

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY  
MINUTES OF THE  
March 26, 2014  
4:00 p.m.  
A-NPDC Conference Room  
Accomac, Virginia

DIRECTORS PRESENT:

Richard Jenkins	Accomack County
Steven B. Miner	Accomack County
William Hughes	Northampton County
Vincent Holt	Section 8 Representative

DIRECTORS ABSENT:

Katherine H. Nunez	Northampton County
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OTHERS PRESENT:

Elaine Meil	David Annis
Susan Haycox	Melissa Matthews
Colin Kean	Kat Edwards
Granville Hogg	

1. Call to Order

Chairman Jenkins called the meeting to order at 4:03 p.m.

2. Minutes of the January 15, 2014 Meeting

Presented were the minutes of the January 15, 2014 meeting.

Adoption of the presented minutes was requested.

Director Holt moved to approve the minutes of the January 15, 2014 meeting as presented. Seconded by Director Hughes, the motion carried by unanimous vote.

3. Bills Payable and Financial Statement

Commission approval was requested for the following Bills Payable and attached Financial Statements:

General Operating Account		
A-NPDC	Mill Run Tax Credit Project (Jan/Feb)	\$ 2,690.26
A-NPDC	William Hughes Tax Credit Project (Jan/Feb)	<u>11,527.15</u>
	Total Due	\$14,217.41 *

Section 8 Checking Account		
A-NPDC	Administration, (Jan/Feb)	\$47,272.13 *

Homeless Intervention Program Account  
HIP Monthly Billing for Program Activities is included with the HIP agenda item.

Homeless Prevention Program Account  
HPP Monthly Billing for Program Activities is included with the HPP agenda item.

Mill Run Apartments, LLC  
No bills are payable at this time.

\* Detail included with agenda item "Current A-NPDC Financial Report"

Director Miner moved to approve the Bills Payable as presented. Seconded by Director Holt, the motion carried by unanimous vote.

4. Current A-NPDC Financial Report

The presented report indicated that 74.55 percent of the administrative budget and 68.29 percent of the client services budget has been expended while 66.67 percent of the fiscal year has passed.

Board acceptance of the attached report was requested.

Director Hughes moved to accept the Current A-NPDC Financial Report as presented. Seconded by Director Miner, the motion carried by unanimous vote.

5. FY 2014 Budget Amendments

Adoption of the following budget amendment was requested:

1.	3159	DHCD-Homeless Prevention Program	\$ 25,000.00
		Administration	<u>+ 6,266.00</u>
			\$ 31,266.00

ITEM 1 represents the amendment to include additional DHCD-HPP funds which were included in the approved DHCD budget to complete the Homeless Prevention activities for the current fiscal year.

The requested amendments will be reflected on the next A-NPDC financial report.

In addition, please note that category 3157, Section 8(HCV) Management, reflected on the A-NPDC financial report is currently at 86.73% expended. Approximately \$65,000 will be needed to cover staff time for the remainder of the year which would put the category \$39,000 over budget. We anticipate an increase in the monthly fees from HUD, increasing current revenues, and are instituting cost cutting measures, as well. However, these increases will not be sufficient to cover the staff time needed through June 30.

Over the years, A-NRHA has accumulated \$84,448 in Section 8 Administrative Fee Reserves. We estimate an additional \$12,000 in revenues this fiscal year for Administrative Fees from HUD and will most likely need to request \$27,000 from the Section 8 Administrative Fee Reserves. Staff will give a full report at the next regular meeting along with a Budget Amendment request.

Director Holt moved to adopt the budget amendment as presented. Seconded by Director Hughes, the motion carried by unanimous vote.

6. CY 2014 Budgets

Board adoption of the following CY 2014 Budgets as presented was requested:

1. Mill Run Apartments
2. Crispus Attucks
3. William Hughes Apartments (approved by RD)
4. Onancock Square Apartments (approved by RD)

Director Hughes moved to adopt the CY 2014 Budgets as presented. Seconded by Director Holt, the motion carried by unanimous vote.

7. FY 2013 Audit

Acceptance of the FY 2013 Audit was deferred until the March meeting to allow Commissioners additional time to review.

Please refer to pages 22 and 23, Schedule of Findings and Questioned Costs. There were no findings or questioned costs as part of the audit review for FY 2013 and appropriate steps were implemented to correct FY 2012 questioned costs (Section IV, page 23).

Mr. Aukamp will be available by conference call to answer any questions.

Acceptance of the attached FY 2013 Audit as prepared by Dunham & Aukamp, PLC was requested.

Director Holt moved to accept the FY 2013 Audit as prepared by Dunham & Aukamp, PLC. Seconded by Director Miner, the motion carried by unanimous vote.

8. Election of FY 2015 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 two terms, Chairman Jenkins and Vice Chairman Miner 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 2015 Chairman and Vice Chairman was requested.

Director Hughes moved to re-elect the current officers for an additional term. Seconded by Director Holt, the motion carried by unanimous vote.

9. Property Management

Mill Run Apartments – 26 Duplex Apartments

- Vacancies: Mill Run is fully occupied.
- Rent: All rents are up to date.
- Maintenance Issues: Management has hired a new contractor for the grounds maintenance this season, Doughty's Lawn Service.
- Other: No other issues to report.

### Sunnyside Village – 23 Single Family Houses

- Vacancies: No vacancies.
- Rent: All tenants are current.
- Maintenance Issues: Management continues to monitor the septic drainfields at two houses and has solicited prices from contractors to make repairs. Both seem to be working now. Most driveways will need attention this spring, since the wet ground is absorbing the stone.
- Other: Nothing to report.

### Virginia Street – 10 Single Family Houses

- Vacancies: Virginia Street is fully occupied.
- Rent: One family is behind with their rent, but management is expecting full payment before it becomes an issue.
- Maintenance issues: Mostly routine and turnover maintenance and repairs. Several of the houses are having issues with windows. Management has ordered new replacement windows for the two-story, three bedroom house. Doughty's Lawn Service has been hired to maintain the grounds for the upcoming season.
- Other: Nothing else to report.

### Onancock Square – 40 Apartments in 4 Buildings

- Vacancies: There are 3 vacant 2-bedroom units. Management is processing families to fill the units. Many applicants are over-income or have credit or criminal report issues.
- Rent: Only one family is behind with rent payments.
- Maintenance: Management has hired a contractor to clean the grease traps that are installed at the site in the sewer line between the apartments and the Town sewer connection.
- Other: The April activities include a blood pressure screening on the 22<sup>nd</sup>, regular bingo games, and ice cream treats events for the kids, and Zumba exercise classes 3 nights a week.  
The March newsletter was attached.

Ms. Ada Linton has resigned from TM Associates Management, Inc. effective March 17. TM is currently recruiting a replacement on-site manager. Staff would like to thank Ada for all of her hard work over the years and wish her the best with her future endeavors.

### Crispus Attucks Apartments – 22 Duplex Apartments

- Vacancies: Two of the 3-bedroom units are currently vacant. Management is waiting for families to be picked from the waiting list being maintained by the Section 8 program as part of the effort to convert units to project-based vouchers.
- Rent: All rents are current.
- Maintenance: Only routine maintenance and turn-over repairs. The grounds contract has been awarded to Doughty's Lawn Service.
- Other: No other issues to report.

William Hughes Apartments – 34 Apartments in 6 Buildings.

- Vacancies: There are 11 vacant units at William Hughes Apartments including 8 units in two buildings that are shut-down for rehabilitation. USDA has taken the two buildings off-line until the rehabilitation is completed and the units are reoccupied.
- Rent: One family is behind with rent payments.
- Maintenance issues: Management continues to provide a minimum level of maintenance in preparation for the rehabilitation work. Several units are being repaired to be used for temporary relocation so that entire buildings can be emptied for construction.
- Other issues: The rental office has been temporarily relocated to a vacant unit, and the office and community room has been turned over to the contractor for rehabilitation.

Current financial reports for each property were attached for review.

10. Housing Development Projects

Mill Run Apartments

By the end of March the development will be eligible to apply for the 6<sup>th</sup> and final capital contribution from our investor partners. Staff is working on submitting the required documentation.

William Hughes Apartments

Work is progressing at William Hughes Apartments. Two of the buildings, containing 8 apartments, are scheduled to be completed by the first week of April. The rental office/community room has been vacated and turned-over to the contractor. Staff is working with the property manager to relocate the families from the next two buildings that will be rehabilitated. Monthly progress meetings have been scheduled for the last Tuesday of each month.

11. Housing Choice Voucher Section 8 Program

The public comment period for the PHA Annual Plan will close with a public hearing on March 26<sup>th</sup> at 3 p.m. There have been no inquiries or comments to date. Staff will present any comments or suggestions made at the RHA meeting. A copy of the Plan was enclosed in your packet and the Plan and attachments will be available to for Board members who want to review the full document.

Should there be no comments to consider, staff will request adoption of the PHA Annual Plan as proposed and request signature of required certifications.

Director Miner moved to adopt the Annual Plan as proposed. Seconded by Director Holt, the motion carried by unanimous vote.

Our overall lease numbers are up by 10 since January 1<sup>st</sup>. There have been 6 new admissions since our last meeting. We have several families still actively looking for housing since our pull in December and we intend to pull an additional 20 people from the waiting list before April.

12. Homeless Intervention Program (HIP)/Homeless Prevention Program (HPP)

Since September, the A-NRHA's Homeless Prevention Program (HPP) has received 122 completed application packets and 71 of them have been found eligible for the program. We have been able to provide funding for 14 of these households. Since July 1, 2013, we have provided rental assistance to a total of 19 households.

13. Housing Counseling

Our Agency was approved for the HOME funds grant request which will be a benefit for our low income borrowers who need assistance for down payment and/or closing cost help. There are two clients at this time in the "ready to purchase" category that may be able to utilize the funds once they find a home to purchase.

A Pre- Purchase Class was held on Saturday, January 25 and attendance was good. A realtor from Coldwell Banker spoke on the role of the realtor and his presentation was well received. It is very beneficial to have other speakers during a long class because it gives time to prepare for a lunch break as well as the second half of the session and it adds diversity and interest for the group. It is however, very challenging to get a loan officer or a home inspector since they are very limited in the immediate area.

New purchase calls and appointments have been steadily increasing and new foreclosure calls have been declining. Numbers aren't as high as they may have been if the office had not been closed four days for snow and two days for State and Federal holidays. This made it challenging for scheduling classes also. There is still a trend toward lease with option to purchase agreements. Two clients who have been in lease/purchase agreements should be mortgage ready by March of this year and they are both very excited. Another client just entered an agreement this month. In all of the cases, it has been imperative that the client/counselor communication is continuous and a written action plan is being followed. Another observation has been that many of the pre-purchase clients are still interested in new homes only, but the income is often not high enough to support even a modest home. Several clients are traveling to Delaware to look at manufactured homes since the local Clayton Homes office has closed. Prices are more affordable on the manufactured homes, but there is still a challenge obtaining affordable, buildable lots. It would be very beneficial to have the USDA Direct loans available again since so many families on the Shore are very low income.

As was mentioned earlier, class scheduling this month has been very challenging, partly due to weather. A plan is in place to conduct a series of Growing Your Money Classes in partnership with the Accomack Extension office. We are waiting for confirmation from the church pastor where the classes will be held to schedule the date and send out fliers. The difficulty in getting people to attend the Financial Literacy classes has been extremely frustrating because the need in this area is still so great. Every day, I am seeing the same devastating financial habits being practiced over and over. Even with clients earning higher incomes, the poor habits seem to remain. They are still utilizing Cash Advance loans, Renting to Own instead of purchasing, and still not saving for emergencies. We are going to plan an event to be held in April for Financial Literacy month, and hopefully that will generate interest. I'm thinking that there needs to be a new approach to make the classes more appealing. It may be helpful to send out a survey to the community or contact local businesses about conducting some after work or lunchtime presentations. I am also talking to other agencies in the area for feedback because many other agencies deal with the challenge of attendance also for meetings and presentations.

The United Way grant request was sent, but there has been no yet as to the outcome.

<b>Pre-Purchase Counseling</b>	<b>Current Month: January</b>	<b>Cumulative FY 2014</b>	<b>Total RIF Cumulative</b>
# of orientations held	0	1	8
Orientation attendees	0	4	32
Client Intakes	3	10	84
Additional Counseling Sessions Held	3	11	73
# of final workshops held	1	1	4
Mortgage submissions	3	3	12
Mortgage closings	0	2	9
Financing leveraged		\$ 191,738	\$ 784,438

<b>Growing Your Money Financial Literacy</b>	<b>Current Month: January</b>	<b>Cumulative FY 2014</b>	<b>Total Cumulative</b>
New GYM participants	0	3	27
GYM graduates	0	0	17

<b>Default and Foreclosure Counseling</b>	<b>Current Month: January</b>	<b>Cumulative FY 2014</b>	<b>Total Cumulative</b>
Intake sessions	1	11	56
Additional Foreclosure Sessions	6	33	145
Positive Foreclosure Prevention Outcomes	1	4	23
Homeowner Budget/Predatory lending Counseling	0	0	8

**Positive foreclosure Outcome: One Black female, below 50%AMI-mortgage modified**

14. Executive Director's Report

Asset Management Activities

Ten individuals are also being managed for debt owed to the Housing Choice Voucher Program. Currently four clients are paying on their collections.

Strategic Plan Report

Staff continues to work toward the RHA Goals and Objectives the report is below.

**AN-RHA 2012-15 Goals and Objectives**

**Goal #1: To operate in a responsible and accountable manner which implements the RHA's clearly defined mission.**

**Objectives**

1. Develop an internal management structure which provides a clear linkage between responsibility and accountability
2. Develop a clear board structure with optimized size and composition capable of advocacy for carrying out the RHA mission
3. Develop the partnerships people and resources to ensure success – target per program

Measures

1.1a The Director of Housing Services will conduct quarterly meetings with staff to assess process toward RHA program goals.

*5/13 Executive Director Meil and Director of Housing Services Edwards met with the entire staff to discuss how the Sequester will impact Section 8.*

*7/13 Staff has been trained in a new system to manage phone calls and changes have been made*

*to the split workloads more evenly.*

*9/13 As follow-up, staff is scheduled for a question and answer session since all staff are now implementing the new system. A-NRHA clients are being given clear direction to only bring complete documents and staff is developing ways to streamline certain tasks to reduce administrative time spent on the program. The administrative assistants are being trained in aspects of the program so they can assist clients with obtaining their documentation and providing client services such as obtaining SNAP information, and child support information.*  
*1/14 Staff have met twice to reinforce the new system and answer questions. Already phone calls are being answered more quickly and notification times of rental changes in family portion are increasing. Staff will work to quantify progress so it can be tracked.*  
*3/14 A new tracking tool has been developed to show progress against program goals.*

1.1b The Director of Housing Services will conduct quarterly file review for RHA program compliance.

*3/13 Director of Housing Services Edwards is conducting the review and working on potential family fraud cases.*  
*7/13 Director of Housing Services Edwards has started the comprehensive SEMAP review of the Section 8 Housing Choice Voucher Program.*  
*9/13 Director of Services Edwards has completed the SEMAP review.*

1.1c Director level staff will monitor monthly lease rate, and housing assistance payments.

*The bi-annual update of the list is complete. Staff opened the Waiting List and over 300 families applied.*

*3/14 Staff have begun planning to reopen the Waiting List. Staff intends to have a one day opening with a housing fair to educate the public about fair housing issues including how to avoid scams.*

1.1d Director of Housing Services will report progress at Board meeting after each quarter. Described in the Housing Choice Voucher Memorandum.

1.1e Staff will develop a tracking tool to report on progress on the strategic plan.

*11/12 The Goals and Objectives and status report has been added.*

1.2a Educate the Board regarding Board structure requirements from the Commonwealth of Virginia as well as RHA programs in September 2013. Request guidance from Board. *A copy of the Code of Virginia was presented.*

1.2b Implement any changes requested by the Board in FY2014.

1.3 See 3.6a and 3.6b.

**Goal #2: To deliver quality programs that can be politically and financially supported.**

**Objectives**

1. Professional development program with dedicated resources. For training and recruitment.
2. Holistic approach to client services, administered directly and through partners
3. Project, development reserve fund with annual set-asides for real estate and services opportunities.

Measures

- 2.1a Director level staff member will attend Governor's Housing Conference annually.
- 2.1b Section 8 Housing Choice Voucher Program staff member will attend a conference or class on Section 8 annually.

*5/13 Director of Administration Haycox has attended the VAHCDO annual conference with special sessions regarding Sequestration.*

- 2.1c Budget for the attendance of one staff member to the Governor's Housing Conference and the cost of one Section 8 class annually.

*11/12 Community Development Coordinator Wert attended the Governor's Housing Conference November 14-16, 2012.*

- 2.1d Staff members will update housing counseling certification biennially (May 2013, May 2015).

*5/13 Andrea Bailey has completed her certification. Both Bobbie Jo Wert and Patricia Connolly Grove still have theirs in effect. Ms. Grove is also maintaining her pre-purchase homeownership education, foreclosure basics, foreclosure intervention, and advanced foreclosure certifications. She has applied for a scholarship for the last course of the homeownership counseling (available in August) and once she completes this she will have complete NeighborWorks Center for Homeownership Education and Counseling (NCHEC) certification.*

- 2.1e When recruiting for positions, review the skills needed and test skills as part of hiring process.

*7/13 Staff has developed an appropriate skills test that includes basic math, simple word problems similar to daily work and accuracy tests. Interviews are scheduled to begin July 22.*

*9/13 Staff conducted several interviews and the position was filled by Jennifer Giddens, who has returned to the Eastern Shore.*

- 2.2a See 3.6a and 3.6b

- 2.2b Maintain active membership in Continuum of Care partnership with other service providers.

*11/12 Staff attended the statewide CoC meeting at the Governor's Conference in November 2012.*

*Community Development Coordinator Wert has assisted the CoC with writing an application for Permanent Supportive Housing. Staff is also assisting the CoC with the Emergency Solutions Grant. Initial discussions are targeting the funds for the Domestic Violence Shelter. Staff also attends monthly meetings.*

2.3 The Director of Administration will research reserve fund standards and develop a recommendation for the Board that will be presented in May 2013.

*5/13 Director of Administration Haycox has contacted the auditor to determine levels adopted by other PHAs and will ask in the VAHCDO sessions the same question to administrative professionals attending the financial sessions.*

**Goal #3 : To communicate effectively to gain public support and obtain new partnerships**

**Objectives**

1. Create Guiding Principles that board and localities create/buy-in , creating more fundable projects
2. Use client information to provide a more positive picture and message of working families on the Eastern Shore
3. Provide article to new papers on regular basis every other month showcasing a program or project.
4. Appear before Board of Supervisors of both counties one time a year with over view of projects and programs
5. Annually report
6. Develop partners to address issues

Measures

3.1a Educate Board on planning principles (Crime Prevention Through Environmental Design, Design Characteristics of Traditional Neighborhoods) related to multifamily development at the September 2012, November 2012 and January 2013 Board meetings.

*9/12 Crime Prevention Through Environmental Design principles education was presented at the September 2012 Board meeting.*

*1/13 Design Characteristics of Traditional Neighborhoods was presented at the January 2013 Board meeting.*

3.1b Create a Guiding Principles document at the March 2013 meeting.

*Staff will use the Counties' Comprehensive Planning to begin this effort. Since updates are underway, staff intends to monitor the efforts and will bring this back to the Board when the timing is appropriate.*

3.1c Present the Guiding Principles document to Accomack County and Northampton County Board of Supervisors by August 2013.

3.2a Create an in-depth article, using HAPPY software data, showing how working families use the Section 8 Housing Choice Voucher Program. Provide the article to the local news outlets by February 2013.

*Director of Housing Services Edwards has prepared the information.*

3.3a The Director of Housing Services will provide the Board an article in January, May and September.

*An article on efforts to help families with damaged homes from Hurricane Sandy was featured in the newspaper.*

3.3b The Director of Housing Development will provide the Board an article in March, July and November.

*Director of Housing Development Annis contacted the Eastern Shore News with an article idea about Mill Run Apartments. It was featured on the first page below the fold on March 13, 2013. Director of Housing Development Annis presentation on affordable housing issues to the Northampton and Accomack County Board was highlighted in an article in the newspaper.*

3.4 The Executive Director will arrange for an annual report to Accomack County and Northampton Boards of Supervisors in July.

*2013 Director of Community Development Annis has appeared before the county boards to present the annual report.*

3.5 The Executive Director will produce an annual report consisting of the articles and highlights of the Board packets by July.

*The annual report was presented at the July meeting.*

3.6a Change Board packet to include within the Executive Director's memorandum all existing partnerships with a brief description of the partnership and date of last contact. Request guidance at each meeting providing the Board with an opportunity to develop partners, as needed.

#### Existing Contacts

Continuum of Care Committee, October 2012, regular monthly meeting

Center for Independent Living, October 2012, Section 8 Administration Plan Comments

Community Service Board, November 2012, RHA staff provided assistance regarding a client

Northampton Social Services, November 2012, RHA staff provided assistance regarding a client

DHCD Training Event at the ESCC, October 2012, Staff attended training on the Enterprise

Initiative and the Virginia Individual Development Account program  
DHCD HPP Staff, October 2012, Staff attended the HPP Interchange Session  
Virginia Department of Emergency Management, July 2013

3.6b As new potential partners become known, discuss adding the partner to the list.

3/14 Director of Housing Services Kat Edwards attended a statewide emergency management conference to discuss the Disaster Restoration committee work after Hurricane Sandy. *Virginia Department of Emergency Management has requested Accomack County form a Disaster Restoration committee and as part of that committee is asking for a member from the RHA. A staff member has been assigned.*

15. Other Matters

No other matters were discussed at this time.

16. Public Participation

No Public Participation took place at this time.

17. Adjournment

There being no further business, the meeting was adjourned.

Copy teste:

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Richard Jenkins, Chairman

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Elaine K. N. Meil, Secretary/Treasurer