

Minutes of the March 27, 2013 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Chris Bannon
Angel Collins
Faith Custis
Diana Giddens
Richard Jenkins

Ellen Richardson
Michael Selby
Laurence Trala
David Vaughn
Barbara Widgeon

Directors Absent

Jacqueline Chatmon
Louise Coles

Diane Musso

Others Present

Elaine Meil
Susan Haycox

David Annis
Melissa Matthews

1. Call to Order

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

2. Invocation

Director Jenkins gave the invocation.

3. Minutes of January 23, 2013 Meeting

The Minutes of January 23, 2013 Meeting were presented.

Board approval of the minutes of the January 23, 2013 Meeting was requested.

Director Jenkins moved to approve the minutes of the January 23, 2013 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	January & February Expenses	\$15,489.37
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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 Jenkins, the motion carried by unanimous vote.

5. Current Financial Status Report

The attached report through February 2013 indicated that 61.77 percent of the administrative budget had been expended while 66.67 percent of the fiscal year had passed.

Board approval of the presented reports was requested.

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

6. FY 2014 Budget Requests

Accomack County has advertised their proposed FY 2014 Proposed Budget with recommended level funding of \$9,215 to the ESVHA.

Northampton County's Budget Committee is in the process of setting meetings and reviewing available revenues and projected expenses for FY 2014.

7. 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.

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

A report from the Nominating Committee consisting of Directors Bannon, Widgeon, and Richardson was requested.

It was reported that the Nominating Committee would recommend the existing officers be re-elected for another term.

Director Trala moved to re-elect the existing officers for another term. Seconded by Director Bailey, the motion carried by unanimous vote.

8. Property Management

Pine Street Apartments

There are currently no vacancies at Pine Street Apartments, but two families are expected to move-out in April. Two families are behind in rent. Both families received late notices and have made arrangements to pay the balances due.

Some of the new shingles blew-off during a recent storm. The contractor was notified and the damage has been repaired. Three water heaters were replaced. Management is currently assessing a problem with the electric meter boxes which may need to be reinstalled due to deteriorating mounting boards.

Accomack Manor

Jessica Goodwind, the on-site property manager, is reporting that there are currently no vacancies at Accomack Manor, and that all tenants are current with rents. There are 24 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.

9. Indoor Plumbing/Rehabilitation Program

Staff has received bids for the construction of two new replacement houses, and the well and septic systems for the 2013 IP/R program. One of the houses is in Winterville, Accomack County, and the second is in Treherneville, Northampton County.

The project set-up documents have been forwarded to DHCD for both projects. Construction contracts will be signed once DHCD approves the projects. Both houses require sewer systems that provide secondary treatment due to poor soil conditions.

Board approval of the attached IP/R financial report is requested.

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

10. Housing Development Projects

Bailey Road Apartments

Staff has been working with our consultants and partners to find a way to convince USDA to provide funding for the Bailey Road Apartments Project. Housing Development Advisors of Richmond has asked their friends in Senator Warner's Office to contact USDA on our behalf, and NCALL of Dover is working with a national lobbying firm that has contacts with the Washington USDA administration.

So far we have been told that USDA will release another NOFA this spring and hold another round of competition for funding from this fiscal year's budget. If we are unable to secure funding through other channels, we plan to reapply once the new NOFA is published and revise the proposed construction methods to include more green improvements in order to receive more rating points.

11. Housing Services Programs

NCALL Homeownership Program

A review of the pipeline in HCO revealed a large number of inactive clients. Letters were sent to both default and pre purchase clients in order to update files. There has not been a systematic routine for sending these letters in the past, therefore, too much time is lapsing between mailings and inactive files are building up. The objective is a more manageable pipeline.

Purchase and Default calls and appointments have been again this month, running almost equal in numbers. The interest in Homeownership does seem to be increasing slowly, partly due to the continual increase in rental rates in the past year. An Orientation Class and a Homeownership Class are being scheduled for March. Fliers were emailed out in advance to local banks and real estate offices. The Center for Independent Living and one of the local churches have expressed an interest in a budgeting/financial management class to be scheduled in early Spring. In addition, the Project Coordinator of the Annual Women's Expo, has sent an invitation for participation in the Expo being held in May.

Pre-Purchase Counseling	Current Month: February	Cumulative FY 2013	Total RIF Cumulative
# of orientations held	0	2	3
Orientation attendees	0	11	12
Client Intakes	5	29	38
Additional Counseling Sessions Held	6	17	27
# of final workshops held	0	0	1
Mortgage submissions	0	1	4
Mortgage closings	0	1	1
Financing leveraged	0	\$ 135,000	\$ 135,000

Growing Your Money Financial Literacy	Current Month: February	Cumulative FY 2013	Total Cumulative
New GYM participants	6	14	19
GYM graduates	2	10	11

Default and Foreclosure Counseling	Current Month: February	Cumulative FY 2013	Total Cumulative
Intake sessions	5	18	22
Additional Foreclosure Sessions	7	36	42
Positive Foreclosure Prevention Outcomes	2	5	10
Homeowner Budget/Predatory lending Counseling	2	5	5

Positive Outcomes: Default:

1 modification Black Female-50% AMI

1 modification Black Male and Black Female-30% AMI

Continuum of Care (Coc)

The Accomack-Northampton Planning District Commission the lead agency of the Community Partners of the Eastern Shore of Virginia (CPES), the local Continuum of Care (CoC).

The mission of CPES is to develop, sustain and coordinate a comprehensive continuum of care for the homeless and near homeless citizens of the Eastern Shore of Virginia.

The vision of CPES is to establish and maintain a network of community systems whose purpose is to assist the homeless and near homeless with obtaining housing, economic stability and an enhanced quality of life through comprehensive services.

The purpose of CPES is to assist in the coordination and development of services for homeless and near homeless through planning, education and advocacy. CPES will address risk factors present in the community that contribute to homelessness including substance use/abuse, mental illness, disabilities, unemployment, lack of affordable housing, domestic violence, low academic achievement, community disorganization, isolation, poverty, and barriers to health care.

To achieve this purpose CPES will:

- Identify community needs
- Develop and implement a strategic planning process
- Promote and support active community partnerships
- Engage and educate the local community

The CPES and their supporting organizations sponsored a community coalition strengthening grant application to the Virginia Department of Behavioral Health and Disabilities Services to develop local community needs assessment activities. The CoC was successfully awarded funds in February 2011 to implement four “Town Hall Meetings” across the Eastern Shore in an effort to meet directly with citizens, service providers and faith based communities to gather information and data regarding service needs, gaps and barriers to access regarding human services in both Accomack and Northampton Counties. A third party, professional evaluation firm was contracted to facilitate these town hall meetings in an effort to lend the highest level of credibility and applicability to the information gathered via these efforts. The CPES has published the results in the 2011 Eastern Shore of Virginia Community Needs Assessment. In addition, the CPES also published the 2013 Community Resource Directory. Links to both documents can be found on the A-NPDC website or www.escsb.org.

The CPES and The Planning Council are working on an exciting new effort to improve the coordination process of services for those persons struggling with mental illness and/or a substance abuse disorder. Members of the CPES are taking part in a Strategic Planning session to develop a Rapid Response Team for the Eastern Shore. This initiative, supported by the Eastern Shore Community Services Board and Virginia

Department of Behavioral Health and Developmental Services, will address employment and housing challenges and barriers for underserved populations on the Eastern Shore of Virginia.

The Accomack-Northampton Regional Housing Authority submitted a grant to Department of Housing and Community Development (DHCD) seeking funds through the Continuum of Care NOFA in December. The proposals sought funds to develop a Permanent Supportive Housing project to provide housing stability to homeless persons with disabilities through option of indefinite leasing assistance accompanied with services ensuring stability and the second proposal was to develop a rapid re-housing (RRH) that will provide homeless persons housing as rapidly as possible by emphasizing housing search and relocation services with short- and medium term rental assistance. Staff is waiting on notification of funding.

Disaster Relief Assistance – Victims of Hurricane Sandy

Staff has been working with the Virginia Department of Emergency Management (VDEM) since November to assist families whose homes were damaged or destroyed. We have been taking applications for emergency housing and home repair. So far we have assisted seven families with emergency housing using hotels. The funds that have been received from VDEM have passed through the ESVHA checking account.

VDEM would like to request the ESVHA to officially be the fiduciary agent for disaster management funds. As such the ESVHA would be able to accept donations for assisting Sandy victims as well as making payment for materials when the volunteer groups return to the Shore to begin rehabbing homes. American Legion Post 93 of Pocomoke, Maryland has raised \$4,000 to assist families in Saxis and Sanford. They are willing to donate \$1,000 of the funds they received to the ESVHA to use for materials.

Members of the American Legion Post 93 of Pocomoke, MD, presented the ESVHA with a donation of \$3,000 to assist victims of Hurricane Sandy.

Staff requested Board acceptance of VDEM's request for the ESVHA to act as fiduciary agent for Disaster Relief Funds.

Director Trala moved to accept VDEM's request for the ESVHA to act as fiduciary agent for Disaster Relief Funds. Seconded by Director Bailey, the motion carried by unanimous vote.

Virginia Individual Development Account (VIDA)

The Department of Housing and Community Development is taking applications for the VIDA program. This program is designed to encourage savings and improve personal financial planning to help low-wage/wealth individuals and families build productive assets in an effort to become economically self-sufficient. VIDA provides matching funds for individuals saving into a designated account, for an eligible use – home ownership, education, or business start-up or expansion. VIDA provides \$2 in match for every \$1 the participant saves; match cannot exceed \$4,000 per saver. Only savers with earned income are eligible. Savers are expected to meet their savings goal within two years and participate in counseling and training opportunities to support their goal.

The Eastern Shore Area Agency on Aging operated this program in the past, but has decided not to reapply this year. Staff feels this program is potentially a good fit for some Section 8 participants and clients enrolled in the homeownership education and counseling program.

Staff is requested Board approval to submit an application for funding.

Director Bannon moved to grant authority for staff to submit an application for VIDA funding. Seconded by Director Richardson, the motion carried by unanimous vote.

ESVHA Annual Project

Last year we discussed the ESVHA taking on a project annually to educate/support the community. In November we hosted a successful Fair Housing workshop. Because of our recent involvement with victims of Hurricane Sandy and the huge unfilled need for assistance, staff would like to ask the Board to consider a fund raising event for purchasing building materials and other needed items.

Some suggestions might be:

- Crock Pot Cook Off
- “Don’t Come” Event
- Lottery Raffle
- Mystery Dinner
- Chinese or Silent Auction
- Baked Potato Bar
- Death by Chocolate

Some Board members have previous fund raising experience through church or other organizations. Many of you may have other fund raising ideas.

The Board asked for Director of Housing Services Edwards to allow them to think it over, and bring the request back at the May meeting.

12. Executive Director's Report

Bayview Property

Staff continues to manage the properties. Staff has advertised the two vacant units in the newspapers. Several applications have been distributed and one family has moved into a unit.

Mr. Pat Musso has inquired about purchasing the vacant lots. Staff has asked him to write a letter offering terms. An update was given at the meeting.

The Board suggested counter-offering Mr. Musso's initial offer. The counter-offer was for Mr. Musso to pay \$40,000 cash at closing, with \$10,000 financed by the ESVHA for 2 years at 3% interest.

Tangier Replacement House

Bills are being paid as they are prepared. The project is close to being finalized with only one bill remaining. Staff will work with the volunteers to determine what to do with the funds received that have not been obligated.

Line of Credit

The NCALL documents were attached. The line of credit is for a 3-year term with a 3-year extension at 5% annual interest. There would be a one-time loan fee of \$1,000 and a one-time document preparation fee of \$500.

Authorization for the Executive Director to execute all documents and close on the line of credit in the amount of \$100,000 was requested.

Director Trala moved to authorize the Executive Director to execute all documents and close on the line of credit in the amount of \$100,000. Seconded by Director Selby, the motion carried by unanimous vote.

13. Public Participation

There was no public participation at this time.

14. Other Matters

No other matters were discussed at the time.

15. Adjournment

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

Faith Custis, President

Elaine K. N. Meil, Executive Director