**Homeowner Services: Selection**

**Report for Board of Directors November, 2018**

**Homebuyer Program:**

During the month of October, an open application period was held in response to the number of calls we were receiving. There were 27 people that stopped in to pick up an application over a 3-week period. We are processing applications that were submitted with a final deadline of November 30th. To date are 8 that applied and have income within our guidelines and some of those are working on credit issues. Additional paperwork is being turned in and Habitat is running background checks, verification of employment and landlord references.

Inquiry calls continue in response to the signs that Nolan Carlton, a Green Park Habitat homeowner, continues to put around the county. Thanks to Nolan!

**Repair Program:**

We are still accepting and sending out applications for specific projects funded by either the City of Hickory or Piedmont Natural Gas. Others are being added to a list of those that will be contacted when our staffing and funding will allow us to respond to their needs.

With renewed funding from PNG and the City of Hickory, applications eligible for this funding are being processed. Most of these are for actively leaking roofs and HVAC systems that aren’t functioning well or at all. Thanks to PNG and the City of Hickory we will be able to help many be safe, warm and dry.

We are still referring those on the waiting list with choices of other agencies that may be able to meet their repair needs.

**Homeowner Services: Resource**

**Report for Board of Directors November, 2018**

**Delinquency Report**

**Reporting Period 10/31/2018 Total Mortgages: 104**

|  |  |  |  |
| --- | --- | --- | --- |
| Delinquent | # Mortgages Delinquent | Arrearage | % Delinquent |
| 31-60 days | 7 | $ 4,155 | 6.7% |
| 61-90 days | 4 | $ 2,994 | 3.9% |
| 90 plus days | 11 | $ 16,054 | 10.6% |
| Total this month | 22 | $ 23,203 | 21.2% |
| Total 9/28/18 (104 mtgs) | 22 | $ 22,005 | 21.1% |
| Total same mo. prior yr  10/31/17 (110 mtgs) | 19 | $ 15,682 | 17.3% |
| Jun. 2013, last mo. prior to MF (119 mtgs.) | 12 |  | 10.1% |

**Homeowner Services News**

Elizabeth Keller Green and Roslyn Lavan have successfully paid off their Habitat mortgages.

The Homeowner Resource Committee (HRC) is continuing to work toward mortgage modifications for Teresa Robinson and Amanda Eskridge. Amanda has submitted her application to the HRC. Her income, credit report and criminal background checks look fine; we are waiting on the VOE from her employer.

The foreclosure on the home of Shawnte Eskridge continues in process. We expect the hearing to be scheduled in early January. However, Shawnte could either borrow the money to pay to current, or go into bankruptcy, either of which would stop the process.

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

Tina has completed the NC SAFE Act course that is required annually to maintain status as a qualified mortgage loan originator.