

Minutes of the May 28, 2014 Meeting of the  
Eastern Shore of Virginia Housing Alliance  
The Enterprise Building  
Accomac, Virginia

Directors Present

Delores Bailey  
Chris Bannon  
Louise Coles  
Faith Custis  
Diana Giddens  
Richard Jenkins

Diane Musso  
Ellen Richardson  
Michael Selby  
David Vaughn  
Barbara Widgeon

Directors Absent

Jacqueline Chatmon  
Angel Collins

Laurence Trala

Others Present

Elaine Meil  
Susan Haycox  
Melissa Matthews

David Annis  
Kat Edwards

1. Call to Order

President Custis called the meeting to order at 7:08 p.m.

2. Invocation

Director Selby gave the invocation.

Director Richardson made the motion to amend the agenda in order to hear a presentation from Community Development Coordinator Grove congratulating the most recent group of new homeowners that completed her Pre-Purchase Education Classes. Seconded by Director Musso, the motion carried by unanimous vote.

3. Recess

Director Richardson then made the motion for a fifteen minute recess for a small reception which would allow the Board to speak with the new homeowners. Seconded by Director Vaughn, the motion carried by unanimous vote.

4. Minutes of March 26, 2014 Meeting

The Minutes of March 26, 2014 Meeting were presented.

Board approval of the minutes of the March 26, 2014 Meeting was requested.

Director Jenkins moved to approve the minutes of the March 26, 2014 meeting as presented. Seconded by Director Richardson, 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 | March and April Expenses | \$ 15,711.89 |
|--------|--------------------------|--------------|

Financial Statements for ESVHA operating account and IP/R Construction funds were presented.

Pine Street Apartments

The current Pine Street Apartments budget report and financial statement was also presented.

Director Jenkins moved to approve the Bills Payable/Financial Statements as presented. Seconded by Director Vaughn, the motion carried by unanimous vote.

6. Current Financial Status Report

The attached report through April 2014 indicates that 74.97 percent of the administrative budget has been expended while 83.33 percent of the fiscal year has passed.

Board acceptance of the presented Financial Status Report was requested.

Director Selby moved to approve the current Financial Status Report as presented. Seconded by Director Jenkins, the motion carried by unanimous vote.

7. FY 2014 Budget Amendment

Adoption of the following Budget Amendment was requested:

|    |                                    |                     |
|----|------------------------------------|---------------------|
| 1. | Indoor Plumbing/Rehab Home Program | \$ 50,000.00        |
|    | Construction Activities            | <u>+ 200,000.00</u> |
|    |                                    | \$250,000.00        |

ITEM 1 represented the amendment to include additional funds allocated to the Eastern Shore from DHCD for local indoor plumbing activities.

The amendment was reflected in the current Financial Status Report.

Director Selby moved to adopt the Budget Amendment as presented. Seconded by Director Richardson, the motion carried by unanimous vote.

8. FY 2015 Budget

FY 2015 ESVHA Budget

Deferral of adoption of the FY 2015 ESVHA Budget and authority to expend funds at the FY 2014 Budget levels until the next regular meeting is requested for the following reason:

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

For your information, Accomack County adopted its FY 2015 Budget which includes level funding of \$9,215 to the ESVHA. Northampton County has advertised its recommended FY 2015 Budget which includes level funding of \$4,747 to the ESVHA.

Director Vaughn moved to grant authority to defer the adoption of the FY 2015 ESVHA Budget and to expend funds at the FY 2014 levels until the next regular meeting. Seconded by Director Richardson, the motion carried by unanimous vote.

FY 2015 Pine Street Budget

Acceptance of the FY 2015 Pine Street Budget as approved by Rural Development was requested.

Director Bannon moved to accept the FY 2015 Pine Street Budget as approved by Rural Development. Seconded by Director Bailey, the motion carried by unanimous vote.

9. Election of FY 2015 Officers

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

For your information, having served the maximum of three 1-year terms, the following officers are not eligible for re-election to their current positions:

President Faith Custis  
Vice President Michael Selby  
Treasurer Diana Giddens

Director Musso gave the recommendations of the Nominating Committee. They were:

President Ellen Richardson  
Vice President Richard Jenkins  
Treasurer Faith Custis

Director Bannon made the motion to close the nominations.  
Director Musso made the motion to elect the officers as recommended by the Nominating Committee. Seconded by Director Vaughn, the motion carried by unanimous vote.

10. Director Term Report

The following is a list of Directors appointed directly by the ESVHA and Terms of Office:

| Community Sector Directors | FY 2014 Attendance | Appointment Expiration Date |
|----------------------------|--------------------|-----------------------------|
| Delores Bailey             | 3 of 4             | 6-30-15                     |
| Louise Coles               | 4 of 4             | 6-30-14                     |
| Faith Custis               | 4 of 4             | 6-30-16                     |
| Diana Giddens              | 4 of 4             | 6-30-14                     |
| Michael Selby              | 3 of 4             | 6-30-15                     |

| Other Directors | FY 2014 Attendance | Appointment Expiration Date |
|-----------------|--------------------|-----------------------------|
| Angel Collins   | 3 of 4             | 6-30-15                     |
| Diane Musso     | 4 of 4             | 6-30-15                     |
| David Vaughn    | 4 of 4             | 6-30-14                     |
| Barbara Widgeon | 4 of 4             | 6-30-16                     |

Acceptance of the Director Term Report and reappointment of the following for an additional three-year term was requested:

|               |         |
|---------------|---------|
| Louise Coles  | 6-30-17 |
| Diana Giddens | 6-30-17 |
| David Vaughn  | 6-30-17 |

Director Richardson moved to accept the Director Term Report and reappointment of the above listed Directors. Seconded by Director Bailey, the motion carried by unanimous vote.

11. Property Management

Pine Street Apartments

Our property manager is reporting no vacancies at Pine Street Apartments. Eight tenants have been issued late notices, but all are expected to become current soon.

Our property manager conducted inspections of all of the units in late April. One family failed the inspection, but overall, most units were good. Repairs have already started on the items found during the inspections. The family in the one unit that failed has been counseled, and the unit will be re-inspected every month for the next six months.

As reported at the last meeting, the maintenance issues are becoming more serious in nature due to the age of the apartments. Currently, there are problems with the meter pans and electrical panel boxes at most of the units. Some of the sidewalks will soon need to be repaired or replaced. The windows in all of the units are loose and worn, and should be replaced with more energy efficient windows.

Accomack Manor

Jessica Goodwind, the on-site property manager, reported that the management and maintenance personnel have been busy preparing for an inspection by VHDA tax credit monitoring auditors. The usual tenant activities are continuing to be held in the community room. There are currently just over 25 approved families on the waiting list, so vacancies are turned-over quickly.

12. Indoor Plumbing/Rehabilitation Program

2013 Indoor Plumbing Rehabilitation Program

DHCD rescheduled the compliance review for the two 2013 contract year replacement houses for May the 20<sup>th</sup> and 21<sup>st</sup>. Staff should have more details to report at the meeting.

2014 Indoor Plumbing Rehabilitation Program

Work is progressing on the 2014 IPR replacement house located in Painter. The house is weathered-in, and the sheetrock is being installed and finished. The sewer system has been installed. The project is a few weeks behind schedule due to the extremely wet conditions of the site. Although the project is located in an area that has one of the highest elevations on the Shore, the site is very wet due to the lack of drainage. Staff has contacted VDOT and asked if there is anything they can do to help clear the ditches.

Staff plans to highlight this project as an example of what can be accomplished through the IP/R program in hopes that more people will become aware of the budgetary cuts to affordable housing programs.

Board approval of the attached IP/R financial records was requested.

Director Richardson moved to approve the attached Financial Statements. Seconded by Director Bailey, the motion carried by unanimous vote.

13. Housing Development Projects

Bailey Road Apartments

Staff has completed the procurement process for the project architect and project engineer, and contracts have been negotiated and executed with both. Our architect is CHP Design Studio, and our engineer is George E. Young III, P.C. The engineer has begun the title work and will be collecting preliminary soil data within the next week to determine exactly how much property will need to be acquired. Also, the engineer will be making recommendations regarding the type and design of the sewer system based on the soil reports.

14. Housing Services Programs

NCALL Homeownership Program

New foreclosure appointments and calls have remained slow, however some of the more challenging cases are still in the process of obtaining a workout. Many of these cases have had multiple issues attributing to their default and in some cases a new crisis has caused them to fall behind a second time. More clients than in the past are facing the fact that selling the property may be the best solution. One client who recently went through this was able to find subsidized housing after a pre foreclosure sale and is doing much better financially.

Some of the challenges that continue to occur with the pre purchase clients I am currently working with is that once they have all of their derogatory credit cleared, they must show at least a one year history on three or more active accounts. In addition, the lenders want

to see this credit on the credit report, not just by statements, cancelled checks, etc. This can be very challenging because many of the banks who provide secured credit cards do not report to the bureaus and some of the smaller car dealerships and other businesses on the Shore do not report to the bureaus. In addition, many of the landlords in this area only accept cash for rent, which makes it impossible to provide a rental history. I have been stressing in the GYM and the Homeownership Orientation classes that it is imperative to start creating this history.

Growing Your Money and an all-day Pre Purchase workshop is scheduled for the month of May. A Homeowner financial and Home Maintenance Workshop is scheduled for early June.

| <b>Pre-Purchase Counseling</b>      | <b>Current Month:<br/>April</b> | <b>Cumulative<br/>FY 2014</b> | <b>Total RIF<br/>Cumulative</b> |
|-------------------------------------|---------------------------------|-------------------------------|---------------------------------|
| # of orientations held              | 1                               | 4                             | 11                              |
| Orientation attendees               | 4                               | 11                            | 39                              |
| Client Intakes                      | 5                               | 29                            | 103                             |
| Additional Counseling Sessions Held | 4                               | 25                            | 87                              |
| # of final workshops held           | 0                               | 1                             | 4                               |
| Mortgage submissions                | 0                               | 6                             | 15                              |
| Mortgage closings                   | 1                               | 3                             | 10                              |
| Financing leveraged                 | \$28,000                        | \$ 219,738                    | \$ 812,438                      |

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

| <b>Default and Foreclosure<br/>Counseling</b> | <b>Current Month:<br/>April</b> | <b>Cumulative<br/>FY 2014</b> | <b>Total<br/>Cumulative</b> |
|---|---------------------------------|-------------------------------|-----------------------------|
| Intake sessions                               | 1                               | 15                            | 60                          |
| Additional Foreclosure Sessions               | 6                               | 52                            | 164                         |
| Positive Foreclosure Prevention Outcomes      | 0                               | 7                             | 26                          |
| Homeowner Budget/Predatory lending Counseling | 0                               | 0                             | 8                           |

## Continuum of Care (Coc)

The Community Partners of the Eastern Shore (CPES) is the local Continuum of Care (CoC) whose mission is to develop, sustain and coordinate a comprehensive CoC for the homeless and near homeless citizens of the Eastern Shore of Virginia. The purpose of CPES is to assist in the coordination and development to services for homeless and near homeless through planning, education and advocacy. CPES will address risk factors present in the community that contribute to homelessness including substance use/abuse, mental illness, disabilities, unemployment, lack of affordable housing, domestic violence, low academic achievement, community disorganization, isolation, poverty, and barriers to health care. To achieve this purpose CPES will identify community needs, develop and implement a strategic planning process, promote and support active community partnerships as well as engage and educate the local community.

CPES has five current Standing Committees to carry out a specific task deemed necessary to achieve our purpose. They include the Executive Committee, Point-In-Time (PIT) Count Planning Committee, Nurse-Family Partnership Advisory Council, Rapid Response Team (RRT), and the Community Resource Directory Committee (CRDC).

The Executive Committee collaborated with the ANPDC staff to submit an application for the Virginia Homeless Solutions Program. The proposed grant would secure shelter operations funds for ESCADV, Planning funds for CPES, funds for a coordinated assessment system, funds for HMIS, funds for Homeless Prevention and funds for Rapid Re-Housing. The grant was due April 25, 2014. ANPDC staff received notice from DHCD contract negotiate is needed. Staff is scheduled to meet to negotiate on May 29, 2014.

The PIT committee recently completed its annual homeless survey. The data is being analyzed; however, the most noteworthy statistic was an increase in persons who are literally homeless.

The RRT is a team of identified community stakeholders who utilize the best practice model of coordinated intake and case management among multiple agencies and will meet monthly to review challenging cases requiring multiple services and develop an action plan to best meet the needs of identified clients. The RRT meets monthly on the third Thursday.

The CRDC is responsible for collecting, reviewing and updating information in the CPES Community Resource Directory on an annual basis. The committee is in the process of gathering information to update the Resource Directory.

Staff has been notified by DHCD that contract negotiations for the Virginia Homeless Solutions application will be held May 29th. We are not aware of the funding level at this time. The application requested:

- \$31,000 for ESCADV shelter operations
- \$136,400 for ESVHA Rapid Re-housing (staff time & direct services)
- \$60,000 for ESVHA Homelessness Prevention (staff time & direct services)
- \$18,400 for ANPDC Centralized Coordinated Assessment (staff time)
- 10,000 for ANPDC CoC Planning (staff time & direct costs)
- \$11,200 for ANPDC administration of the HMIS data base (staff time)
- \$7,000 for ANPDC/ESCADV (staff time)

Staff requested the Board authorize the Executive Director to sign the contract once it has been finalized.

Director Richardson moved to grant authorization for the Executive Director to sign the Virginia Homeless Solutions contract once it is finalized. Seconded by Director Vaughn, the motion carried by unanimous vote.

#### Disaster Relief Assistance – Victims of Hurricane Sandy

Staff is still working with the last 2 families to be assisted with replacement housing after hurricane Sandy. Skirting was installed for one of the families by a church youth crew sponsored by Hollies Baptist Church in Keller. Four adults and 17 teens completed the skirting in two days

A Virginia Baptist Mission Board Group has committed to completing the skirting, ramp and stairs for the remaining two families in early July. Local groups have been contacted to see if anyone can assist these families earlier, however, no one has been committed.

#### 15. Executive Director's Report

##### House Construction

Staff has been working to find a lot that can be used to build an affordable house. Staff made an offer on a lot outside of Accomac that was not accepted due to an unwillingness to negotiate based on a soil test that would determine the septic system requirements. The second lot in the Town of Onancock was too small to have a house built by right. Staff continues to look at the available lots for sale.

##### Line of Credit

Staff has closed on the line of credit.

16. Public Participation

There was no public participation at this time.

17. Other Matters

No other matters were discussed at this time.

18. Adjournment

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

---

Faith Custis, President

---

Elaine K. N. Meil, Executive Director