**Habitat for Humanity of Catawba Valley**

**Board of Directors Meeting**

February 24, 2020

**Devotion**

**Adoption of Agenda** — Charlotte Williams

**Consent Agenda:**

Items are considered routine by the Board of Directors and will be enacted by one motion. There will be no separate discussion of these items unless requested by a member. The item will be removed from the Consent Agenda, then added to Action or Informational Items.

 1) Minutes from January Board Meeting

 2) January Financial Reports

 3) Staff Reports

**Action Items:**

 1) No actions items for this month

**Informational Items:**

1) Habitat Repairs! – Deep dive on repairs, clients, funding and future plans.

**Upcoming Events:**

Next Board Meetings: March 23rd, April 27th, June 1st (moved due to Memorial Day on May 25th)

**Consent Agenda**

 **Minutes from January Board Meeting**

**Habitat for Humanity**

**Board of Directors’ Meeting**

**1-27-2020**

**Members Present:**  Bill Burnham, Robin Creel, Doug Dickson, Scott Echelberger, Rodney Garren, Frances Hilton, Troy Howard, Graham Hunsucker, Whit Malone, Cliff Moone, Charlotte Williams

**Members Not Present:** Lori Greveling, Kelly Hipps, Ander Horne, Pat Jones, Margaret Pope, William Pleasant

**Staff Present:** Mitzi Gellman, Andrew Isola, Jeff Mingus, Tina Morgan, Lynn Nelson, Jenna Ross, Hannah Yost

**Welcome**

There being a quorum, the January meeting of the Habitat for Humanity of Catawba Valley Board of Directors was called to order by President Charlotte Williams at 12:00pm.

**Devotion**

Frances Hilton led the devotion with an excerpt from *One Quiet Moment* and Luke 4:19, followed with a prayer.

**Adoption of Agenda**

Upon motion and second, the Board unanimously adopted the January Meeting Agenda.

**Consent Agenda**

The Board then adopted by consensus the Consent Agenda of the November Board Meeting Minutes and the December Financial Reports.

**Action Items**

No Action Items.

**Information Items:**

* Staff Reports
* Hannah Yost and Andrew Isola/Homeowner Services gave a presentation on the Homebuyer Program.
* Jeff Mingus, Restore General Manager stated the ReStore is on target to meet the projected yearly goal.

**Adjourn**

With a motion and second, Charlotte Williams adjourned the meeting at 12:57 pm.

**Upcoming Events**

* Your Generosity is Building Donor Reception at The Room on Union Square, Thursday, February 6 from 5:30-7:30pm.
* Apostle Build 2019 – Latoya Ramseur’s Home Dedication, Northstone, Saturday, February 15 at 10am. Food and fellowship to follow.
* Next Board Meetings: February 24 and March 23

**Staff Reports**

**Development Report**

**February 2020**

Grant Updates

* Complete 2020 Grant Application Calendar.
* Met with Jason Rogers, review and assign grant projects.
* Grants completed City of Hickory/Water & Sewer Taps - $25,318, City of Hickory CDBG - $45,000, Rotary Club - $1,800/Woodshop Renovations.
* Current grants in process:
	+ Sisters of Mercy – completed phone inquiry. Follow-up report in process. Grant in process - $35,000/Habitat Repairs!.
	+ Beaver Family Foundation - $10,000/Habitat Repairs!
	+ Unifour Foundation - $10,000/Ridgeview.
	+ Walmart Community Grants.
	+ Corning - $6,500/Habitat Repairs!.

Events

* Your Generosity is Building/Thank You Event – Event held on Thursday, February 6 at The Room.
* Apostle Build 19/Latoya Ramseur House Dedication – Event held on Sat., February 15.

Communication

* Continuing to make donor touches through thank you phone calls and handwritten cards.
* Continuing email pledge payment notifications and lapsed donor phone calls.
* Monthly meeting with Mandy Pearce/Development. Reviewed results of EOY appeal - $18,784.00, discussion on 2020 holiday postcards, 2020 appeal letters spring/fall/EOY and database clean-up.
* Met with FMC (Full Metal Chicken) to discuss email clean-up.

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**Homeowner Services: Home Buyer Selection**

**February 2020**

In the most recent application period for the Homebuyer Program, applications were due postmarked by Feb. 14th; 31 applications were received through the 14th. Those applications are now being reviewed for completeness and for Ability to Pay. The applicants who meet those standards will be asked for more information and then will be passed to the Selection Committee for home visits and decisions.

Financial Management classes have started with our Homebuyers-in-Progress. Classes began with discussions of the psychological and emotional influences surrounding personal finance. The conversations in class have been very informative, deeply personal, and an important foundation for subsequent classes.

The Homebuyer Program is currently searching for financial literacy and financial management resources in the Hmong language. Hickory has one of the highest populations of Hmong speakers in the country and no financial literacy resources in the Hmong language are available to this community. We have reached out to several financial institutions, Habitat affiliates in other areas of the country with concentrations of Hmong speakers, and to the Hmong American Partnership with hopes of finding appropriate resources to serve our homeowners and homebuyers.

**Homeowner Services: Resource**

**February 2020**

**Delinquency Report**

**Reporting Period 1/31/2020 Total Mortgages: 98**

|  |  |  |  |
| --- | --- | --- | --- |
| Delinquent | # Mortgages Delinquent | Arrearage | % Delinquent |
| 31-60 days |  5 | $ 3,362 |  5.1% |
| 61-90 days |  4 | $ 2,470 |  4.1% |
| 90 plus days |  9 | $ 15,405 |  9.2% |
| Total this month |  18 | $ 21,237 |  18.4% |
| Total 12/31/19 (98 mtgs) |  22 | $ 21,492 |  22.4% |
| Total same mo. prior yr:1/31/19 (103 mtgs) |  21 | $ 24,414  |  20.3% |
| Jun. 2013, last mo. prior to MF (119 mtgs.) | 12 |  |  10.1% |

**Homeowner Services News**

Delinquencies have decreased by over 7% in the past three months. They will look even better when the foreclosed account comes off the books and the benefit of our homeowners’ tax returns are felt.

The foreclosure sale on Shawnte Eskridge’s house did confirm to Habitat Catawba Valley on January 21.

Suwaina Rippy has completed 250 hours of sweat equity and will be purchasing the house that we bought back in Northstone.

Som Lor and Kandi Xiong, and Xia Yang have begun their down payment assistance loan applications.

We have a tentative closing date of March 3, 2020, for LaToya Ramseur. Her dedication was held with the Apostle Build churches on Saturday, February 15th.

We’ve completed one contract with a repair homeowner since the last board report.

**February Construction Report**

**Derek Ross**

**Community Outreach Report 1.18.20 – 2.14.20** Jenna Ross

**Events:**

* 2/6 – Legacy Builders Reception + Project Announcement; *28 attendees*
* 2/15 – Apostle Build Dedication; *32 anticipated attendees*

**Development:**

* 1/22 – Development Team meeting
* 1/24 – Team Meeting with Funding for Good consultant
* 1/29 – Development Team meeting
* 2/6 – Phone call with Funding for Good consultant
* 2/12 – Development Team Meeting
* 2/14 – Development Strategic Planning Meeting with Funding for Good and Full Metal Chicken

**Outreach:**

* 1/21- LiveWell Catawba Board Meeting
* 1/21 – Meeting with Jan Knotts to discuss return to long-term volunteer roles
* 1/28 – LiveWell Catawba Coalition Meeting
* 1/29 – Meeting to establish Habitat Repairs! Blessings Committee and celebrations
* 1/30 – Meeting with Amy Stickler of Corinth for update on Corinth Legacy House

**Service:**

* November 20th – January 17th
	+ 97 volunteers
	+ 302 volunteer shifts completed
	+ 830.25 hours served
	+ Groups
		- LR Bears Build
		- Morrisette
		- Corinth Legacy House
		- NxNW (Rain cancelation)

**Marketing Updates:**

* New Action Items:
	+ Website updates
	+ Blog section
	+ Annual marketing calendar that integrates with our development calendar
	+ Clean up our contact lists in order to optimize electronic outreach
* Strategies for Implementation:
	+ Annual theme
	+ Inbound marketing
	+ A/B testing of content and displays
	+ Syncing an “opt in” funnel system for both our email database and our donor database to target those who most want to interact with us and to grow that pool of people

Using more targeting messaging in place of broad outbound communication will help optimize our marketing ROI in terms of time, resources, and results

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**The ReStore Report December 2019 Jeff Mingus**

**Donations and Sales –** Congratulations and job well done to the Volunteers and Staff. Thank you, donors, for making January 2020 the BIGGEST MONTH EVER!

$85,636.65

It’s encouraging to see happy shoppers, busy volunteers, and generous donors come together in support of our Habitat community. In retail however that success is so yesterday. The challenge is to maintain relationships, strengthen contacts, develop interest, and repeat, repeat, repeat.

There’s so much more potential…who do you know? We’re always looking for new donors, business contacts, corporate connections. We can help clear up inventories, storage costs, and provide a tax credit too.

Here’s a listing of our top corporate donors in no particular order. If you patronize or know someone associated with these companies, please thank them for all they do to help Habitat. If you have connections with someone not on the list. Please let’s start a conversation.

Good’s Home Furnishings / Greenlite (Duke Energy Program) / Hickory Park Furniture Galleries / Piedmont Designs / Home Depot / Hooker Heritage Furniture Outlet / Leggett & Platt / Lowe’s Plannogram / Maxlite (Duke Energy Program) / McCreary Modern Furniture / Precedent / Hickory White / Sherrill Furniture / Robert Abbey Lighting / ECCCM / Target Distribution Center / Sutter Street / Vanguard Furniture / CVMC / Steve Terry Fabrics / Bassett Home / Big Lot’s / CR Laine / Century Furniture / Conover Hardware / DesignMaster / JBS Leather / Sam’s Club / Sandler Seating / LR University / Lee Industries / HBF / Kroehler / Leather & More ? Precision Cabinets / Geiger

Furniture is definitely the largest sales category, but household smalls make a BIG impact. It’s the little things that bring in the most shoppers. Our average ticket amount is about $6.00. Keep those community individual donations and house clean outs coming. Tell friends and friends of friends about our good work. Thanks.

**Volunteers Needed** - The ReStore needs volunteers! Cashiers, warehouse receiving and loading, customer service, sales floor merchandisers, thank-you ambassadors, greeters, and so much more.

Flexible volunteer shifts and work schedules. If you know someone or would like to help or need more information, please contact Kristi Biggar, ReStore Coordinator at 828-327-7467 or kristi@habitatcatawbavalley.org.

**New ReStore Phone Number–** 828-327-7467(SHOP) **Website -** www.restorecatawbavalley.org

Jeff Mingus ReStore General Manager

Informational Items

**Habitat Repairs! -** Deep dive on repairs, clients, funding and plans.

Last month, staff presented to the Board of Directors an in-depth look at Habitat homeownership. This month we would like to present a similar in-depth presentation on the repairs program. Launched in 2015, Habitat Repairs has quickly become a major component of Habitat’s work and fundraising. Hannah, Richard, Mitzi and Lynn will lead the discussion. (Information to be distributed at the meeting.)

**Homeowner Services: Repairs! Program**

**February 2020**

The Repairs! Program is continuing to take shape as staff determine what the program will look like going forward. Due to funding availability from the City of Hickory, twenty applications were sent to Habitat homeowners in the Kenworth, Old Highland, and Ridgeview neighborhoods. These homeowners have resided in their homes for approximately 20 years, and it may be time to replace or repair their roofs, HVAC systems, plumbing, or to complete weatherization work. Three applications have been returned so far; a deadline was set for February 14th.

Staff continue to meet regularly to discuss the current number of inquiries and how many projects to accept at a time. From outside Hickory city limits, we have sixteen inquiries from 2019, and seven inquiries since the beginning of 2020.

Staff met with the new Repairs! Blessings Committee to determine the best way to hold a blessing with the repairs clients once the work has been completed on their homes. A few churches have offered to make prayer shawls for the blessings, and Concordia Lutheran Church made 7 “no-sew throws” during a presentation from staff. The Committee has decided to hold these blessings on a quarterly basis and will involve Board members in the process. The Blessings for 2020 are tentatively scheduled for 8am to 12pm on March 14th, June 6th, August 29th, and October 24th.

**Repair status January 2019**

* Repairs in progress 16
* Pending start date 5
	+ - Pending site visit 4
		- Finished in in August 3