

## Habitat for Humanity of Catawba Valley Board of Directors Meeting

June 24, 2019

### **Devotion – Lori Greveling**

### **Adoption of Agenda — Whit Malone**

### **Consent Agenda:**

All 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 a Board Member so requests. In which event, the item will be removed from the Consent Agenda and considered under Action or Informational Items.

- 1) Minutes from Board Meeting
- 2) Staff Reports
- 3) May Financial Reports

### **Informational Items:**

- 1) Home is the Key Update – Toinette Wilkinson, Meg Robertson

### **Other Business:**

### **Upcoming Events:**

**12:00pm June 29th** @ Northstone, Dedication of ReStore House and home of the Yesica Xiong family

**Table Captain Training** 12:00pm Aug. 14<sup>th</sup>, **OR** 5:30pm Aug 22<sup>nd</sup> **OR** 5:30pm Sept 9. All tentatively @ ReStore

**Next Board Meetings:** *no meeting in July*, August 26<sup>th</sup>, September 23<sup>rd</sup>, October 28<sup>th</sup>, November 25<sup>th</sup>.

**Habitat for Humanity of Catawba Valley  
Board of Directors' Meeting  
May 20, 2019**

**Members Present:** Scott Echelberger, Steve Elledge, Frances Hilton, Whit Malone  
Cliff Moone, Charlotte Williams,

**Members Not Present:** Doug Dickson, Lori Greveling, Ander Horne, Troy Howard, Pat  
Jones, William Pleasant,

**Staff Present:** Mitzi Gellman, Jeff Mingus, Richard Greathouse, Hannah Spahn,  
Jenna Ross, Melissa Neal

**Guest Speakers:** Lisa Brown, Ryan Carroll

**Welcome and President's Remarks**

There being a quorum, the May meeting of the Habitat for Humanity of Catawba Valley Board of Directors was called to order by Board President Whit Malone at 12:00pm. Whit also led the group in prayer.

**Adoption of Agenda**

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

**Marketing and Advertising Presentation**

Ryan Carroll from Full Metal Chicken presented on our new marketing strategy both in terms of the external communication strategy that reaches our audience as well as the internal analysis strategy that will drive development approaches.

**Consent Agenda**

The Board adopted the Consent Agenda of the April Board Meeting Minutes, May Staff Reports, and April Financial Reports by motion and second without dissent.

**Action Items**

- Homeowner Services Coordinator Hannah Spahn presented the Homeowner Selection Committee's recommendation to deny an applicant based on inability to meet the minimum income guidelines. The board unanimously voted to uphold the Selection Committee recommendation for denial. The Committee will recommend reapplication to the applicant once their income increases to meet the minimum guidelines.
- Executive Director Mitzi Gellman presented the FY 2019-2020 Budget proposal. Following motion and second, the board unanimously voted to adopt the budget.

- Executive Director Mitzi Gellman presented the recommendation for the affiliate to apply to the Peeler-Casey Grant. Following motion and second, the board unanimously voted to apply.

### **Information Items:**

- Board Member Charlotte Williams facilitated a conversation about how to diversify the next slate of board members in order to create the strongest overall board possible.
- Staff member Jenna Ross gave an update on the Home is the Key event and announced the schedule of Point of Entry events and Table Captain trainings.

### **Upcoming Events**

- 5:15 May 23<sup>rd</sup> – BOCA donor appreciation event
- 12:00 June 1<sup>st</sup> – Apostle Build Groundbreaking, Northstone
- Next Board Meetings:
  - June 24<sup>th</sup>
  - *No meeting in July*
  - August 26<sup>th</sup>
  - September 23<sup>rd</sup>
  - October 28<sup>th</sup>
  - November 25<sup>th</sup>

### **Adjourn**

Upon motion and second, Whit Malone adjourned the meeting at 1:00 pm.

### Development Report

June 2019

#### Grant Update

- In process Leon Levine Foundation, Letter of Intent.
- In process 3M Letter of Intent.
- In process Michael Peeler/Virginia Casey Funds request for Habitat Repairs! - \$13,000.
- In process TSH Foundation request for Habitat Repairs! - \$25,000.
- In process Wells Fargo Foundation request for new construction - \$10,000.
- Awarded Unifour Foundation grant for Ridgeview Site Prep - \$5,000.
- Awarded Capital Bank (1<sup>st</sup> Tennessee Bank) grant for Habitat Repairs! - \$25,000.
- Received Target Guest-Directed Giving Program - \$2,930.90.
- Meeting with Jason Rogers, Final Draft Consulting – to review current in process grants, discuss research options. Scheduled to give Jason a tour of Northstone, Ridgeview and Habitat Repairs! client to give him a better understanding of Habitat.

#### Dedication/Groundbreaking Events

- Apostle Build 19 Groundbreaking Event – Saturday, June 1 at 12 noon. The groundbreaking service was well attended. Guests stayed to enjoy hamburger and hotdog lunch and a tour of available homes in Northstone. As of 6/11, the Apostle Build program has received \$84,147.00.
- A dedication event will be held for Yesica Xiong on Saturday, June 29<sup>th</sup> at 12:00 noon in the Northstone neighborhood.

#### Home is the Key Event

- Table Captains list in progress. Currently at 22 TC's (goal is 35).
- Will work with the Board to confirm 35 TC's.
- Table Captain Training dates have been set (Wed, Aug. 14 at 12:00 noon, Thurs, Aug. 22 at 5:30pm and a back up date Mon, Sept. 9 at 5:30pm – All sessions will be held at the ReStore Conference Room and be 1hr)

#### Donors

- Gathering of Gratitude (a donor thank you event) was held on Thursday, May 23 at BOCA Restaurant. Event was a success – introduced Latoya Ramseur, our newest participant in the homeownership program (Latoya will be the recipient of the Apostle Build house), Capital Bank presented a \$25,000 gift, and announcement was made of the upcoming Home is the Key Breakfast in November.
- May Donor Thank You call list completed and assigned.
- Pledge reminders for HITK and Capital Campaign completed for June.

#### Development (Consultant Mandy Pearce)

- Direct Mail - The 2019 Spring Mailer went out at the start of June targeting approximately 9,000 homes (included current donors, lapsed donors, churches, volunteers and an acquisition list).
- As of 6/17, we have received \$7,425.00.
- Scheduled meetings with Mandy Pearce for June – work to track, record, analyze and steward gifts from Direct Mail, continue to monitor and review income streams, review grant options.

#### Misc

- In process - Strategic Plan.
- To be scheduled – the Rudy Project House/Picnic Shelter Dedication
- To be scheduled – The Corinth House groundbreaking
- Social Media – continue to transfer from Perry Productions to Full Metal Chicken.
- PR – Mitzi, Richard and Hannah on Hal Rowe radio show on Wed, May 29.
- PR – News article in HDR with check presentation from Corinth.



## Community Outreach Report 5.15.19 – 6.20.19

### **Events:**

- 5/23 – Gathering of Gratitude: Home is the Key thank you event, 40 attendees
- 6/1 – Apostle Build Groundbreaking, about 40 attendees

### **Development:**

- 5/23 – Full Metal Chicken marketing consultation meeting
- 6/4 – facilitated strategic visioning staff retreat part 3
- 6/4 – Full Metal Chicken website development consultation meeting
- 6/12 – Full Metal Chicken ReStore website development consultation meeting
- 6/12 – HITK consultants phone meeting
- 6/13 – meeting with the Cannon Foundation for grant application with Mitzi
- 6/14 – Funding for Good monthly in person training

### **Outreach:**

- 5/21 – ~~LiveWell~~ Catawba Coalition Meeting
- 5/22 – Community Health Assessment Leadership Team Meeting
- 5/28 – Local Food Council Meeting
- 5/29 – Housing Survey data analysis meeting with Chamber, EDC, and local ~~realtors~~ associations
- 6/3 – Leadership Catawba Advisory Board Meeting
- 6/20 – ~~FaithHealth~~ meeting

### **Service:**

- May 19<sup>th</sup> – June 20<sup>th</sup>
  - 94 volunteers
  - 293 volunteer shifts completed
  - 967.75 hours served
  - Groups
    - Apostle Build Kick-off of pastors and church captains
    - ~~Northminster~~ – Apostle Build
    - St. Luke's Apostle Build
    - Holy Name of Jesus – youth service trip

# Construction Report

June 20, 2019

## New Construction

## Habitat for Humanity of Catawba Valley Construction in Progress Report

Updated June 12, 2019

Project Name	Homeowner Name	Lot	Address	House Plan	Heated	Total SqFt	Construction Stage	Estimated Completion	Estimated Cost	Sales Price
Habitat	Yessica	7	1037 33rd Av Loop I	Whitney I 3BR	1125	1252	Finish trim	July 2019	\$95,000	TBD
Habitat	Latoya	12	1007 33rd Av Loop I	Haywood 3BR	1280	1441	Framing	October 2019	\$89,000	TBD
Market Rate	TBD	19	1052 33rd Av Loop I	Warren II 3BR	1254	1514	Complete	May-19	\$125,000	TBD
Market Rate	TBD	22	1092 33rd Av Loop I	Hawkins 3BR	1424	1602	Drywall	Aug. 2019	\$130,000	TBD
Market Rate	TBD		1026 33rd Av Loop NE				plans/clearing lot			
Habitat	TBD	16	1018 33rd Av Loop NE				footing			
Rudy Project Picnic Shelter			1049 33rd Av Loop I	Enwood Structures Raleigh			grade and slab			
Future Project	Homeowner Name	Lot	Address	House Plan						
Market Rate	TBD	17	1026 33rd Av Loop NE							
Habitat Home	TBD	16	1018 33rd Av Loop NE							
Finished Houses Northstone										
Habitat Home	Allred	15	1010 33rd Av Loop NE							
Habitat Home	Alcantara	14	1002 33rd Av Loop NE							
Habitat Home	Singleton	11	1013 33rd Av Loop NE							
Habitat Home	Yang/Lee	10	1019 33rd Av Loop NE							
Habitat Home	Smith	9	1025 33rd Av Loop NE							
Habitat Home	Gruver	8	1031 33rd Av Loop NE							
Market Rate	Cockerell	13	1001 33rd Av Loop NE							
Market Rate	Twiggs	1	1073 33rd Av Loop NE							
Market Rate	White	2	1067 33rd Av Loop NE							
Market Rate	Schafer	3	1061 33rd Av Loop NE							
Market Rate	Yoder	20	1080 33rd Av Loop NE							

## Repair Project of the Month

June 12, 2019

The repair home of the month is a 30's Craftsman Style home located in the Green Park district at 323 7<sup>th</sup> Street SW in Hickory. The owner is Todd Friar, who lives in the home by himself.

Habitat will be doing the following:

- Replacing the front porch floor which is rotten and is dangerous to walk on.
- Repairing the porch beam which is sagging.
- Re-attaching the porch roof to the house which has pulled away due to the floor deterioration.

- Installing new roofing over the front porch. The current roof leaks which has caused the flooring to deteriorate.
- Weatherization. (Adding additional insulation where feasible.)
- Replacing the 20 year old HVAC system.



**Front view of house**



### **Repair status June 2019**

- |                       |    |
|-----------------------|----|
| • Repairs in progress | 20 |
| • Pending start date  | 11 |
| • Pending site visit  | 3  |
| • Finished in in June | 3  |



---

## **Homeowner Services: Selection**

**Report for Board of Directors**

**June, 2019**

---

### **Homebuyer Program:**

27 applications were submitted for the Homeownership Program by the deadline of May 17<sup>th</sup>, 2019. 21 of those applications were found to not meet the “Ability to Pay” criteria. The remaining 6 applicants are in the process of providing more information before their applications are passed onto the Homeowner Selection Committee.

Another round of Applicant Information Meetings will be scheduled soon, possibly in August.

Darnessia Yount, one of our accepted homebuyers, has withdrawn from the Homeownership Program as of mid-June. Xia Yang has completed her first 50 hours of sweat equity and has been placed on the construction list.

### **Repair Program:**

We have begun a “soft opening” of the Repairs Program for those who have inquired since the program was closed. 13 applications were mailed out on May 10, 2019; 3 of those applications have been returned and are being processed. 12 more applications were mailed out on June 7<sup>th</sup>, 2019. The letter encouraged applicants to submit their applications by the end of June. The next round of applications to be mailed will include 11 applications.

## **Homeowner Services: Resource**

**Delinquency Report****Reporting Period 5/31/2019****Total Mortgages: 101**

Delinquent	# Mortgages Delinquent	Arrearage	% Delinquent
31-60 days	4	\$ 2,788	4.0%
61-90 days	2	\$ 2,163	2.0%
90 plus days	8	\$ 13,469	7.9%
Total this month	14	\$ 18,420	13.9%
Total 4/30/19 (102 mtgs)	15	\$ 21,124	14.7%
Total 12/31/18 (103 mtgs.)	24	\$ 24,290	23.3%
Total same mo. prior yr 5/31/18 (106 mtgs)	16	\$ 20,712	15.1%
Jun. 2013, last mo. prior to MF (119 mtgs.)	12		10.1%

**Homeowner Services News**

Lakisha Lynch has paid off her first mortgage. William and Debbie Snider have a pay-off amount of \$51.93 and expect to pay off their mortgage this month.

Yesica Xiong's reservation for NCHFA System Vision Only funding has been approved. Her dedication will be held on Saturday, June 29<sup>th</sup>, at noon, and will be followed by lunch.

Xia Yang has done her first 50 sweat equity hours and is on the construction list. Hers will probably be the last of the Habitat homeowner houses in Northstone, sponsored by Corinth and expected to break ground in August or September.

Payments on Frances Thompson's house are being made by her estate/daughter who is living in the home.

Amanda Eskridge has made great strides toward curing her delinquency. The Homeowner Resource Committee will soon be considering her application for a modification of her mortgage.

We have received a report from only one homeowner, Genell Robinson, regarding damage to her property due to recent rain and flooding. She has had a small sinkhole appear in her backyard. We are supporting Genell in her application for Disaster Relief funding.

We have signed a Habitat Repairs! contract with four homeowners since the May board report was done.

---

## **The ReStore Report June 2019**

**Donations and Sales** – It's been a good year we are on target for a <4% increase over last year. As a donation center we are always grateful. Tracking GIK donations has helped identify the extreme kindness of these businesses and the need to recognize them in different ways. It's an ongoing effort but saying thank-you is the best part of my job.

Worth repeating! We have a great donation base within Catawba County, but there are more contacts out there, more warehouses full of excess inventory. Inventory costing local businesses storage fees and taxes. The ReStore is driven by new and gently used donated product both from individuals and local businesses. The key to success is "who you know". Sometimes reaching the right person can make all the difference. If you have contacts with business leaders and owners that could possibly become donors, please let Jeff or Rick know. We can follow-up and build a donor relationship for Habitat.

**Volunteers Outreach** – Please help us spread the word. We need volunteers. All areas of the store have openings and opportunities. Our current greatest need is warehouse and weekends. Please share with friends and family whether they need community service hours for school or civic group or just have some spare time and want to contribute to a good cause. Contact Kristi, Rick, or Jeff and let's get started. Thanks

**Social Media / Eblasts Updates** – Began transition meetings with Houston Harris from Full Metal Chicken. The Perry Group, Kelsey and Avalin gave, us a fine introduction to marketing in the age of social media. Although we will be doing a lot of the same things, eblasts, Instagram,

and Facebook the approach is going to be different. Fresh ideas and perspectives drive change and growth.

**ReStore Committee?** – Ideas? Events? Donors? Volunteers? Shoppers? One of our goals is to re-establish a working Board Committee. Over the course of the next few months goals and purpose will be established. Got ideas? Know someone who might want to help? Let's talk, thanks.

**New ReStore Phone Number**– 828-327-7467(SHOP)

Jeff Mingus  
ReStore General Manager

---

## Director's report – Mitzi

### Updates:

**Neighborhood Revitalization Grant** – the scope of this grant, under the direction of Western Piedmont Council of Governments (WPCOG) has shifted its focus to critical repairs (full-scale house renovations designed to bring the house up to current building code). This is work that our repairs program is not currently staffed to manage. If the grant is awarded, Habitat would have the opportunity to bid on repairs projects as they are identified by WPCOG staff. With each repair, the grant funding would cover the cost of the repairs, plus a percentage of administrative fees.

When we began Habitat Repairs! our goal was to identify repair needs that were not being addressed by other grant funding or church repair programs. In keeping with that philosophy, we may not bid on repairs identified by the program, allowing the repairs team to remain focused on urgent, unmet repairs.

**Habitat Metrolina Partners Meeting** – on June 7<sup>th</sup> Charlotte area executive directors met to discuss challenges and successes of the affiliates. There were several interesting pieces of information from Charlotte and their work with UNCC's Urban Institute. I've included "The Effect of Stable Housing on Education Outcomes and Childhood Well-Being" for your review.

There is an additional study:

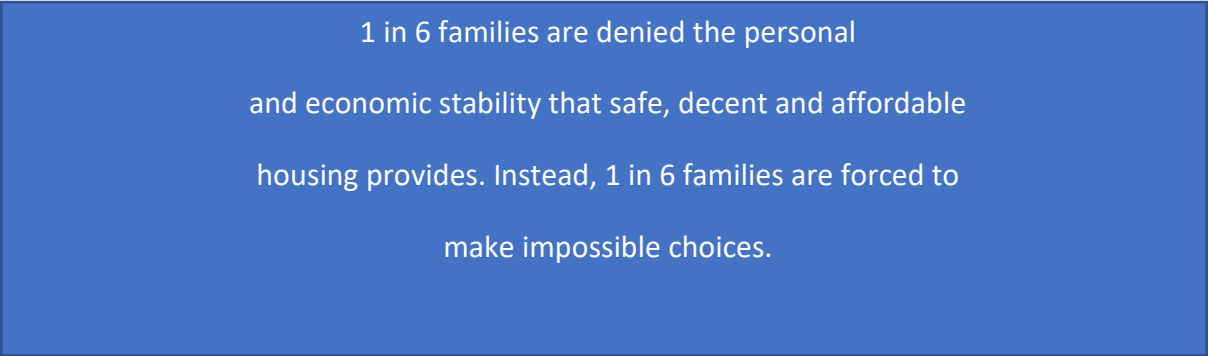
[https://realestate.uncc.edu/sites/realestate.uncc.edu/files/media/State%20of%20Housing%20in%20Charlotte%20Report%202019\\_FINAL.pdf](https://realestate.uncc.edu/sites/realestate.uncc.edu/files/media/State%20of%20Housing%20in%20Charlotte%20Report%202019_FINAL.pdf)

And an additional article from the Charlotte Observer:

<https://amp.charlotteobserver.com/news/local/article230433349.html>

One of the more interesting charts within the UNCC study correlates profession and wages to housing costs and the percentage of available homes for the specific jobs. (The actual chart is included on the following page.) What the Habitat staff finds most interesting about this data is the clear illustration of the cost of housing and the inability of careers to support homeownership. While there are many charts on cost of housing, and average salaries by profession, this is the first time I've seen it compiled. While the data is for the Charlotte area, I believe there a strong similarity for the Catawba County area.

This information is also becoming the messaging for Habitat International through its "Cost of Home" initiative. From the overview of the program:



1 in 6 families are denied the personal  
and economic stability that safe, decent and affordable  
housing provides. Instead, 1 in 6 families are forced to  
make impossible choices.

Over the next five years, Habitat International and affiliates, including Catawba Valley, will:

"...engage housing advocates; Habitat homeowners, volunteers and supporters; and federal, state and local policymakers to advance access to safe, decent and affordable homes through our first U.S. advocacy campaign."

**Table III.7. 2018 Median Wages for Various Professions, House Prices They Can Afford, and the Percentage of Houses Selling At or Below That Price.** The affordable house price is defined as the maximum home price that the homeowner could buy such that their total housing expense did not exceed 30% of their gross income. Total housing cost includes the monthly payment on a 30-year, 95% LTV mortgage at an interest rate of 4.54%, monthly utilities and property insurance costs of \$304, property taxes of 1.05%, and private mortgage insurance of 0.5% of the original loan amount. Utility and property insurance comes from the US Census Bureau American Fact Finder web site <https://factfinder.census.gov>, and is inflated from their 2013 estimate. Inflation information from the US Bureau of Labor Statistics, <https://www.bls.gov/bls/inflation.htm>. Mortgage rate data is from the St. Louis Federal Reserve (<https://fred.stlouisfed.org/series/MORTGAGE30US>).

Profession	Median Wage	Affordable House Price	Percentage of Units Sold in Charlotte Region	Percentage of Units Sold in Mecklenburg County
Hotel Desk Clerks, bartenders, maids	\$19,390	\$29,563	0.2%	0.0%
Hairdressers, Hairstylists, and Cosmetologists	\$22,910	\$43,966	0.7%	0.1%
Ophthalmic Laboratory Technicians	\$23,020	\$44,417	0.7%	0.1%
Tellers	\$28,090	\$65,163	2.0%	0.7%
Meter Readers, Utilities	\$30,000	\$72,978	2.5%	1.0%
Fire Fighter	\$31,390	\$78,666	3.0%	1.4%
Police Officer	\$41,260	\$119,049	8.2%	5.9%
Elementary School Teachers	\$42,170	\$122,773	8.2%	5.9%
Graphic Designer	\$42,950	\$125,969	9.0%	6.6%
Healthcare Social Workers	\$49,410	\$152,403	15.9%	13.4%
Librarian	\$50,340	\$156,209	17.2%	14.8%
Genetic Counselors	\$58,100	\$187,962	29.1%	26.7%
Registered Nurses	\$58,950	\$191,440	30.7%	28.2%
Web Developers	\$61,700	\$202,693	34.8%	32.4%
Accountants	\$64,720	\$215,051	39.2%	37.3%
Civil Engineers	\$72,920	\$248,605	49.8%	48.6%
Architects, Except Landscape and Naval	\$76,730	\$264,195	54.3%	53.1%
Veterinarians	\$83,740	\$292,880	62.4%	60.8%
Construction Managers	\$87,730	\$309,206	66.2%	64.5%
Air Traffic Controllers	\$89,490	\$316,408	68.0%	66.1%
Sales Engineers	\$96,940	\$346,881	74.0%	71.6%
Purchasing Managers	\$104,830	\$379,165	79.0%	76.3%
Training and Development managers	\$115,100	\$421,188	83.7%	81.2%
Pharmacists	\$124,600	\$460,077	87.4%	84.7%

The second thing that tends to happen is consumers will trade off commuting costs for housing costs. That is, as the dollar costs of housing go up, it essentially becomes “cheaper” for consumers to bear the cost of commuting in return for finding less expensive housing. This increases the cost of commuting for everybody, of course, and puts increased pressure on local governments to build new roads and widen existing roads.

Finally, as the owner-occupied market becomes more expensive, more people will be willing to exit that market and move into rental housing. This ultimately helps determine the cost of renting in the region, which also has effects on lower-income rental affordability. In the following section we will look in detail at the rental markets, including the public and subsidized markets, in the Charlotte region.

## **Informational Items**

**Home is the Key Update**

**Toinette Wilkinson**

**Meg Robertson**

**Handouts provided during the board meeting**