

ACCOMACK-NORTHAMPTON REGIONAL HOUSING AUTHORITY  
MINUTES OF THE  
May 25, 2011  
4:00 p.m.  
The Enterprise Building  
Accomac, Virginia

DIRECTORS PRESENT:

Steven B. Miner  
Katherine H. Nunez  
Vincent Holt

Accomack County  
Northampton County  
Section 8 Representative

DIRECTORS ABSENT:

Betsy Jenkins  
Leona Mapp

Accomack County  
Northampton County

OTHERS PRESENT:

Susan Haycox  
Kat Edwards  
Colin Kean, East Coast Properties

Melissa Matthews  
David Annis  
Ada Linton

1. Call to Order

Chairman Nunez called the meeting to order at 4:12 p.m.

2. Minutes of the March 23, 2011 Meeting

Presented were the minutes of the March 23, 2011 Meeting.

Adoption of the presented minutes was requested.

Director Miner moved to approve the minutes of the March 23, 2011 Meeting as presented. Seconded by Director Holt 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		
NCALL	Development Contract, (April)	\$ 1,575.34

Section 8 Checking Account				
Dunham, Aukamp & Rhodes, PLC	FY 2010 Audit	\$ 2,000.00		
A-NPDC	Administration, May, June	\$ 34,000.00		
	<b><u>Actual</u></b>	<b><u>Less</u></b>	<b><u>Advance</u></b>	
March/April	\$35,123.83		\$34,000.00	+ 1,123.83
	A-NPDC			<b>\$ 35,123.83</b>

**Homeless Intervention Program Account**  
HIP Monthly Billing for Program Activities were included with the HIP agenda item.

Crispus Attucks, LLC Account		
Kannady & Quinn, P.C.	Legal Services (Registered Agent)	\$ 200.00
State Corporation Comm.	Annual Registration	\$ 100.00

Mill Run Apartments, LLC Account		
Pentecost, Deal, Inc	Architect Fees per contract	\$ 17,013.80
Klein Hornig, LLP	Legal Services (Project Vouchers)	\$ 435.00

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

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

4. FY 2012 Budget

Deferral of adoption of the FY 2012 A-NRHA Budget and authority to expend funds at FY 2011 Budget levels until the next regular meeting was requested for the following reason:

Since the A-NPDC has not adopted its budget, benefit and indirect rates for have not yet been established.

5. Property Management

VIRGINIA STREET

There are no vacancies. All rents have been paid in full.

Maintenance and Repair

Energy repairs are completed. Improvements include new wrapped water heaters, energy efficient ranges, new efficient heating systems and ductwork.

Unit inspections were conducted last month and all units passed.

Other Matters

The proposed budget for FY12 is attached for your review and approval.

It was decided to defer adoption of the FY2012 Budget until the July meeting.

MILL RUN APARTMENTS

There are no vacancies. All rents are paid in full

Maintenance

Maintenance is being kept to a minimum due to the pending rehabilitation project and budget constraints. Unit inspections were held last month and all units but one passed.

Colin has prepared a budget for FY12. See attached.

SUNNYSIDE VILLAGE

All rents have been paid. One handicap accessible unit is vacant and should be filled next week.

Colin has prepared a budget for FY12. See attached.

Repairs and Maintenance

There are no major maintenance issues. Four trees are scheduled to be removed because they present a hazard. Unit inspections were conducted last month and all units passed.

Colin will present a budget for Sunnyside at the meeting for your review. DHCD recently discovered they had made an error in the determination of maximum rents for Sunnyside. We will be able to increase the rent of the affected units by \$87. This is still below the rent level previously in affect but it should help the budget some.

### CRISPUS ATTUCKS

There are no vacancies. One tenant is behind in payment of their rent. This is a chronic problem for this person.

DHCD is now requiring HOME compliance for Crispus Attucks. Eleven of the 22 units are designated as HOME units (6 2BR & 5 3BR). Colin has identified the units that will impact the budget least and we have submitted this list to DHCD for approval. Rent reductions will be required for three families on July 1 in order to be in compliance. Staff will attend HOME Compliance training in Richmond on May 26<sup>th</sup>.

Staff requests authorization for the Executive Director to sign the Rental Project Compliance Requirements letter from DHCD to lower rents for Crispus Attucks.

Director Miner moved to authorize Executive Director Meil to sign the Rental Project Compliance Requirements letter from DHCD. Seconded by Director Holt, the motion carried by unanimous vote.

Colin will present a budget for FY12 for your review at the meeting.

Ms. Matthews made a lump sum payment on the fire damage of \$4,080. She will be making regular payments on the balance as determined by her repayment agreement.

### ONANCOCK SQUARE

#### Property Management

There are no vacancies at this time. Four tenants are behind. Ada will be filing in court on for 3 of them June 10<sup>th</sup>.

#### Repairs and Maintenance

Repairs to the sewage system pump station were made using funds from Reserves.

#### Other Matters

VHDA will be conducting a compliance review for the tax credit program in the next two months. A file review will be conducted in June and a unit inspection in July.

Last month Ada held an Easter dinner and a children's Easter party with refreshments.

Staff is requesting permission to send a letter to VHDA requesting permission to discontinue the individually sub metered water/sewer billing services for the residents of Onancock Square Apartments.

Director Miner moved to allow staff to send a letter to VHDA requesting permission to discontinue the individually sub metered water/sewer billing services for the residents of Onancock Square Apartments. Seconded by Director Holt, the motion carried by unanimous vote.

6. Housing Development Projects

Mill Run Phase II

The drawings and specifications for the rehabilitations and new units have been completed and submitted to the County Planning Department, and to the Health Department. Weekly conference calls are being held with the equity fund attorneys who are collecting, reviewing and revising the closing and supporting documentation. The goal is to close on the equity financing by June 15.

Community Housing Partners has been pricing the plans and specification over the past several weeks, and it's hoped that they will complete their pricing and have a construction contract ready for review by the end of the month.

Crispus Attucks Apartments

Staff will be scheduling the second of a series of resident empowerment workshops for the first part of July to comply with the requirements of the funding provided by Federal Home Loan Bank of Atlanta's AHP program. Included in the upcoming workshops will be a class in basic computer skills presented in corporation with the Community College for any resident of Crispus Attucks or New Road Apartment who signs-up for the classes.

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.

Onancock Mixed Income/Mixed Use Project

Staff met with the Onancock Town Manager concerning the Coffman-Fisher building and the possible conversion of the building to upstairs apartment and downstairs retail storefronts. Staff also met with the owner of the building. A draft pro forma will be presented at the meeting.

Directors Miner and Nunez both felt that the RHA should not focus on commercial property. Both had reservations about taking part in this project.

7. Housing Choice Voucher Section 8 Program

The Housing Choice Voucher Program is still operating under a continuing resolution for the rest of the year. At this point we are only being funded in 1-2 month increments, but it looks like we may continue to operate at 2010 levels.

There are 534 units under lease as of March 1<sup>st</sup>. Staff continues to look at various aspects of the program for potential savings and looking toward options for reducing future spending should there be a need once a budget has been determined for the remainder of the year.

Six members of staff are completing rent calculation training on line to gain a better understanding of the program, its requirements and operations. Kat Edwards attended Executive Management training for the HCV program. Staff will undergo training on the new Housing Pro software in August.

Staff is still working through the project based voucher process. All three proposals were evaluated by an independent panel and determined eligible. Staff undertook the process for selection for Mill Run and determined that it was eligible for selection. The package was submitted to HUD May 6<sup>th</sup> for review.

Crispus Attucks and Sawmill Apartments are undergoing the steps necessary for selection as well. Staff intends to make selection agreements available by the meeting date to both projects.

By December 31, 2011 the A-NRHA is required to enter all persons who have negative terminations, i.e. non-payment of rent, damages, drugs etc. in HUD's national data base. Each housing authority will have the ability to search the data base for negative terminations prior to admitting a tenant to the program.

The A-NRHA must adopt a policy as to whether or not they will provide assistance to persons on this list. Staff would like to discuss this issue at the meeting and bring a policy to the July meeting for your review.

It was the preference of the Directors present, that the policy states all persons who have negative terminations be brought to the Board and the decision will be made on a case by case basis. If it is determined they are to be allowed to stay on the program with this negative termination history, they must resolve any issue of non-payment.

Staff requests the authority to prepare an RFP for the Strategic Plan.

Director Holt moved to authorize staff to prepare an RFP for the Strategic Plan. Seconded by Director Miner, the motion carried by unanimous vote.

8. Homeless Intervention Program (HIP)

Applications are being accepted and processed for the program using a single application for both HPRP and the Homeless Intervention Program (HIP). Since September 21, 2010 over 268 applications have been received seeking financial assistance. Eighty-five (85) families have met the minimal standards to qualify for HPRP financial assistance while only fifty-three (53) families have actually received and utilized its services. Thirty-one (31) families of the 268 have been determined eligible for HIP financial assistance.

\$57,367 of direct services has been expended with a total budget of \$74,458. 77.05% of the FY2011 budget has been expended while 83.33% of the fiscal year has passed.

Staff requests authorization for the Executive Director to sign the new HIP contract once it is received.

Director Miner moved to authorize Executive Director Meil to sign the new HIP contract. Seconded by Director Holt, the motion carried by unanimous vote.

9. Housing Counseling

- There has been a definite increase in purchase calls in recent weeks. Referrals are coming from a variety of sources, including realtors, prior clients, other agencies, and banks. Most clients who are coming in are faced with credit challenges, medical collections being the primary issue. High rental rates have been a driving force for many of the families who are calling. Also, the low prices of current listings as well as the impending threat of rising interest rates have been additional incentives. The key is to keep clients motivated when faced with a long, challenging period of repairing and building credit. Regular monthly appointments and well written work plans for the clients to follow will hopefully keep them on track.
- The Veteran's Workshop was held at the Eastern Shore Community College on Saturday, April 16. The turnout was light, but a table was provided for materials about home purchasing and VA loans and time was scheduled for presentations. Patricia Grove spoke to the vets about the advantages of homeownership and steps to take to apply for a VA mortgage.
- Both of the families scheduled to close in April got moved out to May due to minor last minute issues, none being the fault of the home buyers. Both are rescheduled for settlement in early May.
- An Orientation Class was scheduled for potential home buyers, but an afternoon tornado threat that was extended into the evening kept everyone away. Another class will be scheduled for May as well as a daytime GYM class to accommodate the clients who work the night shift.
- A one on one Homeownership Class was held for a family who was in need of the Homeownership Certificate, but missed the class in March and could not wait for another class to be scheduled. As homeownership picks up, a more regular schedule for the All Day Class will be set up.
- New foreclosure calls have slowed down, but there has still been a lot of follow up on clients who have been awaiting solutions for many months. A number of families have finally received trial modification plans, but many are still pending. As mentioned in this report before, many of the families being seen do not have high housing ratios, but rather, have poor budgeting and money management skills. It has been difficult getting these families to attend the Growing Your Money Classes, but they have been heeding the advice given in one on one sessions, which is the goal.

<b>Pre-Purchase Counseling</b>	<b>Current Month: April</b>	<b>Cumulative Year 4</b>	<b>Total Cumulative</b>
# of orientations held	1	2	17
Orientation attendees	0	17	112
Client Intakes	8	36	169
Additional Counseling Sessions Held	1	17	136
# of final workshops held	1	3	15
Mortgage submissions	0	5	24
Mortgage closings	0	2	14
Financing leveraged	\$	\$ 174,041	\$ 1,371,922

<b>Growing Your Money Financial Literacy</b>	<b>Current Month: April</b>	<b>Cumulative Year 4</b>	<b>Total Cumulative</b>
New GYM participants	8	67	172
GYM graduates	7	30	71

<b>Default and Foreclosure Counseling</b>	<b>Current Month: April</b>	<b>Cumulative Year 4</b>	<b>Total Cumulative</b>
Intake sessions	2	37	176
Additional Foreclosure Sessions	8	55	294
Positive Foreclosure Prevention Outcomes	1	13	56
Homeowner Budget/Predatory lending Counseling	2	12	31

10. Executive Director's Report

Fugitive Policy

A fugitive policy adopted by the A-NPDC is attached. A report will be given at the meeting.

Adoption was requested.

Director Holt moved to adopt the Fugitive Policy as presented. Seconded by Director Miner, the motion carried by unanimous vote.



Mill Run Apartments Rain Gardens

The A-NPDC has authorized staff to write an application to implement portions of the 2007 Occohannock Creek TMDL Implementation Plan. Staff is requesting permission to use the Mill Run Apartments site as the location of three rain gardens and also an Open House Event with education called for in the 2007 TMDL IP. The gardens will be designed to reduce maintenance needs but also filter storm water. The gardens will be located on two partial ditches that exist on the property and along the property line bordering the houses on Belle Haven Road.

Staff requested permission to use the Mill Run Apartments site as the location of three rain gardens and also an Open House Event.

Director Miner moved to grant permission to use the Mill Run Apartments site as the location of three rain gardens and also an Open House Event. Seconded by Director Holt, the motion carried by unanimous vote.

Asset Management Activities

Staff continues to manage the Homeless Intervention Program's (HIP) deeds of trust. Seventeen (17) HIP clients are being monitored and three 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.

One individual has put her housing assistance at jeopardy. Staff expects resolution by May 27, 2011 or her housing assistance will be terminated.

11. Other Matters

No other matters were discussed at this time.

12. Public Participation

No Public Participation took place at this time.

13. 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