

Minutes of the May 26, 2010 Meeting of the  
Eastern Shore of Virginia Housing Alliance  
The Enterprise Building  
Accomac, Virginia

Directors Present

Delores Bailey  
Louise Coles  
Diana Giddens  
Diane Musso

Ellen Richardson  
Michael Selby  
Faith Showell  
Lawrence Trala

Directors Absent

Chris Bannon  
Angel Collins  
Valentine Evans

Sean Ingram  
Betsy Jenkins  
Lenora Mitchell

Others Present

Elaine Meil  
David Annis  
John Simpkins  
Tanya Harris  
Karen & Mitchell Collins

Kat Edwards  
Susan Haycox  
Chicnika Weatherley  
Reyna Rodriguez  
LaShauna Christian

1. Call to Order

President Selby called the meeting to order at 7:05 p.m.

2. Invocation

Director Trala offered the invocation.

3. Action Items

The following action items were moved in one motion:

- Minutes of March 26, 2010 meeting
- Bills Payable/Financial Statements
- Current Financial Status Report
- Defer Adoption of the FY 2011 ESVHA Budget
- Approval of the IP/R Program Income Financial Statements and Aging Report
- Adopt resolution to submit pre-applications for USDA/Rural Development HPG Application

Board Approval was requested.

Commissioner Trala moved to approve all the above items in one motion. Seconded by Commissioner Bailey, the motion carried by unanimous vote.

4. Minutes of March 24, 2010 Meeting

The Minutes of March 24, 2010 Meeting were presented.

5. Bills Payable/Financial Statement

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

ESVHA Bills Payable

A-NPDC	March/April Expenses	\$28,570.51
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Financial Statements for ESVHA operating account and IP/R Construction funds were attached.

Pine Street Apartments

The current Pine Street Apartments budget report and financial statement were also attached.

6. Current Financial Status Report

The presented report indicated that 89.73 percent of the administrative budget had been expended while 83.33 percent of the fiscal year had passed.

7. FY 2011 Budget

Deferral of adoption of the FY 2011 ESVHA Budget and authority to expend funds at the FY 2010 Budget levels until the next regular meeting was 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 2011 Budget which includes level funding of \$9,215 to the ESVHA. Northampton County has not adopted its FY 2011 Budget. A request for level funding of \$4,747 was submitted in February.

8. Property Management

PINE STREET APARTMENTS

All tenants but 1 are current in their rent. All should be paid by the end of the week. There is one vacancy which will be filled by the end of the month. Another unit will become vacant in June.

The operating budget is at the bare minimum due to the number of apartment turnovers this year. However, management has requested a rent increase from Rural Development, which has been approved. This increase will not impact the tenants because all units have subsidy. This increase and quick turnover of any upcoming vacancies should put the budget in better shape.

Maintenance and Repairs

Storm damage to the fences is being repaired. There are no unusual maintenance items.

ACCOMACK MANOR

There are currently 3 vacancies that will hopefully be filled by the end of the month. Staff has identified families to fill those vacancies. There are units available for applicants 45-54 years of age.

Maintenance and Repairs

Staff is sprucing up for spring. They will be planting flowers this month with the residents. There are also plans to re-do the door from the community room to the patio and trash receptacles because it is difficult to open. Management will be building a wind break for this door as well in order to make it easier for residents to get in and out. Management also has plans to paint the community room.

Other Matters

There have been lots of resident activities such as monthly birthday parties, bingo and nutrition classes. The annual yard sale was also held this month and staff has begun holding movie nights with door prizes and pop corn.

9. Housing Development Projects

Indoor Plumbing Rehabilitation Program

Of the ten IPR projects (six in Accomack County, four in Northampton) under contract, four new replacement dwellings (substantial reconstruction) are complete with only water and septic remaining on three, a fifth new dwelling is over 65% complete, and a rehabilitation of an existing dwelling is about 50% complete. Of the four remaining that are under contract for design and permitting of alternative septic systems, permit applications for two were submitted to the Accomack County Health Department. Design on the two remaining systems is in progress, but must be approved by agency staff in Richmond due to very poor soil quality on these sites. This process is likely to cause a delay that pushes these two projects into next year's IPR contract, which is generally issued in late summer. Therefore, completion of eight projects under the current contract is anticipated. The next bid group of eight to ten Rehab Board-approved applicants is being developed. Applicant intake, including property eligibility inspections is ongoing

10. Housing Services Programs

Sponsoring Partnership And Revitalizing Communities (SPARC) & HOMEownership Down Payment Assistance Program (HOME)

Staff applied for and received \$750,000 in SPARC Round 8 funds. \$375,000 of these funds offers one half percent below the applicable interest rate while \$375,500 offers one percent below. Funds are available to applicants who are at or below 80% of median area income levels.

Staff applied for and received \$47,600 in HOME funds for FY10. Funding projections would assist five (5) Habitat for Humanity families and two (2) non Habitat families. Staff has closed on three Habitat home to date.

Staff continues to accept and process applications for eligibility as well as identify potential clients from the Section 8 Housing Choice Voucher program.

Staff received the attached memorandum from VHDA extending SPARC Round 8 funds through December 2010.

Housing Opportunities for People With Aids (HOPWA) Program

Staff is pleased to announce the award of grant funds for FY09-10 in the amount of \$21,080.55. This represents an increase of approximately 31% from the allocation of previous years due to a slight increase of funds from HUD.

Staff continues to work with the Health Department to provide housing assistance to this population. Since our last meeting, have been assisted with tenant based rental assistance (TBRA) funds and short-term emergency assistance (STRMU) as follows.

Month	TBRA	STRMU
July	0	1
August	0	0
September	0	0
October	1	0
November	1	2
December	1	1
January	1	1
February	1	0
March	1	2
April	1	2
May	1	1

Staff will continue to service HOPWA clients in collaboration with the Eastern Shore Health Department Ryan White funding.

Staff has submitted to DHCD a budget revision request to transfer \$5000 from TBRA into STRMU due to the increased requests for Short Term assistance.

DHCD has released the 2010-2011 HOPWA Guidelines/Application documentation. The deadline for submitting an application is April 9, 2010. Staff met with representatives from the Eastern Shore Health Department to discuss the option of their agency administering this program. Kim Davis responded on March 17, 2010 that the Health Department would administer the grant with our agency providing technical assistance. We would assist them with writing the grant this year as well as performing rental calculations for TBRA family's and inspections. A MOU will need to be established and monies will be written into the grant to pay our agency for the services we provide. Staff assisted the ESHD with its application. No information has been received regarding funding.

NCALL Homeownership Program

- 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.

<b>Pre-Purchase Counseling</b>	<b>Current Month: April</b>	<b>Cumulative Year 3</b>	<b>Total Cumulative</b>
# 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

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

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

11. Executive Director's Report

Fairview Rental Property

The sale is still pending. The sales contract was signed prior to April 30. USDA has inspected and approved the property other than one last issue. The sale is slowly progressing.

Bayview Property

Staff has spoken with the tenant that lived at the Tenant House (non-IPR funded). It appears she has moved out of the house. Staff is following up. Staff has received appraisals of the three houses and one of the lots. The two houses in good order appraised for \$49,000 and the vandalized house appraised for \$44,000. A representative lot was selected and appraised as well for \$9,000. There is one larger lot that has not been appraised.

Next Meeting

The next meeting will be July 28, 2010 at 7:00 PM.

Informational Items

Regional Housing Authority Minutes were provided.

12. Public Participation

There was no public participation at this time.

13. Other Matters

USDA/Rural Development HPG Application

Staff was contacted by Mary Jones of Rural Development and was informed of the availability of the Department of Agriculture's Section 533 Housing Preservation Grant funding. This pre-application is due by June 28, 2010 and would provide an opportunity for additional funds to leverage the Culls CDBG application that was submitted in March.

Homeownership Program Celebration

The Eastern Shore of Virginia Housing Alliance celebrated with five families who made their dreams of homeownership come true. These families had successfully completed ESVHA's homeownership program, secured a loan and purchased their first home.

The ESVHA's homeownership program included a six-week course that helps potential buyers determine how to begin preparing to purchase a home, what costs are involved, how much home they can afford and what happens after they turn the key to their dream home. The program also included one-on-one counseling on spending habits and budgeting, credit issues and financing options.

The five families were honored that successfully completed the course, obtained financing and purchased a home. Each family received a key chain engraved with the closing date for their home purchase as part of the celebration of their success. One of the families expressed it best by saying "When you get in there, and you turn that key and lock the outside world out, you know that it's yours."

14. Adjournment

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

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Michael Selby, President

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Elaine K. N. Meil, Executive Director