

Minutes of the July 24, 2013 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey	Richard Jenkins
Jacqueline Chatmon (via phone)	Diane Musso
Louise Coles	Michael Selby
Angel Collins	Laurence Trala
Faith Custis	David Vaughn
Diana Giddens	Barbara Widgeon

Directors Absent

Chris Bannon	Ellen Richardson
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Others Present

Elaine Meil	David Annis
Kat Edwards	

1. Call to Order

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

2. Invocation

Director Trala gave the invocation.

3. Minutes of May 22, 2013 Meeting

The Minutes of May 22, 2013 Meeting were presented.

Board approval of the minutes of the May 22, 2013 Meeting was requested.

Director Trala moved to approve the minutes of the May 22, 2013 meeting as presented.
Seconded by Director Musso, 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	May/June Expenses	\$14,260.73
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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 was 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 95.47 percent of the administrative budget had been expended while 100 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 Collins, the motion carried by unanimous vote.

6. FY 2014 Budget/Annual Work Program

The Proposed FY 2014 Budget/Annual Work Program was attached.

The major highlights included:

- ✓ The A-NPDC adopted its FY 2014 Budget/Annual Work Program at their June 17 Commission meeting, establishing the benefit and indirect rates for FY 2014.
- ✓ Anticipated work schedules and associated funding available have been reviewed by staff and revised as appropriate.

Board Adoption of the Proposed FY 2014 Budget/ Annual Work Program was requested.

Director Trala moved to adopt the Proposed FY 2014 Budget/Annual Work Program. Seconded by Director Musso, the motion carried by unanimous vote.

Accomack County Audit Policy Agreement

Accomack County requested that external organizations receiving County funding adopt an Audit Policy Agreement agreeing to provide the County a financial audit each year. The deadline was in June so the President executed the document as requested.

Retroactive authority for the President, Faith Custis, to execute the Audit Policy Agreement with Accomack County was requested.

Director Trala moved to grant retroactive authority to execute the Audit Policy Agreement with Accomack County. Seconded by Director Bailey, the motion carried by unanimous vote.

7. Property Management

Pine Street Apartments

There are currently no vacancies at Pine Street Apartments, and all rents are up- to- date. One heat pump has recently been replaced. Otherwise, there are no major maintenance issues to report, only the usual unit turn-over painting and repairs.

Accomack Manor

Staff was unable to get a report from Jessica Goodwind, the on-site property manager, in time to include it with the memos. An update will be provided at the meeting.

8. Indoor Plumbing/Rehabilitation Program

2013 Indoor Plumbing Rehabilitation Program

The soil work and sewer system designs are being completed by an engineer for both the Winterville and Treherneville projects. Once the Health Department issues the sewer permits, the Counties can issue the building permits and construction can begin.

2014 Indoor Plumbing Rehabilitation Program

As we have been reporting, DHCD has completely redesigned the IP/R program for the upcoming 2014 fiscal year contracts. Under the new program, the Alliance will no longer contract directly with the State for program funds, but will work under a regional lead agency. Housing Partnership, Inc. which is located in Williamsburg, has been named the lead agency by DHCD for Region 6 which includes 8 housing agencies covering 26 counties.

Region 6 has been awarded enough funds to complete only 3 houses within the entire region. Additional funds may be available from the incentive pool which opens January 15, 2014.

In September, the regional rehabilitation board will choose which 3 of the projects submitted by the 8 agencies will be awarded funds in the first round. The projects not selected in the first round will compete again for incentive funds in January.

If the Board decides to participate in the new regional IP/R program, one of the current members of our Rehabilitation Review Board must become a member of the new regional rehabilitation review Board. Board guidance is requested.

Staff is requesting that the Board appoint a member of the Rehabilitation Review Board to represent the Alliance as a member of the Region 6 Rehabilitation Review Board.

Director Chatmon volunteered to represent the ESVHA by becoming a member of the Region 6 Rehabilitation Review Board.

Director Trala moved to appoint Director Chatmon to the Region 6 Rehabilitation Review Board. Seconded by Director Vaughn, the motion carried by unanimous vote.

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

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

9. Housing Development Projects

Bailey Road Apartments

Officials at USDA have informed staff that they plan to issue a new NOFA for the Section 514/516 rental housing program on or before July 31, 2013. Once the NOFA is published, staff will begin assembling the documents to submit the new application for the next round of funding.

10. Housing Services Programs

NCALL Homeownership Program

The Eastern Shore of Virginia Housing Alliance has written a contract for lot acquisition and the construction of a home for our first family, utilizing the loan funds from NCALL for Housing Development. A work write has been completed, bids have been submitted, and final house plans and specifications have been accepted. The sales contract is being reviewed by our attorney and the next step will be sending the file to VHDA for loan commitment subject to completion of the house.

A Public Service Announcement was placed in the local newspaper this month to try to increase interest in Homeownership and Financial Literacy Classes. Patricia Grove also visited each Real Estate Office in the area to personally speak with the managers and to provide them with fliers. Two weeks in a row, however, severe storms caused offices to close early and there was 0 attendance for the Growing Your Money Classes. There was one Orientation Class held, but only two attendees. New efforts for outreach are being tried as well as other possible sources for exposure such as radio.

Foreclosure appointments are still outnumbering purchases at this time. One local attorney, who has been referring a lot of clients for default counseling said his business has been way up since January for both bankruptcy and foreclosure. Also, a number of the clients who are coming in for follow up default appointments are existing clients who were on pace for a year or more after workouts with their servicers, but are experiencing a new hardship which has caused them to fall into default again. Also, as said before, many clients in this area have mortgages through Finance Companies. This continues to be a major challenge, since, although there are some options for these clients, modifications are always temporary, and in some cases, the land is not part of the collateral, therefore the loan is an installment loan, not a mortgage and there are no solutions. It is hoped that there may be additional measures put into place to address these families.

Pre-Purchase Counseling	Current Month: June	Cumulative FY 2013	Total RIF Cumulative
# of orientations held	1	5	6
Orientation attendees	2	21	22
Client Intakes	2	46	55
Additional Counseling Sessions Held	2	34	44
# of final workshops held	0	1	2
Mortgage submissions	0	3	6
Mortgage closings	2	4	6
Financing leveraged	216,327	\$ 528,878	\$ 528,878

Growing Your Money Financial Literacy	Current Month: June	Cumulative FY 2013	Total Cumulative
New GYM participants	0	16	21
GYM graduates	0	12	13

Default and Foreclosure Counseling	Current Month: June	Cumulative FY 2013	Total Cumulative
Intake sessions	5	33	37
Additional Foreclosure Sessions	10	74	80
Positive Foreclosure Prevention Outcomes	1	10	15
Homeowner Budget/Predatory lending Counseling	0	8	8

Positive Outcomes: Default: 1 Modification-Black male and female, 30% AMI
Purchase: 1 Black female, 60% AMI/ 1 Black female 100% AMI

Continuum of Care (Coc)

Member of the CPES continue to make progress in the development of a Rapid Response Team (RRT) for the Eastern Shore. The RRT should be operational by September 2013. CPES also continues to work with the Prisoner Re-Entry group in the development of a Pocket Resource Directory. The directory should be released by September as well. The CPES has voted to collaborate with the Eastern Shore Health District in creating a Standing Committee responsible for reviewing and supporting the progress and activities of the Nurse Family Partnership program.

Disaster Relief Assistance – Victims of Hurricane Sandy

Since the last meeting all families in emergency housing have had to make other arrangements due to the cap on funding.

Resurrection Disaster Relief brought about 60 volunteers to Saxis/Sanford and were able to repair about 11 homes.

Two mobile homes were purchased with VDEM funds for families whose homes are beyond repair. Installation on one is 100% complete. Work was completed by two volunteer groups. The second is complete to the point that a certificate of occupancy was issued. Volunteers will be back this week to finish the skirting.

Acquisition of two additional mobile homes is scheduled.

The VBMB will be on the Shore this week with 200 volunteers, both youth and adults. They will be working in a number of areas on the Shore.

Staff set a deadline for accepting applications of July 1st. Due to budgetary constraints, we will be trying to complete all work that is in process by September 1st.

Virginia Individual Development Account (VIDA)

Due to the loss of a staff member and the subsequent shift in workloads and responsibilities, staff has not taken action on this application.

11. 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. The contract for purchase of the lots has been final draft is complete. The attorney is arranging the closing.

Tangier Replacement House

The final extension of our services has expired and the project is complete. The group chose not to apply for additional grant funding.

Line of Credit

Staff has identified a client and proceeded to draw up a sale contracts to purchase a lot south of Eastville and a sales contract for the client to buy the completed house.

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