

Minutes of the March 23, 2011 Meeting of the
Eastern Shore of Virginia Housing Alliance
The Enterprise Building
Accomac, Virginia

Directors Present

Delores Bailey
Angel Collins
Diana Giddens
Betsy Jenkins

Michael Selby
Faith Showell
Lawrence Trala

Directors Absent

Chris Bannon
Louise Coles
Valentine Evans
Sean Ingram

Lenora Mitchell
Diane Musso
Ellen Richardson

Others Present

Elaine Meil
David Annis
John Simpkins

Kat Edwards
Susan Haycox

1. Call to Order

Treasurer Showell called the meeting to order at 7:10 p.m.

2. Invocation

A moment of silent prayer was held.

3. Minutes of January 26, 2011 Meeting

The Minutes of January 26, 2011 Meeting were presented.

Board approval of the minutes of the January 26, 2011 Meeting was requested.

Director Trala moved to approve the January 26, 2011 Meeting minutes as presented. Seconded by Director Showell, the motion carried by unanimous vote.

4. Retroactive Approval of January 26, 2011 Meeting Actions

There was not a quorum for the January 26, 2011 Meeting.

Board approval of January actions was requested.

Director Showell moved to approve the January 26, 2011 Meeting Actions. Seconded by Director Giddens, the motion carried by unanimous vote.

5. Election of FY 2012 Officers

Corporation By-Laws state that the election of the Fiscal Year 2012 President, Vice President, and Treasurer shall be held at the March Board meeting. The current officers are:

President	Michael Selby
Vice President	Sean Ingram
Treasurer	Faith Custis Showell

Having served three 1-year terms, the officers are not eligible for re-election to their current positions. The election is effective July 1.

A report from the Nominating Committee consisting of Directors Musso, Jenkins, and Giddens was requested.

It was reported that Director Ingram was no longer an appointee of the Northampton Board. Director Giddens reported for the Nominating Committee which chose Faith Showell as President, Michael Selby as Vice President and Betsy Jenkins as Treasurer.

Director Trala moved to approve the nominations and elect as officers. Seconded by Director Collins, the motion carried by unanimous vote.

6. Bills Payable/Financial Statement

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

ESVHA Bills Payable

A-NPDC	January/February Expenses	\$18,208.96
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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 Statement and Pine Street Apartment budget report and financial statement as presented. Seconded by Director Jenkins, the motion carried by unanimous vote.

7. Current Financial Status Report

The presented report indicated that 60.07 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 Trala questioned overages in staff travel, reproduction and information Resources. Director of Administration Haycox will provide additional information at the next meeting.

Director Showell moved to accept the current financial reports as presented. Seconded by Director Bailey, the motion carried by unanimous vote.

8. FY 2012 Budget Request

Accomack County has advertised their proposed FY 2012 Proposed Budget and will have final deliberations the first two weeks in April. The proposed budget includes level funding to the ESVHA of \$9,215.

Northampton County's Budget Committee is in the process of setting meetings and reviewing available revenues for FY 2012.

9. Property Management

Pine Street Apartments

There is one vacancy to be filled by March 21st. The tenants who have moved since the last meeting are the same ones who were reported as being behind in their rent.

The roof repairs done 8-9 years ago are beginning to show signs of being compromised. Some leaking is occurring. The manufacturer has agreed to send new boots to fix this problem. Management will have them installed when they arrive.

Accomack Manor

100% of the units will be leased as of March 17th. There are now 23 people on the waiting list.

Management is making the manager's apartment into a model apartment as the manager has moved off site. They will be constructing a new pavilion in July. This year so far they have painted the laundry rooms. The community room is scheduled next and then the halls to give everything a fresh look.

They are still holding monthly birthday parties and other events for the residents. Nutrition classes will be starting back in April. GED classes are completed but will hopefully start again soon.

10. Housing Development Projects

Indoor Plumbing Rehabilitation Program

Under the 2010 contract, seven substantial reconstruction projects are completed and one and one rehabilitation project is complete. All construction activities for the 2010 IPR contract are complete, and final completion documents are being compiled for submission and review by DHCD. Upon approval, the 2010 contract will be closed out.

Under the 2011 contract, one substantial reconstruction project is complete, two are under contract and bid requests for two more have been sent out. Bids for these two projects will be opened on Friday, March 18th, and the Rehab Oversight Board will review them for award to the lowest qualified bidder.

Applicant intake, including property eligibility inspections, is ongoing.

Approval of the attached Financial Statements was requested.

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

11. Housing Development Projects

Mill Run Phase II

The drawings and specifications for the rehabilitations and new units at Mill Run are 90% complete. The site plans have been completed and submitted to the County Planning Department for review. Once the drawings are complete, staff will schedule meetings with Earthcraft Virginia, and the review teams with the VHDA tax credit department, and VHDA's loan department. BB&T has provided a commitment letter to provide the construction loan, the details of which are being reviewed. Virginia Community Development Corporation has provided a commitment letter for the purchase of the credits, at better terms than we predicted in our application.

Mill Run Apartments, LLC, submitted a proposal for project based vouchers on February 22, 2011.

Crispus Attucks Apartments

A workshop was held on Saturday, March the 12th, at the New Road Apartments / Crispus Attucks Apartments community room that included information on how to obtain a mortgage, and the various steps towards becoming a homeowner. Also, information was provided on how to avoid predatory lending institutions. This was the first of a series of resident empowerment workshops that will be held at Crispus Attucks Apartments to comply with the requirements of the funding provided by Federal Home Loan Bank of Atlanta's AHP program.

NCALL

Staff has been conducting preliminary searches for possible sites for future rental housing in both Counties. Additionally, the National Council on Agricultural Life & Labor (NCALL) contract is providing funds to help resolve ownership/deed issues that are preventing families from being eligible for housing assistance through the IP/R program and CDBG housing programs.

12. Housing Services Programs

Sponsoring Partnership And Revitalizing Communities (SPARC) & HOMEownership Down Payment Assistance Program (HOME)

There has been no new activity for these programs.

NCALL Homeownership Program

- John Aigner and Patricia Connolly Grove met in regard to the recently formed Front Door Homeownership program. The purpose of the meeting was to discuss the design of a brochure to be mailed out to clients who have been preapproved for a mortgage, completed the pre-purchase homeownership program, but have had difficulty locating an affordable home. The Eastern Shore of Virginia Housing Alliance (ESVHA) identified a need to support qualified homeownership clients with housing development when they have been unable to locate an appropriate safe, affordable home. This initiative already has its first client who is extremely excited to be looking at plans to have a new home built on her lot. She had been looking for some time to find an affordable home to replace her prior home which had to be condemned. She had looked at many options, but most were not within her affordability range. The site is now being cleared and plans are being sent to USDA Rural Development who will be providing the construction financing for this project.
- Although new foreclosure client appointments have remained steady, purchase clients seem to continue to be on the rise. Most of the purchase clients are falling into the long range counseling category. Clients seem to be more determined to start a savings plan, clear credit issues, and stay on track for purchasing a home, even if it takes a year or more. I think the state of the economy is making families realize that budgeting and better money management is the only means of survival today.
- A daytime budgeting, predatory lending class was held this month with a very good turnout. This will probably be something that I will schedule again for families lacking a means of transportation (the bus does not run in the evening) or have other obligations in the evening. This was a three hour class covering the importance of developing a spending plan and an overview on credit and predatory lending issues.
- An all day Pre Purchase Homeownership Class is being scheduled in Northampton County for March. Fliers went out to the local lenders and real estate offices as well as some of the rental offices. One of the local realtors will be a guest speaker.

Pre-Purchase Counseling	Current Month: February	Cumulative Year 4	Total Cumulative
# of orientations held	0	2	17
Orientation attendees	0	17	112
Client Intakes	5	24	157
Additional Counseling Sessions Held	2	10	129
# of final workshops held	0	1	13
Mortgage submissions	2	4	23
Mortgage closings	1	2	14
Financing leveraged	\$ 65576	\$ 174041	\$ 1,371,922

Growing Your Money Financial Literacy	Current Month: February	Cumulative Year 4	Total Cumulative
New GYM participants	10	38	143
GYM graduates	7	17	58

Default and Foreclosure Counseling	Current Month: February	Cumulative Year 4	Total Cumulative
Intake sessions	7	30	169
Additional Foreclosure Sessions	4	37	276
Positive Foreclosure Prevention Outcomes	2	9	52
Homeowner Budget/Predatory lending Counseling	9	10	29

13. Executive Director's Report

Fairview Rental Property

Ms. Ross has purchased the house and the closing is complete. Funds have been received.

Bayview Property

One house had been rented to a Housing Choice Voucher family. Staff continues to manage the properties. One house is still available for rent.

Fugitive Policy

The policy is being developed. Executive Director Meil reviewed the policies and advised that staff is still working with the attorney for additional clarification.

Next Meeting

The next meeting will be May 25, 2011 at 7:00 PM.

14. Public Participation

There was no public participation at this time.

15. Other Matters

There were no other matters discussed at this time.

16. Adjournment

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

Michael Selby, President

Elaine K. N. Meil, Executive Director