

Minutes of the November 18, 2014 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Jacqueline Chatmon
Louise Coles
Faith Custis
Diane Musso
Ellen Richardson

Michael Selby
Laurence Trala
David Vaughn
Barbara Widgeon

Directors Absent

Chris Bannon
Angel Collins

Diana Giddens
Richard Jenkins

Others Present

Elaine Meil
Susan Haycox

Kat Edwards
Melissa Matthews

1. Call to Order

President Richardson called the meeting to order at 7:00 p.m.

2. Invocation

Director Trala gave the invocation.

3. Minutes of September 24, 2014 Meeting

The Minutes of September 24, 2014 Meeting were presented.

Board approval of the minutes of the September 24, 2014 Meeting was requested.

Director Trala moved to approve the minutes of the September 24, 2014 meeting as presented. Seconded by Director Musso, the motion carried by unanimous vote.

4. Bills Payable/Financial Statement

Board approval of the following Bills Payable/Financial Statements was requested:

ESVHA Bills Payable

A-NPDC	September & October Expenses	\$ 22,085.88
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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 Custis moved to approve the Bills Payable/Financial Statements as presented. Seconded by Director Bailey, the motion carried by unanimous vote.

5. Current Financial Status Report

The report through October 2014 indicated that 25.09 percent of the administrative budget had been expended while 33.33 percent of the fiscal year had passed.

Board acceptance of the presented Financial Status Report was requested.

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

6. FY 2016 Budget Requests

Northampton County has requested that FY 2016 Budget Requests be submitted to the County by December 1st. In the past, Accomack County has required that fiscal year Budget Requests be submitted by mid-December.

For FY 2015 Accomack County and Northampton County approved level funding in the amount of \$9,215 and \$4,747 respectively.

Board guidance concerning FY 2016 Budget Requests to the localities was requested.

Director Chatmon recommended we request level funding from the localities. Seconded by Director Custis, the motion carried by unanimous vote.

7. FY 2014 Audit

The draft FY 2014 Audit prepared by Dunham & Aukamp, PLC was attached. The Executive Committee was scheduled to meet prior to the Board Meeting to review the FY 2014 Draft Audit. Board Members who wanted to attend were welcome.

Pending Executive Committee recommendations, acceptance of the FY 2014 Audit as prepared by Dunham & Aukamp, PLC was requested.

Director Custis moved to accept the FY 2014 Audit as recommended by the Executive Committee. Seconded by Director Bailey, the motion carried by unanimous vote.

8. Property Management

Pine Street Apartments

Our property manager is reporting one vacant unit. A family is being qualified to fill that unit. Three units were turned- over with new tenants last month. All tenants are current with rent payments. Maintenance issues include turning units, and working on inspection items.

Accomack Manor

The property manager at Accomack Manor is reporting no vacancies. There are currently 37 families on the waiting lists, so when units do become vacant, they are turned very quickly.

The management continuing the regular Bingo parties, and is currently planning a Thanksgiving dinner for all residents.

9. Indoor Plumbing/Rehabilitation Program

2014 Indoor Plumbing Rehabilitation Program/ Program Income Funded Projects

Staff is working towards obtaining the required Northampton County permits before starting construction on the next IP/R replacement house. The water and sewer permits have been obtained. The general contractor and the water and sewer contractor are ready to start work as soon as the final County permits are in-hand.

At our last meeting staff reported that there wasn't enough funds in Accomack's program income account to complete the next project in Accomack County. Staff submitted the Accomack project to the Region 6 Rehab Board to be ranked, and has been notified that they will provide the gap funds required to complete the project. It is expected that Region 6 will provide enough funds to allow us to retain a substantial balance in Accomack's program income account that will be available for future projects. The water and sewer work has been bid, and staff is working on the bid documents for the replacement house. Budgets and project set-up reports will be submitted to DHCD and Region 6 once all the bid numbers are in.

Shorewide Indoor Plumbing Survey

Staff continues to work with the consulting firm completing the no indoor plumbing survey. The firm has begun the windshield survey on the Bayside, and is planning to return to the Shore before the end of the year to continue the survey.

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

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

10. Housing Development Projects

Bailey Road Apartments

Staff was informed that our application for funds from the Federal Home Loan Bank of Pittsburg will not receive funding from this round of completion. Staff is working with our consultants to identify another source to fill the gap. If all else fails, the gap can be make-up with additional SPARC loan funds from VHDA, but we would prefer grants or soft debt.

Our engineer met with the Health Department on November 12th to discuss the designs of the water and sewer systems. Staff will forward the site plat to our attorney and obtain the conveyance deed as soon as we have comments from the Health Department.

Pine Street Apartments

Staff is working with an architect who is scheduling a unit-by-unit inspection at Pine Street Apartments that will provide the data needed to complete a capital needs assessment. This is the first step in obtaining the scope of work and costs estimates required for the tax credit application. Once costs estimates are finalized, a development budget and performance can be completed.

Staff was successful in having Pine Street Apartments placed on the annual Rural Development Portfolio Rehabilitation Priority Lists for 2015, which will result in a few extra points with the ranking of our tax credit application in March of 2015.

11. Housing Services Programs

NCALL Homeownership Program

Patricia Grove attended a Train the Trainer Class held at ESCC in order to receive a certificate of completion to become a qualified trainer for VHDA's Homeownership Education Program. Some of the objectives of this course were to learn tips on marketing and outreach to increase awareness of the program, establishing partnerships in order to share resources, and lastly, to build on facilitation techniques to keep participants actively engaged. Several local realtors also attended the class.

A Homeownership Education Workshop was conducted in October at ESCC. The class was held on two evenings from 6:00pm to 9:00pm. The course covered personal finance and credit and speakers were present to cover the roles of a realtor, home inspector, and loan closer. The class was well attended and the follow up comments were very positive. The next class will probably be held in January.

We are still exploring course options for Financial Literacy Classes, but will be conducting some workshops in November and December.

There are currently approximately ten pre-purchase clients in the “ready to buy” category. Some are still working on increasing assets, and several have been actively looking. Many of the homes in the low to moderate price range have major structural issues making them ineligible in most cases for government loan programs such as FHA, VA, and USDA. New construction is often just out of the affordability reach for most of the first time homebuyers on the Shore, creating a challenge to find decent, affordable housing. Some of these clients may be eligible for the 502 Direct Program which would increase their affordability, but realtors are often hesitant to encourage their buyers with that option due to the historically long processing time. Perhaps utilizing FAHE will help to expedite the process and allow for more potential buyers to have access to that loan option.

Pre-Purchase Counseling	Current Month: October	Cumulative FY 2014	Total RIF Cumulative
# of orientations held	0	4	11
Orientation attendees	0	11	39
Client Intakes	5	61	135
Additional Counseling Sessions Held	3	48	110
# of final workshops held	1	4	7
Mortgage submissions	0	11	20
Mortgage closings	0	8	15
Financing leveraged	0	\$ 879,557	\$ 1,472,257

Growing Your Money Financial Literacy	Current Month: October	Cumulative FY 2014	Total Cumulative
New GYM participants	0	7	31
GYM graduates	0	3	20

Default and Foreclosure Counseling	Current Month: October	Cumulative FY 2014	Total Cumulative
Intake sessions	0	27	72
Additional Foreclosure Sessions	4	81	193
Positive Foreclosure Prevention Outcomes	0	9	28
Homeowner Budget/Predatory lending Counseling	0	2	10

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. Our CPES is a member of the Department of Housing and Community Development (DHCD) Balance of State (BoS) Continuum of Care (CoC).

CPES continues to work on Strategic Planning in efforts to make homelessness rare, brief and non-reoccurring. Current projects include the development of a website, updating the electronic CPES Resource Directory, updating the CPES Pocket Pal (resource guide), and branding.

As a member of the BoS, the CPES is pleased to announce that DHCD BoS CoC has been selected, along with 68 other U.S. communities, to participate in Zero: 2016, a national campaign to end veteran and chronic homelessness in the next two years. The Campaign is being spearheaded by Community Solutions, a national non-profit based in New York City. The organization said it would work intensively with DHCD BoS CoC to meet the federal goals set by President Obama to end veteran homelessness by Dec. 2015 and chronic homelessness by Dec. 2016. The initiative is a rigorous follow-on to the group's successful 100,000 Homes Campaign, which announced in June that it had helped communities house 105,000 chronically homeless Americans in under four years.

CPES will be hosting the annual Point In Time (PIT) count Team Building Training on November 19, 2014 from 9AM until 11AM at the Eastern Shore Community College Workforce Center Room 170/180. This training will educate and prepare our community for the January 28, 2015 PIT count. The PIT is a 24 hour snap shot of our community needs. The data collected provides statistical evidence used by our CPES members as they seek funding for community resources and services for persons/families living within Accomack and Northampton County's.

Opening Doors: Federal Strategic Plan to Prevent and End Homelessness set a bold and audacious goal to end Veteran homelessness in the United States before the end of 2015. Over the last three years, the Obama Administration and our partners in states and

communities across the country have achieved a 24 percent decrease in homelessness among Veterans, during a time when our country was facing the worst recession since the Great Depression. Several communities, such as Phoenix, Salt Lake City, Houston, New Orleans and others are already on track to meet or beat this goal. On June 4, 2014, as part of the Joining Forces initiative, First Lady Michelle Obama announced that a growing coalition of mayors, governors, and county officials are committed to ending Veteran homelessness in their communities by the end of 2015, and called on additional mayors and local leaders to join this effort.

Through the Mayors Challenge to End Veteran Homelessness, mayors and other state and local leaders across the country will marshal Federal, local, and nonprofit efforts to end Veteran homelessness in their communities. Ending Veteran homelessness means reaching the point where there are no Veterans sleeping on our streets and every Veteran has access to permanent housing. Should Veterans become homeless or be at-risk of becoming homeless, communities will have the capacity to quickly connect them to the help they need to achieve housing stability. When those things are accomplished, our nation will achieve its goal.

The CPES will be working with DHCD BoS to participate with the Mayors Challenge.

Virginia Homeless Solutions Grant

Staff began operating the program in July and since that time has accomplished the following

Assessments Taken 137
Households Receiving Rapid Re-housing Assistance 7
Households Receiving Prevention Assistance 7
Households Approved and Seeking Housing 10
Funds Obligated \$7,210 (RR: \$2,990, P: \$4,220)
Funds Expended \$34,195.83 (RR: \$21,287.93, P: \$12,907.90)

12. Executive Director's Report

Eastern Shore IPR Survey

Funding has already been arranged for an accurate count of the homes lacking indoor plumbing on the Chesapeake Bay side of the Eastern Shore. Executive Director Meil was able to arrange a capacity grant that will pay for the seaside portion of the study. The company is now surveying the Eastern Shore.

Line of Credit

Staff has closed on the line of credit. Arrangements have been made to use this to fund the pre development activities for construction of the Bailey Road Apartments. The first draw has been requested to purchase the site.

13. Public Participation

There was no public participation at this time.

14. Other Matters

Director Chatmon took a moment to congratulate staff for doing a wonderful job.

15. Adjournment

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

Ellen Richardson, President

Elaine K. N. Meil, Executive Director