

Habitat for Humanity of Catawba Valley Board of Directors Meeting

May 20, 2019

Devotion –

Adoption of Agenda — Whit Malone

Marketing and Advertising Presentation – Full Metal Chicken

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) April Financial Reports

Action Items:

These items are presented for the Board's review for discussion and vote.

- 1) Family Services - Tina
- 2) 2019-2020 Budget – Mitzi & Lisa

Informational Items:

- 1) New Board Member Identification – Charlotte & Mitzi
- 2) Home is the Key Update – Jenna

Other Business:

Upcoming Events:

5:15pm (board arrival time) May 23rd @ Boca, Donor Appreciate event
12:00pm June 1st @ Northstone, Groundbreaking for Apostle House

Next Board Meetings: June 24th, *no meeting in July*, August 26th, September 23rd, October 28th, November 25th.

**Habitat for Humanity of Catawba Valley
Board of Directors' Meeting
April 15, 2019**

Members Present: Doug Dickson, Steve Elledge, Lori Greveling, Frances Hilton, Pat Jones, Whit Malone, William Pleasant, Charlotte Williams

Members Not Present: Scott Echelberger, Ander Horne, Troy Howard, Cliff Moone

Staff Present: Mitzi Gellman, Richard Greathouse, Jeff Mingus, Melissa Neal, Lynn Nelson, Hannah Spahn

Welcome and President's Remarks

President, Whit Malone, introduced the newest board member, Lori Greveling. 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 Whit Malone at 12:00 noon.

Devotion

Frances Hilton shared a devotion on The Golden Rule with references to Galatians 5:14, Matthew 7:12 and Luke 6:31. She followed up with prayer.

Adoption of Agenda

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

Consent Agenda

The Board adopted the Consent Agenda of the January Board Meeting Minutes and the Staff Reports by a motion and second without dissent.

Action Items

- Doug Dickson, Treasurer, presented the February Financial Reports. A motion and second were made to adopt the February Financial Reports with all in favor.
- Mitzi Gellman, Executive Director, presented a proposed floor plan and quote for the renovations to the Habitat Administrative building. A motion and second were made to include renovation cost in the 2019/20 budget and to research additional grant and donation funding. With all in favor, motion was approved.

Informational Items

- Lynn Nelson, Development Assistant, presented updates to the Home is the Key event.

- Charlotte Williams, Board Member discussed the formation of a Nominating Committee.
- Mitzi Gellman, Executive Director, discussed the Director's Report that included Neighborhood Revitalization Grant, alternative funding sources, recent guest speaker, Gene Nichol and Staff Planning Retreat/Strategic Planning.

Other Business

Whit Malone, President, officiated the swearing of Lori Greveling as a new board member and Charlotte Williams as Board Vice President.

Adjourn

President Whit Malone adjourned the meeting at 1:00 pm. The next Board Meeting will be held on **Monday, May 20 at 12:00pm** (lunch served at 11:30am) in the ReStore Conference Room.

Consent Agenda/Staff Reports

Director's report – Mitzi

New News:

I am excited to share with you some changes we are making that will increase community awareness, raise more money and serve others!

Over the last several months the development staff (Jenna, Lynn, Jeff and myself) have reviewed Habitat's presence in the community, our messaging and branding. We've known that we were not being effective in our direct mail appeals, our donor acquisition and our donor appreciation. Our messaging has been disjointed, sporadic and staff intensive. We wanted to replicate the enthusiasm and the strategic messaging that led to the success of the Home is the Key event last November.

We'll kick off Monday's meeting with a presentation from Ryan Carroll, with Full Metal Chicken, His presentation is the culmination of the staff's recommendation to improve Habitat's public awareness, advocate for our mission and most importantly raise more money so that we can serve more people in need.

Going forward we will be working with Full Metal Chicken for all social media, web site design and direct mail and advertising. This fills the gap that with our current media contractor, that lacked the capability to produce advertising and direct mail content and design. Additionally, we are working with Funding for Good to better equip our existing development staff with the tools they need to be more effective in messaging and fundraising.

Currently we have a spring/summer direct mail letter in the works. There are several versions of the letter, each targeted toward to a specific type of donor (lapsed donor, new acquisition, churches, current donors). That letter should drop in the mail within the next 30 days. We'll follow up with a letter in the fall and then an end of year (Christmas) mailer.

All mailers will be designed to easily post to our web site and social media pages creating good, consistent message for donors. Same concept for our e-newsletter and web site.

All the messaging is designed to lead into the Home is the Key (HITK) event and the end of year appeal. With the HITK event, we will continue to contract with our current consultants.

It's going to be an exciting 12 months!

Updates:

Neighborhood Revitalization Grant - Catawba County is still considering the application for this project, but the staff have indicated a strong interest in working with Habitat. The scope of work may include home repairs and home construction (replacing existing substandard houses). The grant, through the NC Department of Commerce, has a September deadline and a 1st quarter 2020 award.

Alternative Funding Sources – After several months of discussion, Capital Bank has determined that our current financials will not support a loan to Habitat. To make the loan move forward, one of their requests was for Habitat to pay off the existing loan with Paul Thompson and refinance with the bank. The loan amount would have been the same but at a higher interest rate. So, it didn't seem like the way of wisdom to pursue it. But this is disappointing, none the less. Same story with PNC.

Development Report

April - May 2019

Grant Update

- Submitted Bolick Foundation Grant - \$10,000 for Habitat Repairs!
- Submitted Kulynych Family Foundation Grant - \$5,000 for Habitat Repairs!
- Submitted Underdown Family Foundation Grant - \$10,000 for Ridgeview Project
- Submitted Walmart Community Grants – to date have received \$1,500.
- Submitted Cannon Foundation Grant - \$35,000 for renovations to Habitat Offices.
- Received Leon Levine Foundation grant check - \$20,000 unrestricted
- Participated in Target Circle Guest Directed Program - awarded \$2,930.90.
- Grants in process – Leon Levine Foundation, TSH Foundation, 3M, Michael Peeler/Casey Funds and Wells Fargo Foundation.

Dedication/Groundbreaking Events

- Apostle Build 19 Groundbreaking Event – Prepping all items for this event to be held on Saturday, June 1, 2019 at 12:00 noon Northstone Community.

Home is the Key Event

- Venue/Caterer/AV have all been selected.

- Table Captains list in progress. Currently at 20 TC's (goal is 35).
- Will work with the Board to confirm 35 TC's.
- Table Captain Training dates have been set and will be officially announced in June. (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)

PR

- Gathering of Gratitude Event – Appreciation Event 5/19
- In process - Photo op with Walmart and Target.
- HDR – Homeownership Story.

Donors

- Donor Thank You call list
- Pledge reminders for HITK and Capital Campaign

Other

- In process – Spring Direct Mail piece to be sent out to various donor groups (LFYBUNT, SFYBUNT, Current, Churches, Volunteers, etc.)

The ReStore Report May 2019

- **Donations and Sales** – Re-establishing trading partnerships, new products to offer from bubble wrap to food service items, that was the theme of April. Thank you to Charlotte, Winston-Salem and Lincoln County ReStores for swapping overstock inventory and product. Variety is key. Our affiliate territories are rich with donations, but redundant product can cause slow sales. Trading for new and different drives shoppers and creates interest.
- April sales held steady with a small increase over last year
- Flip, Flop, Shop... we're considering some changes to the sales floor. The goal: updates to the store, security (better line of sight), and mission awareness. Stay tuned!
- **Volunteers Outreach** – Our key volunteers are aging fast. New recruits are coming in but as we grow and transition the store more “regular volunteers” are needed. Recently three long-term (combined service of nearly 60 years) lead volunteers have had to retire. They will be missed terribly. Please help us spread the word. We need volunteers, 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** – FB and Instagram combined with regular eblasts tell the store of donations, volunteers, and new product arrivals.

- **Donations** – 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.
 - **New ReStore Phone Number**– 828-327-7467(SHOP)
 - Jeff Mingus
ReStore General Manager
-

Repair Project of the Month

May 14, 2019

The repair home of the month is a mobile home owned by Francis Cauble which is in a mobile home park at 111 Herman Sipe Road. Ms. Cauble is confined to a wheelchair. She owns her mobile home which is on a leased lot in the park.

We will be adding safety handrails to the existing ramp, installing a new roof, repairing the rear fire exit and repairing a hole in her bathroom floor.

Ms. Cauble

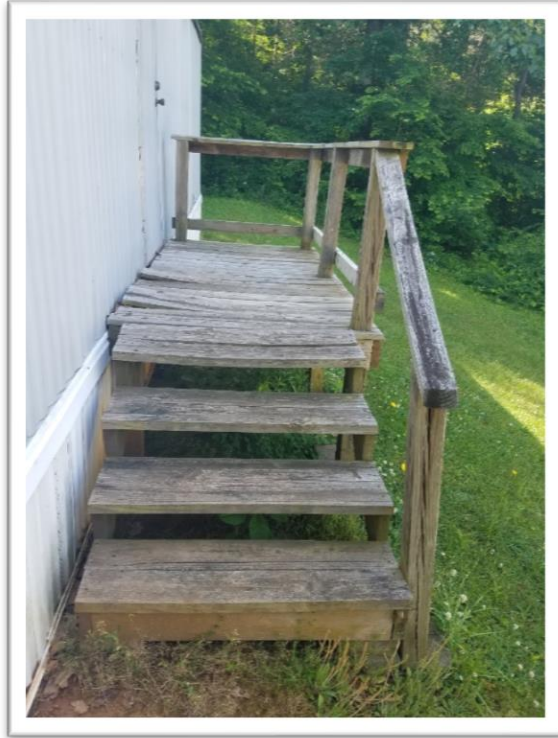




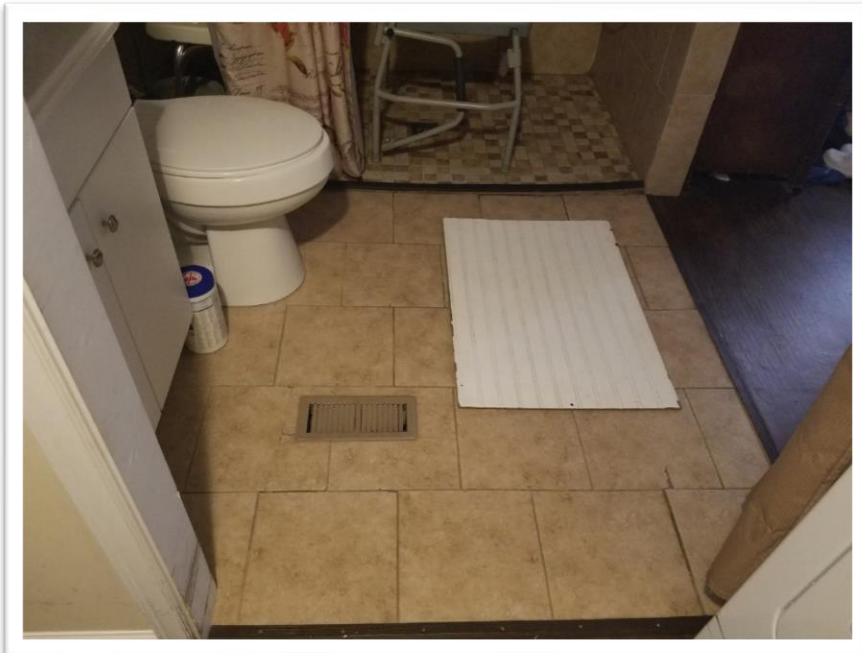
Front view of house



Existing ramp and porch. Handrails to be added



Rear fire exit to be repaired



Hole in bathroom floor

Job status 5/14/2019

- Repairs in progress 23
 - Pending start date 9
 - Pending site visit 5
 - Habitat Partners jobs completed 1
 - Finished in April-May 8
-

Words of Thanks from a Client:

In the winter we completed several repairs, including the installation of a new HVAC system and weatherization, on the home of Diane Deloria. She recently sent us this note.

“My units were installed and are working great. My last electric bill was \$32.00. I have never had one that low in all the years I have been living here. Such a blessing.”

Homeowner Services: Selection

Report for Board of Directors

May 2019

Homebuyer Program:

The Homeowner Selection Committee has a recommendation to deny one applicant to come for a vote at the May meeting of the board.

The Applicant Information Meetings (AIMs) were held on April 23rd at 6pm and April 24th at 10am at the Ridgeview Library. Between the two meetings, we handed out about 50 applications, and we had more applicants download applications from our website or come by the office for an application during the open application period. We have gotten back about 18 applications so far; all applications are due by May 17th.

Two of our accepted home buyers were late turning in their sweat equity hours and down payment deposit slips for May. Per policy, they will lose the hours they had earned, but will have the opportunity to stay in the program and begin again working toward home ownership.

Repair Program:

We have been continuing to receive calls from homeowners inquiring about the repair program, despite the fact that we haven't been advertising the program. Since we stopped accepting new applications in January, we have been successfully whittling down the numbers of repair applications and active projects in our files. We have moved 16 projects to completion in the past 16 weeks.

We are approaching a time when we'll need more repair applications coming in to keep our flow of volunteer projects steady. On May 13th, we sent a letter and applications to 13 of the homeowners who have inquired, and we're planning a larger reopening for repair applications later this year.

When we reopen, we plan to do it with a selection process more like the one we use with the homeownership program. It will be designed to allow us to go through more applications to find and respond to more of the most urgent projects and the most in need homeowners while providing referrals for the projects and homeowners more likely to be served elsewhere. While this will require more Habitat staff time, it will also allow us to provide more help to the most in need, to have a greater impact preserving work force housing, and to more effectively address housing needs in the county.

Homeowner Services: Resource

Report for Board of Directors

May 2019

Delinquency Report

Reporting Period 4/30/2019

Total Mortgages: 102

Delinquent	# Mortgages Delinquent	Arrearage	% Delinquent
31-60 days	5	\$ 3,001	4.9%
61-90 days	2	\$ 2,133	2.0%
90 plus days	8	\$ 15,990	7.8%
Total this month	15	\$ 21,124	14.7%
Total 3/29/19 (102 mtgs)	13	\$ 20,624	12.7%

Total 12/31/18 (103 mtgs.)	24	\$ 24,290	23.3%
Total same mo. prior yr 4/30/18 (106 mtgs)	14	\$ 18,576	13.1%
Jun. 2013, last mo. prior to MF (119 mtgs.)	12		10.1%

Homeowner Services News

The foreclosure sale on the home of Shawnte Eskridge was held on April 2; Habitat Catawba Valley was the only bidder. The sale was set aside when Shawnte filed a Chapter 13 bankruptcy on the day of the sale. If Shawnte is able to maintain the payments on her bankruptcy, her mortgage account should slowly come current, and she may still become a successful homeowner.

Home buyer news:

- Yesica Xiong is likely to close on her home in July. Her credit worthiness may allow her to get a conventional loan from a third-party lender for a portion of the value of her home. We are researching the possibilities.
- Latoya Ramseur's groundbreaking is scheduled for June 1. Her house is this year's Apostle Build House.

We have signed a Habitat Repairs! contract with one homeowner since the April board report was done.

We are planning a mortgage burning ceremony at noon on Saturday, September 14th, to celebrate with several homeowners who have paid off their Habitat mortgages in the past year or so.



Community Outreach Report 5.15.19

Events:

- 4/25 – Apostle Build Church Captains Meeting

Development:

- 4/17 – meeting with Home is the Key consultants
- 4/17 – Phone call with Funding for Good strategist
- 4/26 – half-day in person meeting with Funding for Good strategist
- 5/1 – meeting with Home is the Key consultants
- 5/1 – Phone call with Funding for Good strategist
- 5/1 – Boca meeting for Gathering of Gratitude
- 5/8 – half-day in person meeting with Funding for Good strategist
- 5/8 – meeting with Home is the Key consultants
- 5/10 – meeting with Corinth for 150th Anniversary Celebration/Corinth Legacy House announcement
- 5/14 – meeting with Full Metal Chicken to determine Annual Marketing Theme – Home for a Strong ~~Cataw~~

Service:

- April 15th – May 15th
 - 83 volunteers
 - 307 volunteer shifts completed
 - 1,104.25 hours served
 - Groups
 - Sandy Ridge Baptist Church
 - Keller Williams
 - The Guild at HTC – rain cancelation
 - Women Build

New Construction

Habitat for Humanity of Catawba Valley
Construction in Progress Report

Updated April 5, 2019

Project Name	Homeowner Name	Lot	Address	House Plan	Heated SqFt	Total SqFt	Construction Stage	Estimated Completion
Habitat	Yessica	7	1037 33rd Av Loop NE	Whitney I 3BR	1125	1252	Finish trim	6/19
Habitat	Latoya	12	1007 33rd Av Loop NE	Haywood 3BR	1280	1441	Foundation	10/19
Market Rate	TBD	19	1052 33rd Av Loop NE	Warren II 3BR	1254	1514	Driveway/Finals	5/19
Market Rate	TBD	22	1092 33rd Av Loop NE	Hawkins 3BR	1424	1602	Rough Ins	8/19
Market Rate	TBD		1026 33rd Av Loop NE				plans/clearing lot	
Habitat	TBD	16	1018 33rd Av Loop NE				plans/clearing lot	
Rudy Project Picnic Shelter			1049 33rd Av Loop NE	Enwood Strucures Raleigh			grade and slab	
Future Projects	Homeowner Name	Lot	Address	Proposed 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					

Action Items

- 1) Family Services – Selection Recommendation – Tina
Report to be distributed at meeting.
- 2) 2019-2020 Budget – Mitzi and Lisa
Included as a separate document in the board packet

Informational Items

1) New Board Member Identification – Charlotte and Mitzi

It's time to begin identifying new board members for the Class of 2022. We can accept up to 5 new board members. Ideal candidates will have any of the following qualities: interest in housing, community ties, leadership skills, promote housing advocacy.

Professions, either current or retired, to specifically consider include real estate, banking, church/pastoral, developer, attorney, medical community.

Please take a look your circle of friends, family members, church contacts, business associates. Please bring 1 or 2 (at least) names that you would recommend for board membership and some supporting information for each.

2) Home is the Key Update – Jenna

This will be a quick update on the November fundraising event. We'll do a deep dive at the June meeting with the consultants.

Remember, if you haven't signed up to be a table captain, you can do that at this meeting. If you have signed up – you're a step ahead, just be thinking of guests to invite!

If there are other people you would recommend as table captains, please let Jenna or Mitzi know! There are wonderful upcoming events to invite friends and family to attend as a "POE (Point of Entry) that allows a warm and comfortable way for people to learn more about the good works of Habitat. The next event is on June 1st with the groundbreaking for the Apostle Build house @ Northstone.