**Habitat for Humanity of Catawba Valley**

**Board of Directors’ Meeting**

**May 23, 2022**

**Devotion –** Tina Morgan

**Staff Introduction –** Meg Spivey, Development Director

**Adoption of Agenda** — Rodney Garren

**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 April Board Meeting

 2) April Financial Reports

**Informational Items:**

 1) Overview of Strategic Planning Process – Jenna & Mitzi

 2) Home is the Key Preview – Meg and Lynn

 3) Staff Reports

**Action Items:**

 None this meeting

**Upcoming Events:**

June 17/5-7pm Great Houses Celebration @Warehouse 18

**Next Board Meetings/Events:**

June 27 – Special 3hr. Stakeholder meeting for Strategic Planning.

July 25 – 2022-23 Budget Presentation

August 29 & 30 – Strategic Planning Retreat

**Habitat for Humanity of Catawba Valley**

**Board of Directors’ Meeting**

**April 25, 2022**

**Members Present:**  Tara Bland, Jim Benton, Bill Burnham, Scott Echelberger, Rodney Garren, Lori Greveling, Frances Hilton, Pat Jones, Gerry Knox, William Pleasant, Margaret Pope, Charlotte Williams

**Members Not Present:** Doug Dickson, Ander Horne, Graham Hunsucker,

**Staff Present:** Mitzi Gellman, Richard Greathouse, Andrew Isola, Jeff Mingus, Tina Morgan, Melissa Neal, Lynn Nelson, Derek Ross, Jenna Ross

**Welcome**

There being a quorum, the April meeting of the Habitat for Humanity of Catawba Valley Board of Directors was called to order by Board President, Rodney Garren, at 12:00 pm. Due to COVID-19, a hybrid of in-person and zoom Board meeting was held.

**Devotion**

Tara Bland, Board member, led the devotion reflecting on an article, “Eleven ways to Pray for the Ukraine Crisis,” followed with a prayer.

**Adoption of Agenda**

President Rodney Garren added The Bailey House to the action items. Upon a motion by Frances Hilton and second by William Pleasant, the Board unanimously adopted the April Agenda.

**Consent Agenda**

The Board adopted the Consent Agenda of the March Board Meeting Minutes and the March Financial Reports by a motion from Lori Greveling and second by Frances Hilton without dissent.

**Informational Items**

Each staff member presented their staff report. Mitzi Gellman, Executive Director, gave a report on attending the Habitat International Conference regarding the topic of Ukraine Crisis. She also noted the strategic planning dates will be rescheduled for August 2022.

Rodney Garren, President, stated the Rhyne house is under contract. Charlotte Williams, Board Member, stated the City of Hickory will correct the trailer issue by rezoning the area to R4.

**Action Items**

* The Bailey House – Mitzi Gellman, Executive Director, opened the floor for questions on the purchase/lease of the Bailey House. After questions were addressed, Mitzi also noted:
	+ Habitat could use the Lyerly House (located across the street) for conference space,
	+ Research restrictions on interior remodeling (if needed),
	+ The earliest move in date would be set for early September 2022,
	+ Sale/lease of current Habitat Administrative Office to the Cranford’s (Charolais Steak House), and
	+ Lease of current warehouse.

After further discussions, Frances Hilton made a motion to make an offer to purchase on The Bailey House for $739,000.00 (full asking price) with an additional 5% for negotiation with a second by Charlotte Williams. The vote was passed with one opposed and remaining board in favor.

* Homeowner Selection Report – Margaret Pope, Selection Committee and Board Member presented the Homeowner Selection Committee recommendation to deny approval into the Homeownership Program for 68 applicants on the basis of failure to complete the application or to meet the ability to pay guidelines presented in the Homeowner Selection Policy. The recommendation was approved with all in favor.
* Habitat Repairs! Policy Modification Request – Richard Greathouse, Repairs Manager, made a request to increase the cost in the policy to $9,000 Habitat out-of-pocket costs and/or $20,000 total costs. A motion was made to increase the policy cost as stated above by Lori Greveling with a second by Frances Hilton; with all in favor, the policy increase was approved.

**New Business**

No New Business

**Old Business**

No report on Finance Committee Members as Doug Dickson was absent from Board Meeting.

**Adjourn**

Upon motion to adjourn the meeting by Francis Hilton and with all in favor, President Rodney Garren adjourned the meeting at 1:17 pm. The next Board meeting will be held on Monday, May 23rd, 2022.

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**2) April Financial Reports (Separate Attachment) – Doug Dickson**

**Informational Items:**

1) Overview of Strategic Planning Process – Jenna & Mitzi

 Important Dates: Stakeholder Visioning Session/June 23

 Funding For Good engages decision-makers in a review of the organization’s vision and mission statements. Consultants allocate up to 3 hours of interactive sessions with Habitat Board and Staff to review and edit existing statements or craft new ones.

 Strategic Planning Retreat/ August 29 & 30

 Information in Attachment: FAQ about Strategic Planning Retreat

2) Home is the Key Preview – Meg and Lynn

3) Staff Reports – Staff

Executive Director Report

May 2022

**1) Administrative Office Acquisition –**

As an update on the 102 3rd Ave NE building purchase, the building is now under contract with a closing date of September 15th. With Rodney’s help, I am currently working to secure a building inspection. Also, I have been in discussion with 3 banks: Truist, Peoples and First Bank for loan bids which are expected next week.

**2) Current Office Update –**

The owners of the Charolais, The Cranford Family, have secured an architect who is evaluating the building for proposed renovations. I should have an answer next week on their offer to purchase.

**3) 2022-23 Budget Update –**

Preliminary work on the budget is on-going and a draft version will be available for Board review in June. I would like to set up a meeting with the Finance Committee to review and then open discussions to any Board members interested in reviewing.

As an overview of the budgeting process, we are setting a goal of 12 homes under construction with 8 closings. To achieve this goal, the proposed budget includes additional staff positions and equipment.

**4) Investment Strategy/Policy –**

Affiliates that received MacKenzie Scott gifts have participated in Habitat International led discussion groups. During one of the recent meetings, Habitat International announced plans to release a proposed investment strategy to affiliates. Doug, as chair of the Finance Committee, has requested to review this information then proceed with a committee meeting to begin formalizing a HfH-CV investment policy. As of now, the balance of the Scott grant funds are on deposit at Peoples Bank.

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Community Outreach

Jenna Ross – May Board Report

Capacity Building

* Hiring:
	+ Development Director: hiring timeline, job description, online application, position advertising, prep interview questions, serve as lead contact for Funding for Good’s support in this process
	+ 3/21 - initial interview with candidate
	+ 4/5 – coordinated full day in-person interview process, collected staff feedback
* Recruiting and onboarding new vendors to fill FMC support with marketing needs:
	+ Video production meetings with Fanjoy Labrenz, BPope Productions, and Revival Creative
* Strategic Planning: selecting consultants, preparing timeline and planning process

Messaging & Media

* Easter Postcard
* 4/21 – support for WCNC interview at Cottages at Ridgeview
* 4/28 – digital marketing training

Outreach

* NAACP Equity & Inclusion Task Force – Housing Committee Liaison
	+ 4/4 – led Housing Committee Meeting
	+ 4/19 – led Housing Committee Meeting
	+ 4/28 – Task Force Executive Committee Meeting

Catawba Valley Housing Fair – Lead Planner

* + - * Main Attendee page: <https://hickorynaacp.org/housing-fair-home-page>
			* Exhibitor Registration Page: <https://hickorynaacp.org/fair-exhibitor-landing-1>
			* Sponsor Registration Page: <https://hickorynaacp.org/fair-sponsorship>
* Catawba County Juneteenth Celebration – Planning Committee
	+ 4/28 – attended planning meeting; Habitat collaborating on 6/11 Housing Fair
* LiveWell Catawba
	+ 4/13 - Executive Committee Meeting
	+ 4/19 – Board Meeting
* 4/4 – exploratory partnership meeting with GHCCM

Development

* Spring Appeal:
	+ Print: created, designed, edited, and sent for print
	+ Online: landing page created
	+ Email: eblast created and scheduled
* Funding for Good: continuous coordination of hiring process, strategic planning, and vendor replacement support

Volunteers

* Volunteer Hours 4/1 – 4/31:
	+ 66 volunteers
	+ 715 hours served

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**Development Report**

**May 2022**

**Lynn Nelson**

**Grant Updates**

* Grants Submitted:
	+ - * + TSH Charitable Foundation
				+ Michael Peeler/Virginia Casey Funds
				+ Underdown Family Foundation
				+ Kulynych Family Foundation I
				+ The Bolick Foundation
				+ Philip Van Every Foundation
				+ Wells Fargo Foundation
				+ United Way
			* Grants Awarded
				+ TSH Charitable Foundation - $100,000 New Construction, The Cottages
* Grants In Process/Prep:
	+ Beaver Family Foundation
	+ Ameriprise
	+ American Woodmark
* Monthly planning meeting with Amy Clinton, grant writer

**Communication/Donors**

* HITK Sponsorship follow-up calls in process
* Finalizing Spring Appeal SalemOne
* HITK Pledge payment reminders
* Lapsed donor phone calls
* Thank you calls/cards on incoming donations as needed

**General**

* Met with Meg Spivey (re: Development Director position) Tuesday, April 5
* Habitat Policy Meeting, Wednesday, April 20
* Bailey House tour with Bob Sinclair and Mitzi Gellman to serve as new office space Friday, April 22.
* Monthly tracking of development planner and mail appeals
* Staff Meeting on Tuesday and Development Meeting on Wednesday

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**Habitat “New Construction” Report**

**Derek Ross May 2022**



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**Homeowner Services: Selection and Homeowners-in-Progress**

**Report for Board of Directors May 2022**

The Homeowner Selection Committee has received the final documents from the current round of applicants and will begin the process of reviewing these documents. Applicants were asked to submit tax documents to further support proof of their current income. Applicants were also asked to submit proof of their regular monthly bills. The Selection Committee uses this information to assess both an applicant’s ability to pay and their need for more affordable and/or more energy efficient housing. During this portion of the selection process, the committee obtains a landlord reference, a verification of employment, a background check, and a check for existing monetary judgements on all applicants still under consideration for the homeownership program. During the next selection committee meeting, the committee will decide if it would like to schedule a home visit with any of the remaining applicants.

In the interests of furthering our larger mission of making affordable housing available at all levels in our community, the Homeownership Program is assisting the Hickory chapter of the NAACP with the first Foothills Community Housing Fair. This fair is being held on June 11th at the Ridgeview Recreation Center and Taft Broome Park. This fair is a community event meant to showcase the many housing resources that are available to individuals in Hickory and the surrounding area. It will feature presentations from lenders, realtors, housing counseling agencies, and others. Exhibitors at the fair will have the opportunity to tell community members about their services.

The Homeownership Program has been working with other Habitat staff and with the Homeowner Resource Committee to review and revise HFHCV’s existing background check policy. This policy details how the affiliate will mitigate risk by performing due diligence checks on the individuals, organizations, and companies with which it does business. This policy covers employees, potential homeowners, volunteers, and service providers. The goal is to ensure that this policy conforms to the affiliate’s other existing policies as well as HFHI’s recommendations and the best practices of other Habitat affiliates.

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**Homeowner Services: Habitat Repairs!**

**Report for Board of Directors May 2022**

Habitat Repairs! has received signed contracts, pre-repair surveys, and first payments from five of our eight recently accepted homeowners. We have three accepted homeowners whose contracts have gone out but have not yet been returned. We have four more applicants from this round who are awaiting site visits and a selection decision. We hope to have these done by the first week of June.

We continue to have new inquiries coming in from homeowners in need of repairs who have heard about our program. It’s hard to tell them that we have more than we can do for now. We are sending them information about other area repair programs and adding them to a list to be notified when we are next accepting applications. We are eager to be able to serve more of these homeowners more quickly.

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**Homeowner Services: Homeowner Support**

**Report for Board of Directors May 2022**

**Delinquency Report**

**Reporting Period as of 5/1/2022 Total Mortgages: 89**

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| --- | --- | --- | --- |
| Delinquent | # Mortgages Delinquent | Arrearage | % Delinquent |
| 1-2 months |  1 | $ 1,477 |  1.1% |
| 2-3 months |  3 | $ 1,302 |  3.4% |
| Over 3 months |  5 | $ 5,428 |  5.6% |
| Total this month |  9 | $ 8,207 |  10.1% |
| Total 4/1/22, 89 mtgs |  12 | $ 9,073 |  13.5%  |
| Total same mo. prior yr: 5/1/21, 96 mtgs |  8 | $ 10,104 |  8.5% |
| Total 1/1/20, 98 mtgs pre-pandemic |  22 | $ 21,492 |  22.4% |
| Jun. 2013, last mo. prior to AMS, 119 mtgs |  12 |  |  10.1% |

**Homeowner Services News**

Delinquencies are down by three loans this month, over 3 percent of our portfolio; this has been largely fueled by tax returns.

We have a total of eight homeowners who have applied to NC HAF for COVID related mortgage assistance funded by the American Rescue Plan. Of those eight, one has received funds, one has received word that assistance will be coming, and six are waiting to hear if they will be accepted.

Melissa Cruse, a homebuyer who was accepted in May of last year, has completed her first set of partnership requirements and picked her family’s lot in Ridgeview. Her home will be beside Niya, at 247 1st Street SE, in Hickory.

The recent Homeowner-in-Progress classes covered savings and equity, maintenance, landscaping, covenants and neighbor relations, wills, and life insurance. Homeowners’ insurance, homeownership documents, closings, and avoidance of delinquencies are coming up and will complete our classes.

Mee Thao and her family are continuing to work with their homeowners’ insurance company with regard to the fire at their house on January 30th. Their insurance company has ruled that 1% of their foundation was still sound, referring to the brick foundation of their front porch. The family members are considering their options.

Lisa Matthews, Mee Thao’s neighbor on Mack Court, has been offered $1,900 by her insurance company to replace the insulation and siding on the side of her house toward Mee Thao’s that was damaged by the fire. Lisa is having difficulty getting the work done for that amount. Ying Lee, Mee’s neighbor on the other side, has been offered $10,000 by her insurance company to replace her siding damaged by the fire.

Mary Pruitt has had COVID recently and is recovering. As always, your prayers for our homeowners and their families are greatly appreciated.

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**The ReStore Report**

**May 2022**

**Jeff Mingus, General Manager**

**Donations and Sales Summary –**

**Total Sales** $87,135.04 **/** **Round Up Change** $284.85 **/ Transactions** 2584 **/ Avg. Sale** $33.72

Old monthly sales record broken …again! For those keeps score that’s two in a row. You know what they say. The third time is the charm. Fingers crossed, merchandise staged, and staff ready. Go ReStore!

Because he’s impressed with our Restore team and processes, John Childers with Miller Services of Charlotte chooses to donate to us. Miller Services operates as a clearing company, staging, storing, removing corporate installations, offices, medical facilities, and the like. John has directed several very large donations our way over the last year. Recently two excellent good quality drop offs found their way here; one from Mooresville and the other from Greensboro.

For the Major GIK donors we put together and delivered a special Thank you. Taking the smallest of the Ethan Allen Disney Glass Jars we filled them with assorted candies and chocolates. Our cost, about $11.00 each. Their value…priceless. McCreary Modern, while a silent partner, is one of our regular GIK donors. While delivering the Candy jar and chatting about supply chain issues, market, production and scheduling they offered us a tractor trailer full of “return” upholstery. 56 pieces expected sometime early May. (Note: 56 is now 82)

**How you can help -** The ReStore model is simple. More donations equal more sales, do you have corporate / business / retail connections? Please help us grow the ReStore by sharing contacts and even making introductions. Word of mouth and personal touches are always best.

**Volunteer Needs** – We are rebuilding our volunteer base! With a full staff, Kristi can now concentrate more time on recruitment, training, and retention. If you are part of a social, civic, or business group with members longing to stretch themselves a bit after the last two years contact the ReStore and we will reach out.

First United Methodist “Go Forth Club”, enjoyed a ReStore presentation recently with Kristi. Lots of good questions and interest in what the ReStore does? How we operate? Volunteering opportunities? We even had one of our own in the audience, retired volunteer Dr. Richard Griffin.

Are you part of a social organization that needs to hear the ReStore message? Contact Kristi and we’ll set something up. <https://habitatcatawbavalley.org/restore/volunteer/>

* Cashier: Tuesday AM/PM, Thursday PM, Saturday AM/PM
* Fabric: Our lead, Teresa, is leaving soon. Open time slots all week.
* Greeter: Saturday AM/PM
* Receiving/Pricing: Tuesday AM
* Custodian (General Cleaning/Store maintenance): Friday AM/PM
* Warehouse Receiving/Cleaning: Opportunities open throughout the week, ask for details.
* Online Store (Posting/Inventory) Weekly opportunities open
* Merchandising: All areas Hardware, construction, housewares, and furniture constantly need straightening and display attention, ask for details.

**Shop Online –** The ReStore online is growing. It is still a small part of overall sales but people are checking it out regularly. [www.shopcatawbarestore.org](http://www.shopcatawbarestore.org) An easy, safe and comfortable shop from home experience. Browse and add items to your cart then pay online. You will get an email notification when the transaction is complete and ready for pickup. Simply pull around to the warehouse loading area. Show your purchase notification and we will help you from there. Make sure you bring help for loading and the appropriate size vehicle… armoires do not fit inside small cars and loveseats should not ride on rooftops.

Open to the Public Tuesday through Saturday 10am to 5pm. Mondays are workdays for volunteers and staff. Donation Drop offs Monday through Saturday 10am to 4pm Free Donation Pick Ups Tuesday through Saturday Call 828-327-7467 or go online <https://habitatcatawbavalley.org/restore/donate/> to schedule.

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**Action Items:**

None for this meeting

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August 22 – Board Meeting (may be cancelled due to upcoming retreat)

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