

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY  
MINUTES OF THE  
July 28, 2010  
4:00 p.m.  
The Enterprise Building  
Accoamc, Virginia

DIRECTORS PRESENT:

Leona Mapp  
Katherine H. Nunez  
Vincent Holt

Northampton County  
Northampton County  
Section 8 Representative

DIRECTORS ABSENT:

Betsy Jenkins  
Steven B. Miner

Accomack County  
Accomack County

OTHERS PRESENT:

Elaine Meil  
Kat Edwards  
Colin Kean, East Coast Properties  
David Annis

Susan Haycox  
Melissa Matthews  
Ada Linton

1. Call to Order

Chairman Nunez called the meeting to order at 4:15 p.m.

2. Minutes of the May 26, 2010 Meeting

Presented were the minutes of the May 26, 2010 Meeting.

Adoption of the presented minutes was requested.

Director Holt moved to approve the minutes of the May 26, 2010 Meeting as presented.  
Seconded by Director Mapp the motion carried by unanimous vote.

3. Bills Payable and Financial Statement

Commission approval was requested for the following Bills Payable and presented Financial Statements.

General Operating Account		
A-NPDC	A-NRHA Management Services, FY 2010	\$ 5,000.00
A-NPDC	Oversight Fees, Mill Run, FY 2010	2,800.00
A-NPDC	Oversight Fees, VA Street, FY 2010	2,000.00
A-NPDC	Oversight Fees, Sunnyside Village, FY 2010	4,600.00
A-NPDC	Crispus Attucks-Remaining Balance Due	<u>3,659.67</u>
Total Due to A-NPDC		\$ 18,059.67

Section 8 Checking Account			
A-NPDC	Administration, July/August		\$ 34,000.00
	<u>Actual</u>	<u>Less</u>	<u>Advance</u>
May and June 2010	\$54,838.82		\$34,000.00
	A-NPDC		<u>+ 20,838.82</u>
			<b>\$ 54,838.82</b>

**Homeless Intervention Program Account**

HIP Monthly Billing for Program Activities were included with the HIP agenda item.

A-NRHA, Sunnyside Village, Tenant Assistance Fund (TAF)  
No bills were payable at this time.

Director Mapp moved to approve the Bills Payable and Financial Statements. Seconded by Director Holt, the motion carried by unanimous vote.

4. FY 2010 Budget Amendments

Adoption of the following FY 2010 budget amendments was requested:

1.	3157	A-NRHA-Section 8 Ongoing	\$ 234,000.00
		-Administration	+ <u>14,562.58</u>
			<b>\$ 248,562.58</b>

ITEM 1 represents the amendment to include additional Section 8 funds earned in managing the project. As the attached summary indicates, total fees earned for the A-NRHA to manage the project was \$289,983. After reimbursing A-NPDC for staff time and paying other related costs, it is estimated that the A-NRHA will be able to put an additional \$38,000+ in Admin Fee Reserves.

2.	3158	A-NRHA-Section 8 Ongoing	\$2,520,000.00
		-Housing Assistance Payments (HAP)	+ <u>28,956.95</u>

\$ 2,548,956.95

ITEM 2 represents the amendment to include HAP reserves to complete FY 2010 obligations.

Director Holt moved to adopt the FY 2010 budget amendments as requested. Seconded by Director Mapp, the motion carried by unanimous vote.

5. FY 2011 Budget

Board adoption of the following attached FY 2011 Budgets was requested:

1. Virginia Street Properties
2. Mill Run Apartments
3. Sunnyside Village Subdivision
4. Crispus Attucks Development—Budget will be presented at Board meeting
5. A-NRHA Administrative and Client Services Budget

Please note that Onancock Square Apartments fiscal year ends December 31, 2010.

Director Holt moved to adopt the above mentioned FY 2011 Budgets as requested. Seconded by Director Mapp, the motion carried by unanimous vote.

6. Property Management

VIRGINIA STREET

All rents are paid in full but one. This tenant is responsible for paying the full amount of the rent and has been late before. Colin has filed in court . There is one vacancy. The tenant moved to Crispus Attucks. The Owner Summary and financials are attached. The proposed budget for FY11 is also attached.

Maintenance and Repair

There are no maintenance issues.

Other Matters

None

MILL RUN APARTMENTS

There are no vacancies now; however, there are two coming up in August. All rents are paid in full with the exception of the CSB portion of one tenant. The tenant has been pulled from the Section 8 waiting list. She is in the verification process required prior to receiving a voucher. The Owner Summary and financials are attached. The proposed budget for FY11 is also attached.

Two decks have been rebuilt. Colin is keeping an eye on two other decks, hoping that they will last until the rehab of Mill Run begins.

### SUNNYSIDE VILLAGE

All rents have paid. There is one vacancy. One of the original 16 tenants passed away. The Owner Summary and financials are attached. The proposed FY 11 is also attached.

#### Repairs and Maintenance

There are no major maintenance issues.

#### Other Matters

The property is undergoing a desk audit from VHDA. Colin has furnished all necessary information this week. As you remember, VHDA conducted a physical inspection earlier this year.

### CRISPUS ATTUCKS

All units have been leased up. Thirteen of the 22 families receive rental assistance. Two tenants have not paid their rent but have promised to pay by the 23<sup>rd</sup>. Colin has filed for non-payment with a court date of 26<sup>th</sup> if the payment is not received.

An update on financials and a proposed budget will be presented at the meeting.

#### Other Matters

Three units did not pass the unit inspections held recently. They will now be inspected every month for 6 months and receive individual counseling on the level of unit care required.

### ONANCOCK SQUARE

#### Property Management

The current Financial Report from TM Associates Management Inc. for Onancock Square is attached for your review. The Quarterly report is attached as well.

There are three vacancies at this time. Ada is working with a one family to fill one of these units. She is hoping that families receiving vouchers recently may be interested in the other units. She has a short waiting list for one bed-room families and no waiting list for two bedrooms. She will be placing an ad in the paper next week.

#### Rent Payments

The Receivables Report for Onancock Square is also attached. Two tenants are behind and Ada expects payment by July 23rd.

#### Repairs and Maintenance

No major issues.

#### Other Matters

Tenant activities include the Crime Watch meeting and health programs. The Crime Watch residents recently honored Ada with a surprise breakfast.

## 7. Housing Development Projects

## RHA Housing Production

### Mill Run Phase II

VHDA's comment period and rebuttal time period passed with no challenges to the award of credits to Mill Run. We should receive the allocation letter from VHDA any day now. To complete the development budget, we submitted an application to DHCD for HOME funds, and this week will be submitting an application to the Federal Home Loan Bank of Atlanta. If all goes well, we could close on the financing by the end of November, and start construction by the first of next year.

### Crispus Attucks Apartments

VHDA has requested that we provide additional lighting of the parking areas of Crispus Attucks Apartments. We have authorized the contractor to go forward with the installation of the lighting as proposed by VHDA.

Staff met with our FHLBA consultants to begin organizing the support services promised for the families of Crispus Attucks and New Road Village. The services include GED classes, computer training, budget and tenant counseling, and on-site recruiting by the Boys and Girls Clubs of the Shore. Staff hopes to begin the classes by September.

### Mary N. Smith Apartments

The Mary N. Smith Project Planning Committee toured the school property Thursday the 15<sup>th</sup>. It was decided to invite representatives from DHCD and VHDA to tour the facility in hopes of receiving funds for the plans and studies required to go forward with the project. Preliminary discussions have begun with the Mark-Dana Corporation to determine what partnerships and ownership interests would result in the strongest FLIHTC application.

### William Hughes Apartments

Staff will travel to Dover on August 5<sup>th</sup> to meet with Delmarva Rural Ministries for preliminary discussions on the possible transfer of ownership of William Hughes Apartments to local housing entity. Staff has toured the facility, and has been working with our consultant to try and determine what would be required by USDA, RD if such a transfer were to take place, and what types of funding would be accessible to compete repairs.

## 8. Housing Choice Voucher Section 8 Program

### Voucher Activity

<b>May-</b> units under lease	505
Pulled from Waiting List:	0
New Admissions:	2

HQS Inspections:	100	<b>June</b> -units under lease	503
Annual Re-exams:	38	Pulled from Waiting List:	41
New Vouchers Looking:	41	New Admissions:	8
Annual Re-exam Searching:	1	HQS Inspections:	100
Terminations:	5	Annual Re-exams:	30
Other Change of Units	8	New Vouchers Looking:	0
Port Out	0	Annual Re-exam Searching:	1
Port In	0	Terminations:	2
		Other Change of Units:	1
		Port Out:	1
		Port In:	0

Other Matters

Director of Housing Services Edwards requested retroactive authority to add a special priority for ‘persons who are or have been homeless in the last six months’ to the Administration Policy.

Director Holt moved to grant retroactive authority to add the above mentioned special priority to the Admin Policy. Seconded by Director Mapp, the motion carried by unanimous vote.

9. Homeless Intervention Program (HIP)

FY 2010 Closeout Report

Grant	State General Funds	TANF
	Actual	Actual
HIP	\$80,365	\$12,149

Thirty-five (35) individuals/families were deemed eligible for financial assistance during this fiscal year. Thirty-three (33) families received rental, ten (10) received security deposit and two (2) received utility assistance whereas two (2) obtained mortgage assistance to avoid foreclosure. Ten (10) families became individuals/families became 1<sup>st</sup> time renters, one (1) family was able to reestablish after years of domestic abuse and one (1) families was able to obtain assistance while recovering from a car accident. Two (2) homeowners were assisted who were seeking mortgage assistance to avoid foreclosure. Staff was able to work with most mortgage clients to obtain modifications through the housing counseling offer by our HUD Certified Housing agency in lieu of staff utilizing HIP funds for mortgage assistance.

10. Housing Counseling

- The first all day Saturday Homeownership Class was held on June 12 with five attendees. The invitations to this class were sent to those families or individuals at the final lap of homeownership. Jane Bulette, managing broker of Weichert, Realtors Mason-Davis spoke to the class about the role of the realtor and also brought along a new agent, Lori Ridington who enjoyed meeting and speaking with the new potential home buyers. Scott Howard, a licensed home inspector gave the class very useful information about what he looks for during a home inspection. Accomack Title provided sample HUD I settlement sheets for the class to review as a preliminary to what they would be looking at on settlement day. Another Saturday class will be scheduled as soon as another group is ready for their final certification. Emails and letters will go out in advance of the class to inform local lenders of the next class for the clients they have that are in need of the certification often required by USDA, VHDA, and local FHA lenders.
- Phone calls and appointments are increasing for clients interested in homeownership. The article and photo in the newspaper about the five new homeowners seemed to spark new interest in home buying. Again, credit is the major stumbling block, but seeing the success of their coworkers, neighbors, and friends has made this achievement more tangible to more people. Class size has increased for the Growing Your Money Classes and follow up appointments are more consistent for those clients trying to clear credit issues and increase assets in order to prepare for purchasing a home.
- Two financial presentations are scheduled for August, one at Metompkin Elementary School and one at the Accomack County School Parent Resource Center . One presentation will be on foreclosure prevention and the other on basic budgeting and financial independence skills. Patricia Grove will be conducting the presentations. The classes are part of several adult classes and activities being offered this summer in Accomack County. Information about the summer offerings went home with students at the end of the school year.
- An Eastern Shore Housing Collaborative Meeting was held at the Shore Bank Community Meeting Room on June 24. The Eastern Shore Area on Aging presented recent changes in the Weatherization Program. Their agency, with the aid of Stimulus Funds has gone from assisting 3-5 families per year to 180 per year. Bob Adams, a Housing and Development Advisor spoke to the group about Housing Virginia, a statewide partnership of public and private organizations and individuals who are committed to high quality, affordable housing. It was decided as a next step that the group would meet quarterly to expand on housing needs for the Eastern Shore of Virginia.
- There has been a definite increase in permanent modifications by most loan servicers. Many mortgage default clients who have been in counseling for sometimes a year or more are finally receiving the financial relief they have been seeking.

<b>Pre-Purchase Counseling</b>	<b>Current Month: June</b>	<b>Cumulative Year 3</b>	<b>Total Cumulative</b>
# of orientations held	0	4	13
Orientation attendees	0	21	79
Client Intakes	10	41	107
Additional Counseling Sessions Held	3	46	107
# of final workshops held	1	8	11
Mortgage submissions	2	9	14
Mortgage closings	2	7	12
Financing leveraged	\$ 211,413	\$ 661,881	\$ 1,197,881

<b>Growing Your Money Financial Literacy</b>	<b>Current Month: June</b>	<b>Cumulative Year 3</b>	<b>Total Cumulative</b>
New GYM participants	7	37	88
GYM graduates	7	18	28

<b>Default and Foreclosure Counseling</b>	<b>Current Month: June</b>	<b>Cumulative Year 3</b>	<b>Total Cumulative</b>
Intake sessions	9	46	122
Additional Foreclosure Sessions	10	82	212
Positive Foreclosure Prevention Outcomes	2	16	39
Homeowner Budget Counseling	0	3	15

Statistical Information for Positive Outcomes for 2<sup>nd</sup> quarter

3 Purchases- 2 Black females, 1 white male and female couple

7 positive mortgage outcomes- 1 black female, 2 white male, 1 white female, 3 white male and female couples

11. Eastern Shore Community Services Board Project

This program has been closed. No future updates will be given.

12. Executive Director's Report



William Hughes Apartments, Eastville

The USDA indicated that converting the portion for migrant farm worker portion to full-time farm work housing is possible with a change to the management plan. Staff sent a letter to Delmarva Rural Ministries regarding A-NRHA's interest in exploring a transfer of the property. Staff will be meeting with them in early August.

Governor McDonnell's Housing Policy Work Group

The Governor has created a work group to formulate a Virginia Housing Policy. Staff has commented on the particular proposals under discussion by the Housing Policy Work Group. The comment letter is attached.

Asset Management Activities

Staff continues to manage the Homeless Intervention Program's (HIP) deeds of trust. Fifteen HIP clients are being monitored and four are paying on their collection.

Eight individuals are also being managed for debt owed to the Housing Choice Voucher Program. Three clients are paying on their collection.

13. Other Matters

No other matters were discussed at this time.

14. Public Participation

No Public Participation took place at this time.

15. Adjournment

There being no further business, the meeting was adjourned.

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Katherine H. Nunez, Chairman

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Elaine K. N. Meil, Secretary/Treasurer