

Minutes of the September 28, 2011 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Chris Bannon
Jacqueline Chatmon
Angel Collins
Faith Custis

Diana Giddens
Diane Musso
Ellen Richardson
Michael Selby
Laurence Trala

Directors Absent

Louise Coles

Dick Jenkins

Others Present

Elaine Meil
Kat Edwards
David Annis

Melissa Matthews
John Simpkins

1. Call to Order

President Custis called the meeting to order at 7:05 p.m. A moment of silence was held in memory of deceased Director Betsy Jenkins.

2. Invocation

Director Trala offered the invocation.

3. Retroactive approval of July 27, 2011 Meeting actions

There was not a quorum for the July 27, 2011 Meeting.

Board approval of July actions is requested.

Director Trala moved to approve the actions of the July 27, 2011 Meeting. Seconded by Director Bannon, the motion carried by unanimous vote.

4. Minutes of July 27, 2011 Meeting

The Minutes of July 27, 2011 Meeting were presented.

Board approval of the minutes of the July 27, 2011 Meeting was requested.

Director Trala moved to approve the minutes of the July 27, 2011 meeting as presented. Seconded by Director Richardson, the motion carried by unanimous vote.

5. Bills Payable/Financial Statement

Board approval of the following Bills Payable/Financial Statements is requested:

ESVHA Bills Payable

A-NPDC	July/August Expenses	\$21,650.08
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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.

6. Current Financial Status Report

The attached report indicated that 21.33 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 Bannon moved to approve the current Financial Status Report as presented. Seconded by Director Richardson, the motion carried by unanimous vote.

7. Property Management

Pine Street Apartments

There are no vacancies. All rents are current.

It was decided to wait to have the parking lot resurfaced to allow time to get more quotes. There was some storm damage to a privacy fence. Staff is looking into options for its repair.

Accomack Manor

There is currently no vacancies, but they are accepting applications to build up their waiting list.

There are no maintenance issues at this time.

8. Housing Development Projects

Indoor Plumbing Rehabilitation Program

As Board members are likely aware, the Indoor Plumbing Rehabilitation Program is funded almost entirely with HOME funds allocated to the state from the federal government. At its annual Housing Rehabilitation Workshop, the Virginia Department of Housing and Community Development (DHCD) announced that, due to anticipated widespread reductions in federal spending in general and HOME funds specifically, the Indoor Plumbing Rehabilitation Program is put on hold indefinitely. DHCD staff explained that the state did not know the amount of federal HOME funds, *if any*, that would be allocated to the Program in the 2012 federal budget. Therefore, no 2012 IPR contracts are being issued at this time and no new projects can be set up. We expect to be updated as soon as DHCD has more information about funding for this program. Existing applicants are being informed of the Program status.

Under the 2011 contract, four substantial reconstruction projects are complete and one is under way.

Board approval of the attached Financial Statements was requested.

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

9. Housing Development Projects

Mill Run Phase II

By the time of the meeting, the closings with the equity fund, and BB&T construction loan should have happened. The closing was set for Friday the 23rd, but an unsigned document surfaced at the last minute that may delay the closing until Monday the 26th. Our contractor is ready and anxious to mobilize his crews and start work. A meeting is planned for Wednesday to go over the plans for the final time and to resolve any problems with mobilization.

William Hughes Apartments

Discussions continue between USDA RD and the bankruptcy court trustee on how to handle the Williams Hughes Apartments. It is the position of USDA RD that the court should abandon any plans to use the apartments to try to raise cash, and instead return ownership back to RD who would then convey the property to an eligible non-profit or authority entity. RD is well aware of the interest of the A-NRHA to acquire the property. Staff will continue to monitor the discussions and alert the Board if there's a need for action before our next meeting.

Camille Run Homes

Staff awaits a decision from the Federal Home Loan Bank of Pittsburg on our application for funds to replace the nine occupied houses on Occohannock Neck Road. We expect to hear something before our next meeting.

NCALL Predevelopment Contract

Staff is continuing the preliminary searches for possible sites for future rental housing in both Counties. The Eastern Shore of Virginia Housing Alliance has been considering pursuing the development of new rental units. The application deadline for RD 514/516 Farm Labor Housing has passed for the 2011 round. Staff expects another round of completion by late summer of 2012.

10. Housing Services Programs

HOMEownershipDown Payment Assistance Program (HOME)

Community Development Coordinator Grove is currently working with a family who may qualify for the HOMEownership Down Payment Assistance Program.

NCALL Homeownership Program

- A presentation was conducted at the Transformation Church in Wachapreague Church for the pastor, Dr. Rodney Evans and his congregation. Dr. Evans was very excited to hear of the services that the A-NPDC had to offer and was especially anxious to have his congregation participate in the Growing Your Money series. Dr. Evans encouraged his church members to give serious thought to taking control of their financial future. A few days later, a representative called and said the church

was very interested in attending the GYM Classes and said they had a group of twenty willing to come. The series will be held at the church.

- Patricia Grove attended the NeighborWorks Training in Atlanta the second week of August. The certificates that were obtained were Credit Counseling for Maximum Results and Financial Coaching: Helping Clients Reach Their Goals. Both courses will be helpful for both potential homebuyers and foreclosure clients. The observation has been that many of the pre-purchase clients “fall off” due to frustration in clearing credit issues. It is a monumental task sometimes, but having better skills in guiding clients through this time intensive process will hopefully, prove positive results. The Credit Course also provided a number of great ideas and tools for enhancing Budget and Credit Classes. It is always good when you can breathe new life into the classes that are taught week after week because it energizes the counselor as well as the students. The skills learned in the Coaching course provided a different perspective to counseling. The role playing was very helpful and it was amazing how asking the other person questions as opposed to directing them resulted in the person answering their own questions in most cases. As the instructors pointed out, this method is not beneficial when a client is in crisis, but could be very helpful when developing a plan for first time homebuyers. An example would be “Where do you see yourself in two years”? “What steps would you need to take to reach that goal”? It enables the client to think through their actions and therefore, the plan may be more attainable since it is their own. Patricia also attended two free workshops , one was on tips and tools for foreclosure intervention counselors and one was on community stabilization. Both classes were very educational.
- Realtors are continuing to refer new purchase clients. One of the challenges will be whether USDA will continue to have funds for the 502 Direct Program because many of the families in this area are low income. There is also a great need for home improvement loans and grants. There will a large gap if Government cuts funding for the 504 Repair grants and loan programs and the 502 Direct.
- The Resource Fair scheduled for August 27 was rescheduled for Saturday, September 17 due to Hurricane Irene.

Pre-Purchase Counseling	Current Month: August	Cumulative Year 4	Total Cumulative
# of orientations held	0	2	17
Orientation attendees	0	17	112
Client Intakes	8	54	187
Additional Counseling Sessions Held	2	30	149
# of final workshops held	0	4	16
Mortgage submissions	3	14	33
Mortgage closings	0	5	17
Financing leveraged	\$ 0	\$560,927	\$ 1,758,808

Growing Your Money Financial Literacy	Current Month: August	Cumulative Year 4	Total Cumulative
New GYM participants	0	83	188
GYM graduates	0	49	90

Default and Foreclosure Counseling	Current Month: August	Cumulative Year 4	Total Cumulative
Intake sessions	9	58	197
Additional Foreclosure Sessions	21	113	352
Positive Foreclosure Prevention Outcomes	2	18	72
Homeowner Budget/Predatory lending Counseling	0	25	44

11. Next Meeting

The next Board meeting is scheduled for Wednesday, November 23, which is Thanksgiving week. In the past an alternative date has been scheduled. Staff recommends changing the Board meeting date to either the Thursday before (November 17) or the following Wednesday (November 30).

Board discussion was requested.

The Board unanimously decided to hold its next meeting on November 30, 2011.

12. Executive Director's Report

Bayview Property

Staff continues to manage the properties. One house is still available for long-term rental. It is currently being used as a short-term rental to relocate an IPR client while her home is being constructed.

As requested by the Board, a policy has been developed to assist staff with managing the Bayview property as well as encouraging homeownership among clients of the ESVHA seeking homeownership education. The policy is attached and will be brought back to the next meeting for formal approval.

Board Changes

Lenora Mitchell has resigned effective in May (per phone conversation) and Valentine Evans has resigned effective July (per phone conversation). Although requested, no letters have been received.

Betsy Jenkins passed away August 5. She was serving as ESVHA Treasurer. A special election is required. Her husband, Richard Jenkins, has been appointed to serve the remainder of her term by Accomack County. When appointed, Mr. Jenkins had a preexisting conflict for this meeting.

Board adoption of a resolution of commendation for Ms. Mitchell, Ms. Evans and Ms. Jenkins are requested.

Director Trala moved to adopt a resolution of commendation for Ms. Mitchell, Ms. Evans and Ms. Jenkins. Seconded by Director Selby, the motion carried by unanimous vote.

Nominations were requested for Treasurer with election to follow.

Director Richardson moved to elect Director Diana Giddens as Treasurer. Seconded by Director Trala, the motion carried by unanimous vote.

Board Application

A Board application has been received from Mr. Dave Vaughn of Onley.

Consideration of appointment was requested.

Director Bannon moved to appoint Mr. Dave Vaughn of Onley, to the Eastern Shore of Virginia Housing Alliance. Seconded by Director Richardson, the motion carried by unanimous vote.

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.

Faith Custis, President

Elaine K. N. Meil, Executive Director