

Minutes of the September 26, 2012 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Jacqueline Chatmon
Faith Custis
Diana Giddens
Richard Jenkins

Diane Musso
Ellen Richardson
Michael Selby
Laurence Trala
David Vaughn

Directors Absent

Chris Bannon
Louise Coles

Angel Collins
Barbara Widgeon

Others Present

Elaine Meil
Kat Edwards
David Annis

Brenette Hinmon
Susan Haycox

1. Call to Order

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

2. Invocation

Director Trala offered the invocation.

3. Minutes of July 25, 2012 Meeting

The Minutes of July 25, 2012 Meeting were presented.

Board approval of the minutes of the July 25, 2012 Meeting was requested.

Director Musso moved to approve the minutes of the July 25, 2012 meeting as presented.
Seconded by Director Chatmon, 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	July/August Expenses	\$8,494.38
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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 Jenkins moved to approve the Bills Payable/Financial Statements as presented. Seconded by Director Trala, the motion carried by unanimous vote.

5. Current Financial Status Report

The attached report indicated that 12.25 percent of the administrative budget had been expended while 16.67 percent of the fiscal year had passed.

Board approval of the presented reports was requested.

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

6. Property Management

Pine Street Apartments

There are currently no vacancies at Pine Street Apartments. Two tenants are behind with rent payments, but are expected to become current soon. The recent maintenance issues are mostly routine.

The Eastern Shore Area Agency on Aging/Community Action Agency has been assessing the property to determine if there are repairs that would be eligible to be completed through their weatherization program. The program uses federal funds that pass through the Virginia Department of Housing & Community Development and are administrated locally by the ESAA/CAA. The types of repairs that may be eligible include insulation, roofs and heat pumps. Once the assessment has been completed and approved by DHCD, we should have more details as to specifically what could be done

Staff requested authorization for the Executive Director to execute documents and agreements with the ESAA/CAA that would provide for the installation of weatherization improvements at Pine Street Apartments.

Director Trala moved to authorize the Executive Director to execute documents and agreements with the ESAA/CAA to provide weatherization improvements at Pine Street Apartments. Seconded by Director Selby, the motion carried by unanimous vote.

Accomack Manor

Jessica Goodwind is now the permanent on-site property manager at Accomack Manor. Ms. Goodwind is reporting no vacancies, and all tenants current with rents. There are 22 approved persons/families on the waiting lists.

Management continues to hold monthly birthday parties and bingo games, and monthly nutritional classes. Inspections of all units are scheduled for the 21st through the 24th of this month.

7. Indoor Plumbing Rehabilitation Program

In order to complete the update of the IP/R Management Plan, due to the resignation of Lenora Mitchell and Valentine Evans from the Alliance, the Alliance needs to nominate and approve two Board Members to replace Ms. Mitchell and Ms. Evans on the Rehab Oversight Board.

It was requested for the Board to take action to nominate and elect two, replacement Rehab Oversight Board Members.

Directors Musso & Chatmon volunteered to fill the two vacancies on the Rehab Oversight Board.

Director Richardson moved to elect Directors Musso & Chatmon to the Rehab Oversight Board. Seconded by Director Giddens, the motion carried by unanimous vote.

Board Approval of the attached Financial Statements was requested.

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

8. Housing Development Projects

NCALL Predevelopment Contract

Despite our best efforts, staff was unable to negotiate an option agreement with the owners of the Cox property as directed by the Board. The person who was negotiating on behalf of the Cox family convinced us that a deal was imminent, but in the end, the owner would not divide the property and would only option the entire 23 acres.

Faced with the deadline for submission of our application, we contacted the owner of the Rantz property, which was the Board's second choice, and negotiated an option agreement.

Meanwhile, the day before the deadline, USDA decided to publish a new NOFA for the 514/516 program that extended the deadline for the submission of the reapplications to October 31, 2012.

Retroactive approval was requested for the Executive Director to execute the purchase option agreement for the Rantz property that will be used as the site for a USDA 514/516 affordable housing facility.

Director Trala moved to grant approval for the Executive Director to execute the purchase option agreement for the Rantz property that will be used as the site for a USDA 514/516 affordable housing facility. Seconded by Director Vaughn, the motion carried by unanimous vote.

Additionally, Board authority is requested for the Executive Director to execute all documents and agreements required to submit an application to USDA for a 514/516 Loan/Grant that will fund the construction of an affordable apartment facility to be located on the Rantz property, and to sign agreements for all reports and studies required to be submitted with the application.

Director Trala moved to grant authority for the Executive Director to execute all documents and agreements required to submit an application to USDA for a 514/516 Loan/Grant. Seconded by Director Jenkins, the motion carried by unanimous vote.

9. Housing Services Programs

NCALL Homeownership Program

- Patricia Grove attended the NeighborWorks Training Institute in Cincinnati, taking a three day course on USDA Rural Development Sec 502 Direct Loans and a two day course on Program Compliance for HUD Approved Counseling Agencies. She also attended a free after hours NFMC workshop covering the development of a Foreclosure Mediation Program. The USDA 502 Direct Loan course was very informative, although almost overwhelming for someone who had knowledge of the program but had not packaged in the past. The Course, however, provided detailed

information about the application process, borrower eligibility, credit, and repayment ability. Having this information and the tools to refer to for clarification of regulations, packaging standards, and underwriting guidelines will be extremely useful. A large percentage of families on the Shore fall under the eligibility guidelines of this program. Our Agency already has a good working relationship with the RD staff at the field office in Courtland, therefore with a good marketing plan; more families may be able to utilize this program to obtain safe, affordable housing.

- The HUD Compliance and Reporting Course exceeded expectations. There was so much clarity obtained in just the first hour of the first day in this course. Many questions were answered regarding the client management system as well as the 9902 report. Kat Edwards scheduled a meeting for early September for Patricia to share the highlights of this course so that the entire Housing Services staff could benefit from this information and have a better understanding of how daily counseling activities and reporting affect the outcomes and the overall success of the organization.
- Foreclosure calls and appointments have dropped way down. Referrals from lenders and attorneys have nearly stopped. There were, however three positive outcomes for default clients this month and there seems to be a trend toward quicker decisions of files in the servicer's Home Retention Departments. I don't think the storm is nearly over yet, and think it will be a good time to be proactive and start having regularly scheduled default prevention classes. In addition to mortgage default, many families in this area are delinquent on property taxes and are allowing homeowner's insurance to lapse, even when they own their homes outright, so there is still much work to be done.
- Attending the NTI Training and idea sharing with other Housing Counselors provided an incentive to schedule appointments with other agencies and churches to remind them of the services offered at the A-NPDC. The higher level of one on one appointments over the last several years, especially in default counseling, has limited the amount of community outreach. Plans are to partner again with the Accomack Extension Office to plan some classes for the Fall as well as reaching out to some new partners.

Pre-Purchase Counseling	Current Month: August`	Cumulative Year 5	Total Cumulative
# of orientations held	0	3	20
Orientation attendees	0	10	122
Client Intakes	3	49	245
Additional Counseling Sessions Held	2	33	190
# of final workshops held	0	4	22
Mortgage submissions	1	12	45
Mortgage closings	0	6	24
Financing leveraged	\$	\$ 751,065	\$ 2,605,093

Growing Your Money Financial Literacy	Current Month: August	Cumulative Year 5	Total Cumulative
New GYM participants	0	54	240
GYM graduates	0	36	130

Default and Foreclosure Counseling	Current Month: August	Cumulative Year 5	Total Cumulative
Intake sessions	1	33	233
Additional Foreclosure Sessions	4	102	470
Positive Foreclosure Prevention Outcomes	3	15	86
Homeowner Budget/Predatory lending Counseling	0	3	48

Positive outcomes

Modification-1 Black male and female
Modification-1 Black female
Brought current-1 white female

10. Fair Housing Workshop

Per direction from the Board at the last meeting, staff contacted Mally Dryden-Mason of the Department of Professional and Occupational Regulation. Ms. Mason conducts fair housing training state wide. She was enthusiastic about the request and believes that a workshop on the unintended discriminatory consequences of policies, rules, services and practices is widely misunderstood and that education in this area is greatly needed. She believes that public sector decision makers, housing providers, bankers, and real estate agents would benefit from such a workshop.

We discussed having the workshop November 8th to give us time to advertise widely. She suggested that the workshop be held from 10:00 – 2:00.

Board direction regarding the workshop was requested.

After some discussion, Director of Housing Services Edwards felt that 10am-2pm was too long and suggested the workshop be held from 10am-1pm. The Board unanimously agreed.

11. Executive Director's Report

Bayview Property

Staff continues to manage the properties. The second Culls temporary relocation tenant has moved out and the unit is being held for another Culls temporary relocation. Staff is seeking a new tenant.

NCALL

Staff has met with NCALL staff and additional funds are available to continue the housing counseling program. Staff has listened to a presentation on NCALL's Loan Fund. NCALL staff has offered loans for construction financing of affordable housing and community facilities. All of these funds are not permanent. Materials about this fund are attached.

Director of Housing Development Annis and Community Development Coordinator Aigner are investigating potential properties in the identified areas of Exmore-Painter, areas between Onancock and Bloxom, and Atlantic for Board consideration of affordable housing development using the NCALL loan fund. Staff will bring potential projects to the Board for approval.

Staff is also going to seek grant funds from NCALL for an expanded outreach effort to bring more folks into the housing counseling program.

12. Public Participation

There was no public participation at this time.

13. Other Matters

No other matters were discussed at this time.

14. Adjournment

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

Faith Custis, President

Elaine K. N. Meil, Executive Director