

Minutes of the January 23, 2013 Meeting of the  
Eastern Shore of Virginia Housing Alliance  
The Enterprise Building  
Accomac, Virginia

Directors Present

Chris Bannon  
Jacqueline Chatmon  
Louise Coles  
Faith Custis  
Diana Giddens

Ellen Richardson  
Michael Selby  
Laurence Trala  
David Vaughn  
Barbara Widgeon

Directors Absent

Delores Bailey  
Angel Collins

Richard Jenkins  
Diane Musso

Others Present

Elaine Meil  
Susan Haycox  
Melissa Matthews

David Annis  
John Aigner

1. Call to Order

President Custis called the meeting to order at 7:09 p.m.

2. Invocation

No invocation was given.

3. Minutes of November 28, 2012 Meeting

The Minutes of November 28, 2012 Meeting were presented.

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

Director Bannon moved to approve the minutes of the November 28, 2012 meeting as presented. Seconded by Director Richardson, 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	November & December Expenses	\$12,455.47
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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 Trala moved to approve the Bills Payable/Financial Statements as presented. Seconded by Director Richardson, the motion carried by unanimous vote.

5. Current Financial Status Report

The attached report indicated that 45.44 percent of the administrative budget had been expended while 50 percent of the fiscal year had passed.

Board approval of the presented reports was requested.

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

6. FY 2013 Budget Requests

Staff submitted the Board approved level funding requests to Accomack County and Northampton County, \$9,215 and \$4,747 respectively.

For informational purposes, a copy of the additional information requested by Accomack County was attached.

7. FY 2013 Budget Amendment

Approval of the following FY 2013 Budget Amendments was requested:

1.	3110	NCALL Neighborworks Counseling Service Administration	\$36,750.00 <u>+ 6,250.00</u> \$43,000.00
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ITEM 1 represents the amendment to include \$6,250 additional funds available for the project from NCALL. A 25% cash match has been required in the past, but NCALL is not requiring the match portion for the FY 2013 funds allocated.

The Budget Amendment requested will be reflected on the next financial status report.

Director Bannon moved to approve the FY 2013 Budget Amendments as requested. Seconded by Director Richardson, the motion carried by unanimous vote.

8. Election of FY 2014 Officers

Corporation By-Laws state that the election of the FY 2014 President, Vice President, and Treasurer shall be held at the March Board meeting. It is recommended that a Nominating Committee be appointed so the Election of Officers can be held at the next regular meeting.

Chair appointment of a 3-member Nominating Committee, one from Northampton and two from Accomack, is requested.

For your information, having served two 1-year terms (Three terms can be served.), the following officers are eligible for re-election to their current positions:

President	Faith Custis Showell
Vice President	Michael Selby
Treasurer	Diana Giddens

President Custis appointed Director Bannon from Northampton County, and Directors Widgeon and Richardson from Accomack County to be the Nominating Committee.

9. Property Management

Pine Street Apartments

There are currently two vacancies at Pine Street Apartments. Both units are being turned and should be filled quickly. Four tenants are behind with rent payments. All have received late notices and court proceedings will begin for tenants who don't respond to the notices.

The Eastern Shore Area Agency on Aging/Community Action Agency is completing the weatherization work, including the replacement of the roofs. The work is going well, and it appears the roofs will be completed before February, weather permitting.

Accomack Manor

Jessica Goodwind is reporting that there are currently no vacancies at Accomack Manor, and that all tenants are current with rents. There are 18 approved persons/families on the waiting lists.

Management continues to hold monthly birthday parties and bingo games, and monthly nutritional classes. There are no repair issues to report other than routine maintenance.

10. Indoor Plumbing/Rehabilitation Program

Staff has completed the bid documents for the water and sewer improvements for two houses, and has put the work out for bids. Both houses will most likely require sewer systems that include secondary treatment due to poor soil conditions. Staff is working on the designs and bid documents for replacement houses at both locations, and expects to bid that work before the end of January.

Board approval of the attached Financial Statements was requested.

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

11. Housing Development Projects

Bailey Road Apartments

On the 4<sup>th</sup> of December, staff received a congratulatory e-mail from Betty Saunders, USDA, Rural Development, Richmond Office, informing us that our application for grants and loans to fund Bailey Road Apartments had been selected by the National Office to receive funding.

On January 16, staff appeared before a hearing of the Accomack County Board of Zoning Appeals held to consider granting the required special use zoning permit. Our application for the permit was successful, and the zoning permit was granted.

On January 17, staff received an apologetic email from Ms. Sanders stating that there had been a miscommunication between the Richmond office of USDA and the National Office, and that our project would not receive funding. Twelve projects were approved in a national competition, and our application ranked number thirteen. We are working this issue from several angles and should have more information to present at the meeting.

12. Housing Services Programs

NCALL Homeownership Program

- The Front Door Committee met again on December 12, attended by Elaine Meil, John Aigner, and Patricia Grove. The intent of the meeting was to review options for providing affordable housing in the community. The committee first reviewed additional surveys provided by existing pre-purchase homeownership clients. The surveys were designed to determine the client's desired options for housing. The vast majority wanted to live in Accomack County and almost all preferred a home with a minimum of 3 bedrooms and 2 baths in order to meet their family's needs. Lot prices and costs to build were then calculated to assess the bottom line cost to build a 3 bedroom, 2 bathroom home. Next, the committee looked at current property listings to consider the option of purchasing and rehabbing existing properties. After much discussion, it was agreed that the purchase/rehab option appeared to be far less costly, therefore, more families could be served. A future meeting will be scheduled after the Holiday, to possibly bring in a local realtor who specializes in foreclosure properties.
- Patricia Grove traveled to Richmond for a one day seminar on the implementation of the latest round of HOME down payment assistance funds. The training was very helpful since the program has had some changes and the provision of all of the updated documents will be very beneficial. The funding was lower this year, so it will be important to monitor the funds carefully, and even though qualified clients are eligible for up to 10% of the purchase price for down payment and/or closing costs, as an Agency, we will have to set limitations on the amount of funds provided to each family in order to extend the funding. DHCD stated that this was acceptable.
- The number of calls and appointments for purchase clients and default clients have been running almost equal. One observation regarding the foreclosure calls has been that the homeowners are in a very advanced stage of default when they initially make contact. Many families already have a sale date within two weeks when they call. This is very challenging and often impossible to save the home in this situation. Although foreclosure has slowed up somewhat, it appears to be imperative that education of the foreclosure process is still very much needed and this will be a priority in the New Year.

<b>Pre-Purchase Counseling</b>	<b>Current Month: December</b>	<b>Cumulative FY 2013</b>	<b>Total RIF Cumulative</b>
# of orientations held	0	1	2
Orientation attendees	0	5	6
Client Intakes	2	14	23
Additional Counseling Sessions Held	3	10	20
# of final workshops held	0	0	1
Mortgage submissions	0	1	4
Mortgage closings	0	1	1
Financing leveraged	0	\$ 135,000	\$ 135,000

<b>Growing Your Money Financial Literacy</b>	<b>Current Month: December</b>	<b>Cumulative FY 2013</b>	<b>Total Cumulative</b>
New GYM participants	3	8	13
GYM graduates	0	5	6

<b>Default and Foreclosure Counseling</b>	<b>Current Month: December</b>	<b>Cumulative FY 2013</b>	<b>Total Cumulative</b>
Intake sessions	2	9	13
Additional Foreclosure Sessions	5	21	27
Positive Foreclosure Prevention Outcomes	0	3	8
Homeowner Budget/Predatory lending Counseling	1	2	2

13. 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 has advertised the two vacant units in the newspapers. Several applications have been distributed and one of the units has been offered to a family.

Accomack County Attendance Policy Change

A memorandum describing the new Accomack County Attendance Policy from Administrator Miner is attached. Staff is forwarded attendance records as requested.

### Tangier Replacement House

A group of volunteers have been working to replace the house at 16222 Main Ridge Road on Tangier. This home burned and the construction of the replacement building is well advanced. This group needs a group to accept the donations they have been promised and to pay for the materials. Executive Director Meil spoke with Chairman Custis and after discussion placed this item on the January 2013 meeting for retroactive approval. No funds have yet been accepted or payments made however under the agreement. A copy is attached.

Retroactive authority to execute the Memorandum was requested.

Director Richardson moved to grant retroactive authority for Executive Director Meil to execute the Memorandum of Agreement for the Tangier Replacement House. Seconded by Director Trala, the motion carried by unanimous vote.

### NCALL Loan Fund

Staff has been working with the National Council on Agricultural Life and Labor Research Fund (NCALL) on producing affordable housing on the Eastern Shore of Virginia. Since starting the ESVHA's Homeownership Counseling program, many graduates have been unable to find a home in their price range that also can be accepted for USDA or other financing. Homes available in the graduates' price range need repairs or replacement of some systems before they could be acceptable to a lender. Common problems include wood heat and failed septic systems. Repairs to some of these homes may be a way to fill part of the affordable housing need while at the same time preventing homes from sitting vacant and falling into disrepair.

ESVHA staff have been working with Karen Kollias, NCALL, in developing a loan product that could assist ESVHA homeownership graduates. NCALL is offering the ESVHA a \$100,000 line of credit with a fixed interest rate for a period of three years. Their draft credit memo is attached. NCALL has also offered to pay one year's interest on the loan. Interest only accrues if funds are being used.

Community Development Coordinator Aigner will make a presentation based on a home that is for sale now and is affordable but needs repair.

Authority to apply for a line of credit was requested.

Director Richardson moved to grant authority to apply for a line of credit with NCALL. Seconded by Director Coles, the motion carried by unanimous vote.

## 14. Public Participation

There was no public participation at this time.

15. Other Matters

Director Richardson attended the Fair Housing Workshop, and wanted to Board and staff to know she really enjoyed it.

16. 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