budget, and to allow the expenditure of funds at the FY 2010 Budget levels until the next regular meeting. Seconded by Director Mapp, the motion carried by unanimous vote.

5. Property Management

VIRGINIA STREET
Property Management

All rents are paid in full but one. Colin expects to receive this before the meeting. There are no vacancies. The Owner Summary and financials are attached.

Maintenance and Repair

There are no maintenance issues.

Other Matters

There are some problems with people “hanging out” on the streets that have been reported by our residents. Management will put up no trespassing signs as they have done in the past when this happens.

MILL RUN APARTMENTS

There are no vacancies. All rents are paid in full with the exception of the CSB portion of one tenant. Colin believes that she has made application for Section 8. We will verify this before the meeting. The Owner Summary and financials are attached.

Maintenance and Repairs

There are 2 decks that need reconstruction and will be scheduled in the near future. Colin replaced on refrigerator during the turnover process for a unit.

SUNNYSIDE VILLAGE

All rents have been paid but one. There are no vacancies. The Owner Summary and financials are attached.

Repairs and Maintenance

There are no major maintenance issues. Staff has just finished painting all of the shed doors.

Other Matters

The property was recently inspected by VHDA as part of the HOME monitoring process. The attached letter notes no deficiencies and pronounced the property in compliance. Sunnyside and Mill Run will have similar inspections performed by DHCD on June 2nd.

CRISPUS ATTUCKS

There is only 1 vacant units remaining and tenants have been identified for this. All rents are paid in full but one. Colin has filed in court for this tenant.

An update on financials will be presented at the meeting.

ONANCOCK SQUARE

Property Management

The current Financial Report from TM Associates Management Inc. for Onancock Square is attached for your review. There are two vacancies at this time. Ada is working with two families to fill these units. One will hopefully be filled by June 1st.

Rent Payments

The Receivables Report for Onancock Square is also attached. Two tenants are behind and will pay by May 28th.

Repairs and Maintenance

No major issues.

Other Matters

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

Tenant activities include the Crime Watch meeting, health programs and Welcome Committee meeting. Residents held a welcome lunch for Dot who is being trained by Ada to manage the Bayview Apartments.

6. Housing Development Projects

RHA Housing Production

Mill Run Phase II

VHDA has completed their review of the 2010 tax credit application and has posted the rankings on their website. The rankings show Mill Run receiving \$339,467 in tax credits. VHDA will open a general comment period from May 18th to May 25th to give the projects that were not funded an opportunity to formally challenge the rankings. Afterwards, there will be time allotted for rebuttal of the challenges from May 26th to June 1st.

Crispus Attucks Apartments

All of the construction related invoices have been paid. East Coast Management is working on an updated operating budget. VCDC will make the final equity contribution to the project once we can show 3 months of positive operating budgets. Staff is working with Virginia Community Development Corporation to identify a consultant that will help guide us through the process of project basing rental assistance to Crispus Attucks and Mill Run Apartments.

Staff continues to work with the FHLBA in an effort to finalize the closing requirements for their \$110,000.00 contribution to the project.

Mary N. Smith Apartments

Accomack County has received a response to their request for CDBG planning grant funds to help with pre-development costs for the Mary N. Smith Apartments project. DHCD is requesting additional information about the site including its proximity to the Perdue processing plant.

7. Housing Choice Voucher Section 8 Program

Voucher Activity

Mar- units under lease	506	Apr- units under lease	505
Pulled from Waiting List:	0	Pulled from Waiting List:	41
New Admissions:	2	New Admissions:	8
HQS Inspections:	153	HQS Inspections:	100
Annual Re-exams:	38	Annual Re-exams:	30
New Vouchers Looking:	31	New Vouchers Looking:	10
Annual Re-exam Searching:	0	Annual Re-exam Searching:	2
Terminations:	5	Terminations:	5
Other Change of Units	3	Other Change of Units:	8
Port Out	1	Port Out:	1
Port In	1	Port In:	0

Other Matters

Virginia Community Development Corporation has identified a consultant to provide professional help with the project basing issues for Crispus Attucks. As you remember, the cost of this consultant is to be split between VCDC and the A-NRHA. This hopefully will pave the way for a smoother process for that project and for Mill Run as well. Last month staff polled the Board regarding adding additional priorities to the selection criteria based on needs we have identified through other programs we administer.

The additional priorities are:

- Homeless (using HUD’s definition)– this group would get points for not having a permanent night time residence per HUD’s definition or person that had experienced homelessness in the last 6 months (addresses potential chronic situation) They would also still receive the points for substandard housing (which is what they receive now)
- Rent Burdened – defined as a person paying more than 50% of gross monthly income for rent and utilities. This would require a lease and the use of utility chart or average of 12 mo utility bills

With these two additional priorities, I think that we will help those with the greatest need first. Based on the responses we received, we updated our application to capture this information.

Staff requests the Board to adopt the changes to the Administrative Plan to include these priorities at a point value of:

- Homeless – 200 points
- Rent Burdened – 50 points

Director Miner moved to adopt the changes to the Administrative Plan to include the priorities at the above listed point value. Seconded by Director Mapp, the motion carried by unanimous vote.

Staff also requested permission to apply for approximately 15-20 vouchers for people in institutions that need to be released in to the community.

Director Mapp moved to allow the staff to apply for these additional vouchers. Seconded by Director Miner, the motion carried by unanimous vote.

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	1	\$657.05	1	\$400.00
May	1	\$657.05	3	\$6,200.00
June				
TOTALS	2 families	\$3,890.28	47 families	\$59,784.45

Staff received \$101,443 FY10 HIP funds. The program accepted applications from September 14, 2009 till February 8, 2010.

DHCD will be accepting applications for 2010-2012 funding in June.

Staff requests permission to apply for funding for the HIP program and authorization for the Executive Director to execute all necessary documents.

Director Miner moved to allow staff to apply for funding for the HIP program and also to

authorize the Executive Director to execute all necessary documents. Seconded by Directory Mapp, the motion carried by unanimous vote.

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

- This was the first time in many months that there were no new foreclosure clients to report. There has been a marked increase in homeownership calls, so hopefully, this will be a positive trend starting. Credit remains the biggest challenge to the majority of pre-purchase homeownership clients coupled with a shortage in assets to pull from to pay off outstanding debts. One on one budget and credit counseling as well as Growing Your Money Classes has been a good resource to give potential buyers the assistance and encouragement they need to persevere. Clients need to see positive outcomes, so more effort needs to be made on getting the word out that yes, families are buying homes. Five families who have purchased homes recently will be attending the Planning Commission Meeting in May to be presented with a small token in honor of their achievement.
- A former attendee of the Growing Your Money Classes was invited to the GYM Class on Credit to speak to the class about her six month path to clearing her credit issues and improving her credit score by 100 points. The class really appreciated hearing from one of their peers and queried her intently about the process and methods she used. They all felt it was very helpful and gave them hope about their own situations. The guest speaker agreed to come back again and she will certainly be invited!
- Kat Edwards, Bobbie Jo Wert and Patricia Grove attended the Virginia Association of Housing Counselors (VACH) Annual Conference in Norfolk entitled “Embracing a New Economic Horizon: Moving to the Next Level.” As difficult as it is to be out of the office for several days, it is beneficial to network, share with other Housing Counselors, and gain knowledge and best practices to take back to our own shops. The last year has been a challenging one; the clientele has been more diverse, lending guidelines were and still are, changing daily and families’ financial issues have been very complex. It was beneficial to attend sessions that addressed such topics as case management, changing real estate laws, loss mitigation and tenants’ rights in foreclosure. The VACH Conference always provides a renewal of spirit and confidence for counselors to better serve their clients.

Pre-Purchase Counseling	Current Month: April	Cumulative Year 3	Total Cumulative
# of orientations held	0	3	12
Orientation attendees	0	14	72
Client Intakes	4	24	90
Additional Counseling Sessions Held	5	35	96
# of final workshops held	2	7	10
Mortgage submissions	0	6	11
Mortgage closings	1	5	10
Financing leveraged	\$ 137,700	\$ 450,468	\$ 986,468

Growing Your Money Financial Literacy	Current Month: April	Cumulative Year 3	Total Cumulative
New GYM participants	0	23	74
GYM graduates	3	10	20

Default and Foreclosure Counseling	Current Month: March	Cumulative Year 3	Total Cumulative
Intake sessions	0	31	107
Additional Foreclosure Sessions	3	61	191
Positive Foreclosure Prevention Outcomes	3	12	35
Homeowner Budget Counseling	1	3	15

10. Eastern Shore Community Services Board Project

Joe Bulin reported at the Continuum of Care meeting on May 20, 2010 that the Community Services Board will not renew this project. The family who is currently receiving assistance has applied for the Section 8 Housing Choice Voucher Program.

11. Executive Director's Report

William Hughes Apartments, Eastville

Staff has spoken with the former property manager, East Coast Management, to discuss the property and staff has also asked whether the USDA will consider converting the portion for migrant farm worker portion to full-time farm work housing.

Mary N. Smith Tax Credit Proposal

A letter was received from DHCD asking for further information about the location. Accomack County and the A-NPDC are continuing to follow up on these items. A copy of the letter is attached.

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