

Minutes of the May 23, 2012 Meeting of the  
Eastern Shore of Virginia Housing Alliance  
The Enterprise Building  
Accomac, Virginia

Directors Present

Delores Bailey  
Chris Bannon  
Jacqueline Chatmon  
Louise Coles  
Angel Collins  
Faith Custis  
Diana Giddens

Richard Jenkins  
Diane Musso  
Ellen Richardson  
Michael Selby  
Laurence Trala  
David Vaughn  
Barbara Widgeon

Directors Absent

None

Others Present

Elaine Meil  
Kat Edwards  
David Annis  
Patricia Grove  
Cornelius Corbin  
Matthew Dennison  
Erica Dennison

Melissa Matthews  
Susan Haycox  
John Aigner  
Iisha Sears  
Erma Braxton  
Julia Simpkins

1. Call to Order

President Custis called the meeting to order at 7:04 p.m.

2. Invocation

Director Widgeon offered the invocation.

3. Minutes of March 28, 2012 Meeting

The Minutes of March 28, 2012 Meeting were presented.

Board approval of the minutes of the March 28, 2012 Meeting was requested.

Director Trala moved to approve the minutes of the March 28, 2012 meeting as presented. Seconded by Director Bannon, 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	March/April Expenses	\$15,377.00
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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.

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

5. FY 2013 Budget

FY 2013 ESVHA Budget

Deferral of adoption of the FY 2013 ESVHA Budget and authority to expend funds at the FY 2012 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 2013 Budget which includes level funding of \$9,215 to the ESVHA. Northampton County has advertised its recommended FY 2013 Budget which includes level funding of \$4,747 to the ESVHA.

Director Jenkins moved to defer the adoption of the FY 2013 ESVHA Budget and to grant authority to expend funds at the FY 2012 Budget levels until the next regular meeting. Seconded by Director Bailey, the motion carried by unanimous vote.

FY 2013 Pine Street Budget

Acceptance of the attached FY 2013 Pine Street Budget as approved by Rural Development is requested.

Director Jenkins moved to accept the FY 2013 Pine Street Budget as approved by Rural Development. Seconded by Director Bailey, the motion carried by unanimous vote.

6. Current Financial Status Report

The attached report indicated that 49.50 percent of the administrative budget had been expended while 83.33 percent of the fiscal year had passed. If the Budget is adjusted for unexpended IP/R funds, which remains uncertain, 74.37 percent has been expended.

Board approval of the presented reports was requested.

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

7. Director Term Report

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

<b>Community Sector Directors</b>	<b>FY 2012 Attendance</b>	<b>Appointment Expiration Date</b>
Delores Bailey	5 of 5	6-30-12
Louise Coles	0 of 5	6-30-14
Faith Custis	5 of 5	6-30-13
Diana Giddens	4 of 5	6-30-14
Michael Selby	5 of 5	6-30-12

<b>Other Directors</b>	<b>FY 2012 Attendance</b>	<b>Appointment Expiration Date</b>
Angel Collins	4 of 5	6-30-12
Diane Musso	2 of 5	6-30-12
David Vaughn	2 of 3	6-30-14
Barbara Widgeon	N/A	6-30-13
Vacant	N/A	6-30-13

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

Delores Bailey	6-30-15
Angel Collins	6-30-15
Diane Musso	6-30-15
Michael Selby	6-30-15

Director Richardson moved to accept the Director Term Report and reappoint the above listed Directors for an addition three-year term. Seconded by Director Bannon, the motion carried by unanimous vote.

8. Property Management

Accomack Manor

One tenant passed away last month creating one vacant unit that will be filled this week. The property manager reported that they are continuing the monthly birthday parties and Friday coffee and doughnut social gatherings.

The management has contracted for repairs to the parking lot that will include resealing and repainting all of the parking areas. Floors in the common areas are being stripped and waxed.

Pine Street Apartments

There are currently no vacancies at Pine Street Apartments. All rents are current except one family who is expected to make payment before the end of the week.

There appears to be an area in building number 2 where storm water is penetrating the exterior wall. Management has arranged to have a contractor remove the siding to investigate. If this turns out to be a major repair, funds will be drawn from the reserve account to cover the costs.

USDA conducted it compliance audit and inspection at Pine Street last week. All project and tenant files were found to be complete and up to date. There were some general comments from the USDA inspectors about the age and wear of certain areas of the apartments, and the possible need for a comprehensive rehabilitation of the units, but at the same time positive comments on the general ongoing maintenance. USDA noted that Pine Street is one of the oldest facilities in their inventory that has not undergone rehabilitation.

9. Indoor Plumbing Rehabilitation Program

Indoor Plumbing Rehabilitation Program

Staff attended an IP/R workshop in Lynchburg hosted by DHCD on May 22<sup>nd</sup>. Staff understood that there would be information presented at the meeting on the status of the program statewide and the prospects on restarting the program on the Shore.

An update was provided at the meeting.

Board Approval of the attached Financial Statements was requested.

Board Approval of the attached Financial Statements was requested. Director Chatmon moved to approve the attached Financial Statements. Seconded by Director Collins, the motion carried by unanimous vote.

10. Housing Development Projects

Camille Run Homes

Staff continues to work with our consultants and funding agencies to identify programs and sources of funds to replace the lost IP/R set-aside and the Federal Home Loan Bank of Pittsburg AHP program.

NCALL Predevelopment Contract

Staff continues to investigate properties and sites for consideration as locations for the development of new affordable rental housing. The application deadline for the RD Farm Labor Housing Program has not yet been announced, but usually falls within July or August of the year. Four possible sites will be presented at the meeting for review and comment from the Board.

After a brief presentation and discussion from the Board, the list of the four possible sites was put in order from most desirable to least. The order was Crippen Property, Rantz Property, Cropper Property, Cox Family Property

11. Housing Services Programs

HOMEownership Down Payment Assistance Program (HOME)

The ESVHA has received a tentative contract for \$40,000 in HOME down payment assistance funds. Prior to the funds being released to the agency, the ESVHA must apply to become a HUD-approved agency. This process requires verification of the organization's non-profit status as well as other certifications.

NCALL Homeownership Program

- There has been an increase in positive results for Foreclosure Prevention clients recently. The month of April saw two more Permanent Modifications and two more Trial Modifications. The single point of contact has been helpful in achieving successful outcomes.
- Several emails were received this month from people locating to the Shore for jobs at Wallops. They have been inquiring about various loan programs and down payment assistance programs available to them. They are also asking for more information on Construction Permanent loans as well as Renovation loans. One challenge with this latest activity is that many of the lender referrals have changed or are no longer participating in various programs, so a lot of time was spent this month contacting lenders again for updated information.
- The Virginia Association of Housing Counselors Conference was held this month in Virginia Beach. Representatives from Bank of America, Wells Fargo, and VHDA were present to speak about their Home Preservation options and specialized support services. There was also a presenter from the US Department of Treasury to discuss the components of the Making Home Affordable Program (HAMP), Home Affordable Refinance Program (HARP), and alternative programs (HAFA). It was beneficial to hear the lenders educate the housing counselors on the most effective ways to navigate successfully for their clients and to hear more about the decision process from a lender’s perspective. There were many opportunities to network and I was able to obtain a new lender contact for FHA mortgages as well as a much needed attorney contact for Foreclosure clients since they are very limited here on this side of the Bay. The attorney asked for my cards since they were getting many calls from families here on the Eastern Shore, but did not know of a Housing Agency to refer them to. Attendance of the conference recertified three of us who attended and certified our newest employee for Housing Counseling.

<b>Pre-Purchase Counseling</b>	<b>Current Month: April</b>	<b>Cumulative Year 5</b>	<b>Total Cumulative</b>
# of orientations held	0	1	18
Orientation attendees	0	3	115
Client Intakes	3	30	219
Additional Counseling Sessions Held	4	17	175
# of final workshops held	0	3	21
Mortgage submissions	1	8	41
Mortgage closings	1	2	20
Financing leveraged	\$ 68,522	\$ 153,754	\$ 2,007,782

<b>Growing Your Money Financial Literacy</b>	<b>Current Month: April</b>	<b>Cumulative Year 5</b>	<b>Total Cumulative</b>
New GYM participants	7	48	242
GYM graduates	6	31	122

<b>Default and Foreclosure Counseling</b>	<b>Current Month: April</b>	<b>Cumulative Year 5</b>	<b>Total Cumulative</b>
Intake sessions	2	21	221
Additional Foreclosure Sessions	5	86	454
Positive Foreclosure Prevention Outcomes	2	9	82
Homeowner Budget/Predatory lending Counseling	1	3	48

Community Development Coordinator Grove introduced six of her clients who recently purchased their first home due to her Homeownership class and guidance. Iisha Sears, Cornelius Corbin, Erma Braxton, Matthew & Erica Dennison and Julia Simpkins were presented with a house shaped keychain engraved with their individual closing dates.

12. Executive Director's Report

Bayview Property

Staff continues to manage the properties. The second Culls temporary relocation tenant is using one home. The delinquent tenant has been evicted. Staff has let the Section 8 program managers know the unit will be available for rental.

Community Housing Development Organization (CHDO)

The CHDO status has been renewed.

Fair Housing Activity

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Many of the grants and the CHDO designation require that a Fair Housing Activity be undertaken each year. Staff has identified two activities that would serve the community. One is to request Virginia's Fair Housing Office to send a trainer to local officials that educate local officials about fair housing and how a range of actions can have the unintended consequence of discrimination. The other option is to hold a Housing Fair that educates the general public about housing issues. The preference of the Board is requested.

Guidance was requested.

The Board unanimously voted the best option would be request Virginia's Fair Housing Office to send a trainer to local officials that educate local officials about fair housing and how a range of actions can have the unintended consequence of discrimination

13. Public Participation

There was no public participation at this time.

14. Other Matters

There were no other matters discussed at this time.

15. Adjournment

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

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Faith Custis, President

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Elaine K. N. Meil, Executive Director