DIRECTORS PRESENT:

Richard Jenkins  
Mike Mason  
Charles Kolakowski  
Vincent Holt  

Accomack County  
Accomack County  
Northampton County  
Section 8 Representative

DIRECTORS ABSENT:

Ernest H. Washington  
Northampton County

OTHERS PRESENT:

Elaine Meil  
Susan Haycox  
Kat Edwards  
Colin Kean  
David Annis  
Melissa Matthews  
Christine Ross  
Bobbie Jo Wert

1. **Call to Order**

Chairman Jenkins called the meeting to order at 4:00 p.m.

2. **Minutes of the September 27, 2017 Meeting**

Presented were the minutes of the September 27, 2017 meeting.

Adoption of the presented minutes was requested.

Director Holt moved to approve the minutes of the September 27, 2017 meeting as presented. Seconded by Director Mason, 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:

<table>
<thead>
<tr>
<th>Account</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Operating Account</td>
<td>A-NPDC A-NRHA Management Services, Sept/Oct.</td>
<td>$1,040.83</td>
</tr>
<tr>
<td>A-NPDC Crispus Attucks</td>
<td>Management Services, Sept/Oct.</td>
<td>284.77</td>
</tr>
<tr>
<td>A-NPDC Sunnyside Village</td>
<td>Management, Sept/Oct.</td>
<td>631.96</td>
</tr>
<tr>
<td>A-NPDC Virginia Street</td>
<td>Management, Sept/Oct.</td>
<td>1,451.87</td>
</tr>
<tr>
<td>A-NPDC Mill Run Management</td>
<td>Management, Sept/Oct.</td>
<td>468.87</td>
</tr>
<tr>
<td>A-NPDC Onancock Square</td>
<td>Management, Sept/Oct.</td>
<td>244.45</td>
</tr>
<tr>
<td>A-NPDC Tax Credit Compliance</td>
<td>Management, Sept/Oct.</td>
<td>3,078.64</td>
</tr>
<tr>
<td>A-NPDC DHCD-ES Homeowner</td>
<td>Management, Sept/Oct.</td>
<td>5,411.62</td>
</tr>
<tr>
<td>Total Due A-NPDC</td>
<td></td>
<td>$13,089.99*</td>
</tr>
</tbody>
</table>

**Section 8 Checking Account**

<table>
<thead>
<tr>
<th>Account</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-NPDC Administration and</td>
<td>Fraud Recovery, Sept/Oct.</td>
<td>$53,410.05*</td>
</tr>
</tbody>
</table>

* Detail is included with agenda item “Current A-NPDC Financial Report”

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


The attached report indicated that 33.92 percent of the budget had been expended while 33.33 percent of the fiscal year had passed.

Board acceptance of the attached report was requested.

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

5. **FY 2017 Audit**

The draft FY 2017 Audit prepared by Dunham & Aukamp, PLC was attached. Please note the following:

- Management Discussion and Analysis is included on pages 3-5. Additional explanation can be added by the Board if deemed appropriate.
- There were no findings or questioned costs (Audit Page 22)
Mr. Aukamp was available via conference call upon request to answer any questions.

Acceptance of the FY 2017 Audit as prepared by Dunham & Aukamp, PLC was requested.

Director Mason moved to accept the FY 2017 Audit as prepared by Dunham & Aukamp, PLC. Seconded by Director Holt, the motion carried by unanimous vote.

6. **Property Management**

**Mill Run Apartments – 26 Duplex Apartments**
- **Vacancies:** Mill Run has one vacancy.
- **Rent:** All rents are current.
- **Maintenance Issues:** The roof leak has been repaired. The exterior of the buildings have been pressure washed.
- **Other:** The Fall unit inspections went very well. One family had issues which are being addressed. The will be re-inspected once corrected.

**Sunnyside Village – 23 Single Family Houses**
- **Vacancies:** Sunnyside has one vacant unit. A new tenant will move-in on 11/29/17.
- **Rent:** One tenant is behind with rent payments.
- **Maintenance Issues:** The roof shingles are showing their age on a few of the units. Management will be budgeting funds for the replacement of the roofs on the community room and two of the houses in the coming year. All of the units have been pressure washed. Management is replacing floor coverings and wooden deck components as needed.
- **Other:** Unit inspections are went very well.

**Virginia Street – 10 Single Family Houses**
- **Vacancies:** Virginia Street is fully leased.
- **Rent:** All rents are current.
- **Maintenance issues:** There was a small fire in one of the houses caused by a discarded electric air freshener. The fire caused damage to one wall and the heating unit. The repairs have been completed and tenant will be paying for the damage.
- **Other:** The schedule for unit inspections has been pushed back to the first part of December.
Onancock Square – 40 Apartments in 5 Buildings

- **Vacancies:** Onancock Square has 4 vacant units, three 2-bedroom and one 1-bedroom. The property manager is expecting another move-out by the end of the month, and an eviction in December.
- **Rent:** One tenant is being evicted due to non-payment of rent.
- **Maintenance:** Only routine maintenance issues.
- **Other:** The property manager hosted a Thanksgiving dinner on the 17th and provided food and games for the tenants.

Crispus Attucks Apartments – 22 Duplex Apartments

- **Vacancies:** Crispus Attucks has one vacant unit.
- **Rent:** One tenant is behind with rent payments.
- **Maintenance:** Only routine maintenance issues.
- **Other:** Fall unit inspections went fairly well. Management will be working with two families over the next 6-months to improve housekeeping issues.

William Hughes Apartments – 34 Apartments in 6 Buildings

- **Vacancies:** William Hughes has two vacant units, both of which will be filled within the next couple of weeks.
- **Rent:** One tenant is behind with rent payments.
- **Maintenance issues:** Routine maintenance and unit turn-overs.
- **Other issues:** Two units failed during the recent Fall inspections. Management will be working with two families to improve housekeeping habits.

Current financial reports for each property was attached for review.

7. **Housing Development Projects**

**Rural Homeowner Rehabilitation**

We received the contract agreement from DHCD for the Rural Homeowner Rehabilitation Program, executed and returned the agreement, and have received authorization to proceed with the Program.

Staff has drafted an applicant ranking criteria for review by A-NRHA Rehabilitation Review Board. The ranking criteria is based on staff’s interpretation of the grant agreement conditions which seem to state that ranking of the applications must be based on housing conditions and cannot prioritize based on household demographics. We are attempting to get clarification from DHCD regarding client prioritization.
8. **Housing Choice Voucher Section 8 Program**

We are currently serving 512 families (down from 11 from last RHA report). However, we have 63 families pending action, either moving within the locality, or porting in or out or with a new voucher. Staff also pulled 20 additional families from the waiting list in October. From this pool we have 15 families with vouchers who are searching for housing and 4 more that have that have an appointment to pick up their voucher.

We received another round of updates to the Administrative Plan from Nan McKay. Changes are minor and are attached. Staff also is suggesting a few additional changes to the Plan to continue to refine policies and practices to make sure that we are efficient, aligned with HUD guidance, and providing good service.

Staff suggested changes to Chapter 11 – Reexaminations include:

- Provide a policy for those qualifying for streamlined reexaminations to provide third party information required by mail rather than face-to-face interview every third year.
- Defines “effective date” of income to be reported as the date income is first received.
- Makes families responsible for determination of whether they are reporting an increase or a decrease in income when reporting interim changes.

Staff requested Board approval of the Administrative Plan revision.

Director Holt moved to approve the Administrative Plan revision. Seconded by Director Kolakowski, the motion carried by unanimous vote.

Housing Authorities are required to develop a 5-year plan (and in some cases an annual plan) to describe the mission of the Authority over the period and its goals and objective. Each fall we begin a process of reviewing the plan for any updates and revisions that might be necessary and receiving comments from the A-NRHA’s Resident Advisory Board, interested community partners and the public. Attached are information that describes the purpose of the plan and our current 5-year plan for your review. Our current plan was adopted in 2015 and is valid until 2019 unless revisions to the mission, goals or objectives are necessary.

Director of Housing Services announced that the A-NRHA received a final score of 100% for our Section 8 Management Assessment Program (SEMAP), and was rated as a “High Performer” for FY 2017.
9. Housing Counseling

<table>
<thead>
<tr>
<th>Pre-Purchase Counseling</th>
<th>Current Month: Sept &amp; Oct</th>
</tr>
</thead>
<tbody>
<tr>
<td># of orientations held</td>
<td>0</td>
</tr>
<tr>
<td>Orientation attendees</td>
<td>0</td>
</tr>
<tr>
<td>Client Intakes</td>
<td>14</td>
</tr>
<tr>
<td>Additional Counseling Sessions Held</td>
<td>9</td>
</tr>
<tr>
<td># of final workshops held</td>
<td>0</td>
</tr>
<tr>
<td>Mortgage submissions</td>
<td>2</td>
</tr>
<tr>
<td>Mortgage closings</td>
<td>1</td>
</tr>
<tr>
<td>Financing leveraged</td>
<td>$89,878</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Growing Your Money Financial Literacy</th>
<th>Current Month: Sept &amp; Oct</th>
</tr>
</thead>
<tbody>
<tr>
<td>New GYM participants</td>
<td>10</td>
</tr>
<tr>
<td>GYM graduates</td>
<td>0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Default and Foreclosure Counseling</th>
<th>Current Month: Sept &amp; Oct</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intake sessions</td>
<td>2</td>
</tr>
<tr>
<td>Additional Foreclosure Sessions</td>
<td>3</td>
</tr>
<tr>
<td>Positive Foreclosure Prevention Outcomes</td>
<td>1 modification</td>
</tr>
<tr>
<td>Homeowner Budget/Predatory lending Counseling</td>
<td>2</td>
</tr>
</tbody>
</table>

New VHSP-4

A Pre-Purchase Workshop is scheduled for November 8th and 9th at ESCC. Once again we will be partnering with the Eastern Shore Association of Realtors who will be providing the advertising and refreshments through a grant that they obtain for Housing Education.

One Financial Literacy Classes was held on September 11 for the families attending the Section Eight Briefings. There were ten families in attendance.

10. Executive Director’s Report

Asset Management Activities
66 individuals are also being managed for debt owed to the Housing Choice Voucher Program.
Mobile Home Park Question
Staff was able to determine that the park has 88 units and this is a mix of residents who own and rent their units. The disposition of the park is being handled by Jon Poulson. Housing Virginia is coordinating a state-wide, non-profit manufactured housing initiative. Staff is arranging a meeting to discuss this new initiative.

11. Other Matters
No other matters were discussed at this time.

12. Public Participation
No public participation took place at this time.

13. Adjournment
There being no further business, the meeting was adjourned.

_________________________________
Richard Jenkins, Chairman

Copy teste:

_________________________________
Elaine K. N. Meil, Secretary/Treasurer