

SAW Habitat for Humanity Board Minutes
January 6, 2014

Members of the Board Present: Rhonda Howdyshell, Executive Director; Alan Biskey, Mary Jorgensen; Frank Fletcher, Treasurer; Fred Grunder, Secretary; Dr. Sue Burkholder and Sally Dunn.

Members Absent: Salome Baugher; Councilman Ophie Kier; Pastor Jack Wilkers; Minnie Stevenson, President; Peggy Reed and Jim Delong Hendrix.

Mrs. Howdyshell opened the meeting with prayer.

The agenda was approved as presented.

Minutes: The minutes for the December meeting were approved as presented.

President's Items: Mrs. Howdyshell recommended that the new Board members attend the various meetings of the committees to identify a committee which they would like to join. Ms Dunn stated that she would like to join the Family Partnership committee. Mr. Biskey would like to try the Volunteer/Community Relations committee. Mrs. Howdyshell asked all of the Board members to save the dates for the events on the calendar of meetings and events schedule that was distributed to all Board members. Mrs. Howdyshell explained that all volunteers (including committee members) must sign a liability waiver every year.

Treasurer's and General Financial Report: The financial reports were distributed and discussed. Mr. Fletcher explained the ReStore had to pay \$6,000 in one lump sum for the whole year of rent for the side room. Habitat's financial conditions are pretty good. A number of monthly critical home repair (CHR) payments are being collected. A few homeowners are behind on their mortgages. Mrs. Howdyshell stopped by the attorney's office who is handling the foreclosure. He was on vacation, but the secretary will remind him about the foreclosure when he returns. Mrs. Howdyshell elaborated on another homeowner's situation and how we try to work out a payment plan to help homeowners who are behind.

Financial Resource Board: The gala was discussed. Mrs. Howdyshell reported that around \$23,000 has been received for the gala so far. Mrs. Howdyshell has a pop-up about the gala on the website. Mr. Grunder said he got a strange screen when he tried to go on Habitat's website because he has a pop-up blocker. Mrs. Howdyshell will remove the pop-up.

Executive Director's Items: Mrs. Howdyshell stated that there are many thank you letters to the Board by members of our staff especially those that were included in the Christmas gift check "bonus".

There has been over \$23,000 received for the annual appeal.

Mrs. Howdyshell told the Board that a Mr. Frank "Bob" Schilling Trust has gifted Habitat a bequest of \$50,000. The Bob Schilling Trust desires to be recognized as a sponsor for the house being built this year. Mrs. Howdyshell is trying to get Invista to help sponsor the home as well.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed. A family of a woman, her mother and her child is being recommended for a Habitat partnership on a home. Mrs. Howdyshell discussed their current housing situation. Members present approved the recommendation.

- **Construction Committee:** Nothing was discussed.
- **Nominating Committee:** Board and committee members continue to be needed.
- **Real Estate:** Per minutes mailed/e-mailed.
- **ReStore Committee:** Per minutes mailed/e-mailed.
- **Volunteer Coordination/Community Relations:** Per minutes mailed/emailed.
- (Adhoc) **Audit Committee:** Nothing was discussed.
- (Adhoc) **Mortgage Portfolio:** As discussed under the treasurer's report.
- (Adhoc) **Investment Committee:** Nothing was discussed.
- **Strategic Plan/By-Laws:** A packet was e-mailed to Board members. Mr. Grunder asked members to read over the packet, and explained the outline of the agenda for the strategic plan retreats. It is important that all members be present to discuss what Habitat's goals should be. Money, families, property and staff are needed to ensure Habitat's success. The retreats will take place on Thursday evenings in February (6th, 13th & 27th) from 5-9pm at Third Presbyterian Church, behind the mall in Staunton. A snow day, if needed has been designated for Thursday, February 20th from 8am – noon.

Old Business:

New Business: What do you think? was discussed. Mrs. Howdyshell explained that it is a motivational question for strategic planning. This question will be on every committee's agenda in January to get them to consider what they think their committee's goals should be.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Monday, February 3, 2014 at 6:30 pm.**

Upcoming Events – Board members are encouraged to attend:

- A presentation luncheon will be held on Tuesday, January 21st at noon in the Habitat conference room. Mr. Carl Manfield will be speaking about attracting and motivating good volunteers. (This meeting was cancelled due to weather)
- The Habitat Gala will be held at the Stonewall Jackson Hotel on Saturday, January 25th from 6-11pm.
- The Volunteer/Donor Recognition dinner will be Sunday, February 16th from 1:30 – 3:00 pm at Tinkling Spring Presbyterian Church in Fishersville. Mrs. Howdyshell nominated Mr. Charlie Frankfort for the Millard Fuller award. Board members present agreed.
- The Strategic Plan Retreats will be February 6th, 13th & 27th from 5 – 9 pm at the Third Presbyterian Church.
- The Homeshow is scheduled for March 21st – 24th 2014 at Augusta Expo in Fishersville.
- The Radiothon will be March 17th, 18th and 19th. Jack Wilkers and Tom Montgomery host this event. (The Radiothon has been cancelled this year).

SAW Habitat for Humanity Board Minutes
February 3, 2014

Members of the Board Present: Rhonda Howdyshell, Executive Director; Salome Baugher; Pastor Jack Wilkers; Alan Biskey; Fred Grunder, Secretary; Minnie Stevenson, President; Dr. Sue Burkholder; Jim Delong Hendrix and Sally Dunn.

Members Absent: Frank Fletcher, Treasurer; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

The agenda was approved as presented.

Minutes: The minutes for the January meeting were approved as presented.

President's Items: Board members were asked to indicate preference for receiving meeting information packets (agendas, financial reports, minutes, etc.) hardcopy at the Board meeting or by e-mail. It was agreed that the preference was to receive this information by e-mail prior to the Board meeting. However, several members wanted paper packets in addition to the e-mail.

Treasurer's and General Financial Report: The financial reports for December were distributed and discussed. Mrs. Howdyshell explained the deposits and withdrawals for both the affiliate and the ReStore. Mrs. Howdyshell met with Phil Miller and the substitute trustee documents were signed so Counselor Glass can commence foreclosure proceedings on Ms Calloway. Mrs. Stevenson said Habitat's name will not be in the newspaper – but those who recognize the address will know it is a Habitat home. The CHR payments that aren't being paid should be taken to small claims court. Dr. Burkholder will give Mrs. Howdyshell the contact information for a person who may be willing to assist us.

Financial Resource Board: The gala was discussed. Mrs. Howdyshell distributed a report showing the comparisons from this year and last, noting that not all income or last minute expenses are included yet.

Executive Director's Items: Mrs. Howdyshell distributed the CAPSAW report for the Board to read and approve. They had been e-mailed beforehand as well. The Board accepted and approved the report. Mrs. Howdyshell said we can only count applicants one time and only if they are under 125% of poverty – which means for the next 18 months, our new family count will be reduced to 0, since we are in a closed application period – as we currently have enough partners at this time for 2 years.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed. Closing documents were finalized on Jessica's home today at Mr. Miller's office. Ms Dunn has joined this committee and went on a home visit with Ted Sabados.
- **Construction Committee:** Per minutes mailed/e-mailed. The committee meets tomorrow evening (weather permitting).

- **Nominating Committee:** Board and committee members continue to be needed. Mrs. Howdyshell told the Board about Cristin Sprenger, (an extension agent at the Rockingham County Extension Office) and that she asked Mrs. Sprenger to be on our advisory board. Board members agree she will make a great addition to SAW Habitat.
- **Real Estate:** Per minutes mailed/e-mailed. The committee meets tomorrow evening (weather permitting).
- **ReStore Committee:** Per minutes mailed/e-mailed.
- **Volunteer & Community Relations:** The committee did not meet last month.
- (Adhoc) **Audit Committee:** The management letter and 990's have been received. SAW Habitat's program costs are at 92%.
- (Adhoc) **Mortgage Portfolio Committee:** The Board had a question about a delinquent mortgage that looks like a payment of over \$5,000 was made. (The word delinquent was somehow not above the number, so the amount in arrears is the \$5,000 number.) She did make a normal payment last month. Two families have paid off their Habitat homes. The Board discussed homeowners that are behind. Mrs. Howdyshell said Councilman Kier has left the Board and this committee, so more members are needed on the mortgage portfolio committee. Mrs. Howdyshell asked if anyone would visit some families that are behind. Pastor Wilkers will visit Ms Tate. Mr. Grunder suggested hiring a staff member whose primary job is tracking mortgages and CHR loans. This person could visit those who are behind and find out about their situation to be more proactive. Mrs. Howdyshell discussed all of the mailings that are sent to the homeowners to keep them engaged with Habitat. Ms Dunn suggested a homeowner aftercare club, where Habitat homeowners could meet once a month and discuss different issues. There would probably need to be one in Staunton and one in Waynesboro. Mrs. Stevenson suggested having a homeowner in each town visit with their Habitat neighbors – on their level – and discuss with them being involved with Habitat.
- (Adhoc) **Investment Committee:** Nothing was discussed.

Strategic Plan/By-Laws: The first planning session will be held this Thursday evening (see below).

Old Business: The upcoming events were discussed.

New Business: Mrs. Howdyshell said there are some problems with the Radiothon. The radio studio is in a new building, and there is no room for guests and people calling in can't be on the air. Pastor Wilkers said he thinks it is now more of a PR issue than a fundraiser. Churches have a hard time raising enough funds just to pay their bills, so they aren't contributing much money. Sponsors were discussed. Ms Baugher said there are other ways to acknowledge our sponsors – the newsletter, at the gala, recognition dinner, etc. Habitat events piled on top of each other are an issue as well. The Board decided not to have the Radiothon this year. Kris Neal Losh will receive an award at the recognition dinner this year.

Mrs. Howdyshell told the Board that the Habitat home belonging to Tony Crawford burned. She took up a collection and bought a Wal-Mart gift card for him. Pastor Wilkers suggested passing a hat around for donations for Mr. Crawford at the volunteer/donor recognition dinner.

Pastor Wilkers closed the meeting with prayer.

The next Board meeting will be **Monday, March 3, 2014 at 6:30 pm.**

Upcoming Events – Board members are encouraged to attend:

- The 1st Strategic Plan Retreat will be Thursday, February 6th from 5 – 9 pm at the Third Presbyterian Church.
- The Volunteer/Donor Recognition dinner will be Sunday, February 16th from 1:30 – 3:00 pm at the Tinkling Spring Presbyterian Church in Fishersville.
- A presentation luncheon will be held on Tuesday, February 18th at noon in the Habitat conference room. Mr. Carl Manfield will be speaking about attracting and motivating good volunteers. The Volunteer/Community Relations committee will meet immediately after.
- The Homeshow is scheduled for March 21st – 24th 2014 at Augusta Expo in Fishersville.
- The Radiothon has been cancelled for this year. (There is another option that will be discussed at the next meeting).

SAW Habitat for Humanity Board Minutes

March 10, 2014

Members of the Board Present: Alan Biskey; Rhonda Howdyshell, Executive Director; Salome Baugher; Fred Grunder, Secretary; Minnie Stevenson, President; Dr. Sue Burkholder; Jim DeLong Hendrix and Sally Dunn.

Members Absent: Pastor Jack Wilkers; Frank Fletcher; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

The agenda was approved as presented.

Minutes: The minutes for the February meeting were approved as presented.

President's Items: Mrs. Stevenson thanked everyone for their help on the strategic plan. Mrs. Howdyshell stated that Mr. Fletcher has some health issues and is unable to continue as Habitat's treasurer at this time. A temporary replacement is needed. Dr. Burkholder agreed to serve as treasurer until Mr. Fletcher can return to his duties.

Treasurer's and General Financial Report: The financial reports for January were distributed. The CHR payments were discussed. One family is 90 days behind. Another family is 90 days behind, but is now making monthly payments. Dr. Burkholder suggested the Mortgage Portfolio committee assume responsibility for speaking to the families about making their payments. One CHR family will not make payments, and is almost a year behind. The Board agrees the Mortgage Portfolio committee should meet and decide if Habitat should take legal proceedings.

Mrs. Howdyshell spoke with Counselor Glass about the mortgage foreclosure. He said he will soon be advertising it in the paper. The Board suggested sending a letter to the occupant, stating the foreclosure is in process – to give her a warning before she sees it in the paper.

Financial Resource Board: Mrs. Howdyshell stated that the Financial Resource Board is trying to get a spring/summer cultivation event planned in Staunton.

Executive Director's Items: Mrs. Howdyshell said that Habitat has a money market account at SunTrust Bank, but there needs to be \$5,000 in that account in order to keep from paying maintenance fees. The Board agrees that \$500 will be transferred from the general fund to the SunTrust account, which will provide Habitat's account with enough funds to prevent paying the bank fee.

Mrs. Howdyshell had a meeting with Chick-fil-A. They have given Habitat some items for the Gala. They will also be sponsoring two days of lunches for the Care-a-Vanners. Chick-fil-A is having an event in May called "A thousand gallons of tea." People can purchase a gallon of tea for \$4.50 and say it is for a charity that is part of Chick-fil-A's event. For every gallon purchased, the charity will receive 45 cents per gallon. If 1,000 gallons of tea are sold in their name, they will get \$1.00 per gallon. There are also "Spirit Nights" every Monday, Tuesday and Thursday. SAW would like to pick a Tuesday in April and when people order, all they have to do is say it is for Habitat, or Spirit Night. Habitat would then get 15% of each sale. E-mails, notices on Facebook and

fliers around the store would be the only publicity about the Spirit Night event. Mr. Grunder asked how many people would be needed. Mrs. Howdyshell said the families could be there for 2 hours, and Mrs. Moon-Theado would like to be there to do an activity with the children in the restaurant. Mr. Grunder doesn't believe the event would be worth it. Ms Dunn thinks we should at least do the gallon of tea event, since Chick-fil-A is providing 2 lunches for the Care-a-Vanners. Mr. Biskey said he would help in the restaurant at the Habitat material table. Mrs. Howdyshell would like a volunteer to wear a house costume and walk around Chick-fil-A on Spirit Night. A dollar to spin a wheel to see what "free" item you get is usually done at Chick-fil-A, as well. Mrs. Stevenson asked if Habitat is going to participate or not. Mr. Grunder said events like this come up at random, and then the Board has to decide whether or not to involve Habitat. He thinks SAW should have certain criteria to go by. If an event meets the criteria, Habitat may participate. If the affair doesn't fit with Habitat's strategic plan, Habitat shouldn't get involved. The Board agreed to approve the event if the Volunteer committee consents to be responsible for the event. Mrs. Howdyshell said Chick-fil-A is a company that is good for Habitat to be associated with - and with an information table we may also recruit partners.

Mrs. Howdyshell explained what Habitat will be doing in lieu of the Radiothon. There will be a "Habitat Week" April 21st – 25th, where a guest (A family member, a committee chair, etc.) will be on the radio from 9-10am, during Kris Neal Losh's air time. Updates on the build can be made in May and June. A mailing will be sent to those who normally give to the Radiothon, asking them to tune in to WKDW and donate for the build this year. A flier for bulletins with the information about the radio show and air times will be mailed to churches. The fliers will also ask for "wish list" items that Habitat needs. Pastor Hopkins will design the flier. Ms Baugher asked how this is different than the Radiothon. Mrs. Howdyshell explained the time and cost differences. She doesn't want to lose the \$8,000 from the people that normally give during the Radiothon, as well as the radio station not wanting to lose Habitat's presence. Dr. Burkholder said you don't know how good an event will be, unless you try it. Ms Baugher doesn't think the Radiothon was worth the time and effort that was put into it. She doesn't want this event to morph into the same thing. Mr. Grunder said he thinks Mrs. Howdyshell's time needs to be spent on other things. Dr. Burkholder and Ms Dunn agree it is good publicity. The Board agreed to proceed with this event on a trial basis.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed. A partnership acceptance and a partnership denial were recommended to the Board. The Board discussed the applicant families and their issues. The Board agreed to accept the committee's recommendations.
- **Construction Committee:** Per minutes mailed/e-mailed.
- **Nominating Committee:** Board members and officers continue to be needed.
- **Real Estate:** Per minutes mailed/e-mailed.
- **ReStore Committee:** Per minutes mailed/e-mailed.

- **Volunteer & Community Relations:** Per minutes mailed/e-mailed.
- **Adhoc) Audit Committee:** Nothing was discussed.
- **(Adhoc) Mortgage Portfolio Committee:** A homeowner in crisis was discussed. Financial payment records were distributed, showing she pays, but 6-10 months a year. The homeowner's income is only \$600 a month at this time. She has fines to pay for driving her car without a current sticker. Once the fines are paid, she can then drive her car and have reliable transportation to find a job, but Mrs. Howdyshell said she has no plan. Mrs. Stevenson said there are alternative forms of transportation for going to work. The Board concurred she is continuing to get further and further behind and reluctantly agreed to proceed with foreclosure. A letter will be sent to the homeowner advising action. The Board hopes that this action will cause the homeowner to seek employment.
- **(Adhoc) Investment Committee:** Nothing was discussed.

Strategic Plan/By-Laws: Lynn Bradley had the updated strategic plan printed out for the Board to approve. They will read the plan and discuss it at the next meeting. Mr. Grunder and Mrs. Howdyshell noted not to worry so much about the comments in blue – that those would be worked out later. The committees need to see their parts of the plan as well.

Old Business:

New Business: As discussed under the Executive Director's items.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Monday, April 7, 2014 at 6:30 pm.**

Upcoming Events – Board members are encouraged to attend:

- A lunch & learn will be held on Tuesday, March 18th at 11am in the Habitat conference room. Mr. Carl Manfield will be speaking on Development: an Assessment of SAW Habitat. **(This has been cancelled and re-scheduled for Tuesday, April 15th at 11am)**
- The Homeshow is scheduled for March 21st – 24th 2014 at Augusta Expo in Fishersville.
- The Chick-fil-A Spirit Night will be Tuesday, April 8th from 5-8pm at Chick-fil-A.
- The Habitat Week at the radio station will be April 21st – 25th.
- The Habitat hosted Business after Hours is Thursday, April 24th from 5:30-7:30pm.
- The Care-a-Vanner welcome dinner will be Sunday, May 11th at 6:00pm at the First Baptist Church in Waynesboro.

SAW Habitat for Humanity Board Minutes

April 7, 2014

Members of the Board Present: Alan Biskey; Rhonda Howdyshell, Executive Director; Salome Baugher; Fred Grunder, Secretary; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dr. Sue Burkholder; Jim Delong Hendrix and Sally Dunn.

Members Absent: Pastor Jack Wilkers; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

The agenda was approved as presented.

Minutes: The minutes for the March meeting were approved as presented.

President's Items: A proposed Memorandum of Understanding (MOU) with USDA was distributed and recommended for approval. A formal MOU will be available for the Board to sign in June. The Board agreed to proceed with the MOU.

Treasurer's and General Financial Report: The financial reports for February were distributed and discussed.

Financial Resource Board: Nothing was discussed.

Executive Director's Items: An engagement letter for Mr. Didawick to be SAW Habitat's auditor was reviewed and it was recommended that Kirk Knott of the audit committee review it prior to our signing. The Board concurs. Mrs. Howdyshell said the language and arrangements for payment in the document are similar to the agreement with Norris and Associates, but Mr. Didawick only agrees to a one year audit, while Norris had contracted for three years. The expense for this service is \$12,000. Norris would donate funds back to us, and Mr. Didawick agreed to as well. The audit will begin in July.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed. A recommendation came from the committee to approve the new income qualifications and the MOU with USDA. The Board approved the income qualifications and the MOU as affirmed under president's items. A joint CHR recommendation was submitted as stated below.
- **Construction Committee:** Per minutes mailed/e-mailed. A CHR partner was recommended for approval by both this committee and the family partnership committee. This is a family unit consisting of parents, their twin babies, their 17 year old daughter and her baby. They currently live in a 930 sq ft house. They are asking that an addition be constructed (a den, master bedroom & master bath). A contractor, who reviewed the situation, indicated that the desired addition is possible. The family partnership committee looked at the family's ability to pay, and concurs that they have the funds to afford the addition. Mrs. Howdyshell stated it will take a big chunk of the CHR budget. The plans will need to be made and a permit is needed. Ms Baugher had a question on the size and change of the original plans. The family wanted a larger space, but the construction committee cut the plans by 4 feet to take advantage of lumber dimension

savings. The estimated cost is \$28,000. The Board looked at the family's ability to pay. They will pay \$200 a month on their repair. Dr. Burkholder asked how this project fit with the strategic plan for CHR's. Mrs. Howdyshell said this project would cut down on the number of CHR's we could do, but we've only done 4 this fiscal year. We could possibly have half of the cost taken out of this year's CHR budget and the other half from next year's, which would leave more money to help more people. The Board discussed helping just one family as opposed to helping several families. Mrs. Howdyshell noted that this could be counted as a house. Smaller projects don't count as homes constructed - it has to be \$10,000 or more to count as a house. Mrs. Howdyshell said USDA has funds for CHR's and they may be able to apply for that loan. Ms Baugher said Habitat just developed a strategic plan and it specifies that the affiliate will build 3 homes, and do 6 CHR's. She asked if this would count as a house or a CHR. Mrs. Howdyshell stated it would count as a house. Ms Baugher asked why we would use the CHR funds for the addition if it counts as a house. Mrs. Howdyshell said this family can't be placed ahead of our other family partners. The Board agrees they need to apply for the USDA loan and if they qualify, we could go forward with the addition when the funds are available. If the family doesn't qualify, other financial options will have to be explored. The proposal was taken under advisement pending further information.

- **Nominating Committee:** Board members and a vice-president continue to be needed.
- **Real Estate:** Per minutes mailed/e-mailed.
- **ReStore Committee:** Per minutes mailed/e-mailed. The ReStore continues to be profitable.
- **Volunteer & Community Relations:** Per minutes mailed/e-mailed. Mrs. Howdyshell said she is working with a Mary Baldwin intern on the Community Garden. There will be a dedication in May.
- (Adhoc) **Audit Committee:** Nothing was discussed.
- (Adhoc) **Mortgage Portfolio Committee:** The mortgage receivable aging reports were distributed. Mr. Fletcher asked about Ms Calloway. Mrs. Howdyshell had stopped by Ms Calloway's house and told her that her home will be sold at auction in foreclosure. Ms Calloway said she will be receiving an inheritance and would then pay on her mortgage. Ms Calloway owes about \$74,000 with the recapture. If she sold the house for under \$100,000, she could still make a profit. Ms Calloway will be meeting with Mrs. Stevenson tomorrow. Mrs. Stevenson said a deed in lieu of foreclosure would be her best option. If she goes to foreclosure it will devastate her credit rating. Mrs. Howdyshell said we could do cash for keys so she won't trash the house. The Board agrees not to bring up giving her any money since she hasn't paid anything in several years.

Mrs. Howdyshell reminded the Board that Ms Brown is still behind. Mr. Fletcher noted that Ms Brown has been paying every month this year and it shows she is trying.

Mr. Fletcher stated there are a few CHR families that are behind. We have started receiving payments from the court for our first CHR partner. They had filed bankruptcy right after we finished their repair.

Mr. Grunder asked about the partner whose power of attorney is paying. Mrs. Howdyshell explained the partner is an elderly lady and her daughter is making the monthly payment.

Mr. Fletcher asked about the family who hasn't made a payment. Mrs. Howdyshell stated that Mr. Frankfort and Mrs. Theado went to the home and discussed this issue. The homeowner stated there is a punch list left to be done on her home and she thought she didn't need to pay until it was completed. The punch list is finished and she should begin paying soon. Mrs. Howdyshell stated that when other issues arise while doing a CHR and if a new repair is necessary – above and beyond the scope of work, a change order needs to be reviewed and signed by the partner. Also, if a repair is needed that will not be done – or is another issue that cannot be addressed, it should be noted as part of the agreement and signed by both parties.

Another CHR family hasn't paid and stated that she would make a payment this week. The Board agrees that if she doesn't make a payment as agreed - then court action will begin.

Dr. Burkholder said she would like to talk to Pastor Wilkers. There needs to be some guidelines on when this committee should meet to discuss the mortgage issues. Mrs. Howdyshell asked Mr. Hendrix if he would like to join this committee. He consented. Dr. Burkholder will identify some days and times that would be good for the three of them to meet. She will then contact Laura to see what is available on the calendar.

- **(Adhoc) Investment Committee:** Nothing was discussed.

Old Business: Nothing was discussed.

Strategic Plan/By-Laws: The strategic plan draft was approved.

New Business: Dr. Burkholder has been asked to submit an application for a part-time position at Renewing Homes, which used to be Rebuilding Together. Dr. Burkholder told them she will maintain her relationship with SAW Habitat. Mrs. Howdyshell said we have an MOA with Rebuilding, and a good working relationship.

Upcoming Events – Board members are encouraged to attend:

- The Chick-fil-A Spirit Night will be tomorrow, April 8th from 5-8pm at Chick-fil-A.
- A lunch & learn will be held on Tuesday, April 15th at 11am in the Habitat conference room. Mr. Carl Manfield will be speaking on Development: an Assessment of SAW Habitat.
- The Habitat Week at the radio station will be April 21st – 25th.
- The Habitat hosted Business after Hours is Thursday, April 24th from 5:30-7:30pm.
- The Care-a-Vanner welcome dinner will be Sunday, May 11th at 6:00pm at the First Baptist Church in Waynesboro.
- The Care-a-Vanner farewell dinner and House Blessing ceremony will be Friday, May 23rd at 5pm at the building site (452 Kirby Ave Waynesboro).

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be Monday, May 5, 2014 at 6:30 pm.

SAW Habitat for Humanity Board Minutes

May 5, 2014

Members of the Board Present: Alan Biskey; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dr. Sue Burkholder; Jim Delong Hendrix and Pastor Jack Wilkers.

Members Absent: Sally Dunn; Salome Baugher; Fred Grunder, Secretary; Mary Jorgensen and Peggy Reed.

Pastor Wilkers opened the meeting with prayer.

The agenda was approved as presented.

Minutes: The minutes for the April meeting were approved as presented.

President's Items: Mrs. Howdyshell reported that Mr. Knott agreed the engagement letter with Mr. Didawick was acceptable for the Board to sign. The Board approved signing the agreement letter.

Handouts on the Memorandum of Understanding (MOU) with USDA were distributed. Mrs. Howdyshell and Mrs. Stevenson discussed the USDA program and how SAW could benefit from the partnership with USDA.

Treasurer's and General Financial Report: The financial reports for March were distributed and discussed. Mrs. Howdyshell noted the reports for the affiliate don't look very good, but a lot of that will be paid back to us by the ReStore. Mr. Fletcher stated the ReStore is doing well and there are also grants under consideration. Mrs. Howdyshell elaborated on the grants that were applied for and grants she would like to find.

Mrs. Stevenson asked if a change has been seen in the ReStore profits or donations since the last BAH event. Mrs. Howdyshell said she hasn't seen the reports yet, but she knows some items were sold the night of the event.

Mrs. Howdyshell asked about someone looking for a stove. Mrs. Stevenson said it is the soup kitchen in Waynesboro, and they need two. She asked Mr. Biskey if they still needed one, however he wasn't sure. Mrs. Howdyshell stated that since they are a non-profit and we don't have an MOU with the soup kitchen, the Board would need to agree to let them have a stove from the ReStore. There is one on the floor at this time. Another one will be available from the 109 Vickers Way house when the new appliances arrive. Mrs. Stevenson said the soup kitchen should let her know if they need a stove because her office has a fund that may be able to buy one for them. Mrs. Howdyshell said when you start helping one person or organization; a number of organizations and individuals come forward with requests for help. She said a homeowner whose house burned and is being repaired wanted Habitat to give him roof tape. She asked why he didn't have his insurance do it. He is of the opinion that Habitat should do it for him.

Financial Resource Board: Mrs. Howdyshell reported that the F.R. Board hasn't been able to get the 2nd fundraising event off the ground and would like the BOD to help, by giving yearly as part of a pledge. Most Board members are doing this already. Mrs. Howdyshell said that when seeking grants, the benefactors ask about Board participation and giving.

Executive Director's Items: The budget for the next fiscal year needs to be started. Mrs. Howdyshell, Mr. Fletcher, Dr. Burkholder and SAW's bookkeeper, Tammy Rowzie will meet to initiate working on it. Two new computers were needed, so they will have to be included in the budget. An MPAR exemption needs to be addressed as well.

Mrs. Howdyshell is excited that she applied for and was invited to do a grant through The Oak Hill Fund. She said a proposal of inquiry is submitted for the project you want to have funded and if they like it, they will allow you to submit a grant. The United Way grant process is similar. A meeting was held with them to discuss money needed to start a homebuyers club, as well as grants for green building on the house we are building this year, since solar panels will be installed, as well as building to EarthCraft standards.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed. Three recommendations are being brought from this committee. Amber Shepherd, the partner slated for the 109 Vickers Way home, has 100 sweat equity hours completed by her own hands. The committee recommends she be able to move into the home when it is ready (possibly in mid-June) – provided she has a plan to finish her hours and pay off the bill showing on her credit report. Closing would not happen until both are completed. (Mrs. Howdyshell stated that she and Ms Shepherd's nurturer (Meghan Clark) have helped Ms Shepherd to come up with a plan.) Dick Bolton, who is working on the house, told Mrs. Howdyshell that Ms Shepherd is helping with the renovations on the home and she mowed the grass. Mr. Bolton bought a self-propelled mower for Ms Shepherd, and the cost will be added to her lawn care package. Ms Shepherd would be renting the home until all of her sweat equity hours are completed. A home dedication would need to be planned. Board members present approved the recommendation.

The second recommendation is if the Bryant family doesn't get their \$6,000 of newly accrued medical bills paid with Mr. Bryant's 401(k) by April 30th, the family be put into suspension while they work on paying them off. A home would then be built this year for the Edwards family. An application for a building permit for his home plan has been submitted, but we won't have it in time for the Care-a-Vanners, so they would then need to be cancelled. Mrs. Howdyshell helped Mr. Bryant get the information needed – showing hardship - to withdraw the money from the 401(k). 133 pages of paperwork were sent. The Board will be updated on the status of the situation next week. Dr. Burkholder is worried that Mrs. Bryant will keep going to the doctor and racking up more medical bills. The Board thinks the family should have known about the portion of the doctor bills that they were supposed to pay, so it shouldn't have been a surprise. Pastor Wilkers hopes that the family sees that we are taking action on this situation, and it is a onetime chance – so they need to know they have to stay in compliance with Habitat's regulations. A letter should be sent to them, stating this. Mrs. Howdyshell will work on the letter. The Board questions where the Bryant's tax refund of \$11,000 went. There is concern that Habitat may not have been informed about all the outstanding bills. Mrs. Howdyshell said the committee discussed the tax returns and all nurturers will now be asking their partner families to show the funds on their budget sheet

for the month they received it, and what they did with the funds. A letter was mailed to the current partner families requesting they re-do their spending and savings plan for the month they received their tax return. They need to show their refund as income and then what was spent or paid under expenses. A few partners have submitted their plans. We haven't received the Bryant's yet. Mrs. Howdyshell said families are taught in the education classes to pay off/ahead on bills and save most of their return money. Mrs. Howdyshell said an emergency fund is needed so when an unexpected incident happens, they will have the means to address it. The Board agrees to allow the family's house construction to move forward as long as they realize that they may not move in and the home will not be sold to them unless they comply with the financial stipulations, and they are to be monitored on a monthly basis.

The third recommendation is the CHR addition that was tabled from last month, as stated under the construction committee report.

- **Construction Committee:** Per minutes mailed/e-mailed. Mrs. Howdyshell said the Care-a-Vanners are coming on Mother's Day. The church is having an event on Saturday, so they don't want the motor homes parked there that day. The leader, Harry Fritts, will be here that Saturday, but will park overnight at Cracker Barrel.

The CHR partner recommendation by both this committee and the family partnership committee that was tabled from last month has updates. USDA will not fund an addition. A report was submitted from Mrs. Moon-Theado on her research findings of HFHI's guidelines regarding additions as critical home repairs. Some Habitats do additions because it falls under over-crowding, which is considered a need. Mrs. Howdyshell said she found "the definition of what a CHR is" from the HFHI website. 'It is an extensive interior or exterior work performed to alleviate critical health, life and safety issues or code violations for homeowners in need.' The family is over-crowded with 6 people living in a 930 sq ft house. The Board is conflicted, since the 17 year old daughter and her baby could move out soon. Pastor Wilkers thinks a bedroom and bath is needed, due to over-crowding. Dr. Burkholder agrees, but doesn't think they need a whole master suite and bath. Mrs. Stevenson can see a bed and bath, but not the big den. Pastor Wilkers noted that since it is being recommended by two committees, they must have done their homework. Mr. Fletcher feels that if the Board doesn't accept the recommendations, it may seem to the committees that they have to be told what they need to be looking at and how to do their jobs. Pastor Wilkers asked how many CHR's were completed this fiscal year. There were 2 so far, but 6 was the goal. Dr. Burkholder asked how people find out about the CHR program. Mrs. Howdyshell's reply was word of mouth, brochures and stories on CHR's in progress. The CHR would count as a house to HFHI. Dr. Burkholder asked about scaling the addition back. Mrs. Howdyshell asked Mrs. Moon-Theado to attend the meeting and explain to the Board why this is a need, but she had prior plans. Pastor Wilkers would like to know how long the daughter plans to be in the home. The Board will table this again. They are inclined not to approve the CHR, but would like to have more information before they make their final decision.

- **Nominating Committee:** Board members and a vice-president continue to be needed.
- **Real Estate:** Per minutes mailed/e-mailed.
- **ReStore Committee:** Per minutes mailed/e-mailed.
- **Volunteer & Community Relations:** Per minutes mailed/e-mailed. Alan reported that Williams Brothers are grading the lot for the permanent community garden so raised beds may be installed. A grant was received to help pay for the lot renovation. The soil for the beds will be donated. Pathways and benches will be placed between and around the raised beds. Mrs. Howdyshell contacted Willie & Cliff Jones, who ran the old community garden. They will find six families to each take a raised plot. Mrs. Howdyshell asked Project Grow for assistance with seedlings and fabric with metal. Mr. Biskey will help build the boxes this week. Friday, May 16th at 2 pm will be the garden dedication at 815 Heydenreich St. in Staunton. The garden will be named after Mrs. Burress, whose nephew donated the land to SAW Habitat in her name.
- (Adhoc) **Audit Committee:** Nothing was discussed.
- (Adhoc) **Mortgage Portfolio Committee:** The home that was foreclosed on came back to Habitat. We may need to evict the occupant, which would take 30 – 90 days. Mrs. Howdyshell said if SAW had done the deed in lieu of foreclosure, Habitat would have had to pay over \$5,000 the occupant has in judgments against her. Mrs. Howdyshell suggested the cash for keys program, which will ensure the home won't be torn up. They would also have the money for the first month's rent somewhere else. Mrs. Stevenson relayed that she spoke to the occupant and was told she didn't want to live there because the house needed maintenance. Mrs. Stevenson told her she needed to make plans to move.

Mrs. Stevenson asked about other homeowners who are behind. The mortgage receivable aging report from VHDA shows most of the mortgages have been paid. A number of our homeowners with in-house mortgages paid 6 months to a year ahead with their income tax refunds.

All of the critical home repair partners have paid something except for one – it states a payment should have been received on April 26th. Mrs. Howdyshell will follow up with Ms Rowzie to see if the payment was made.

Dr. Burkholder submitted a proposal to the Executive Committee that the mortgage portfolio committee be more active. The primary role of the committee would be to support the staff with increasing regular monthly payments from the in-house mortgages and CHR's; and to assist families not making payments or who are behind with creating strategies on how to make their payments. The committee will work with Ms Rowzie to find out who is behind, who isn't making payments, and their contact information. The committee would assign a member to a family. The member would then take the lead in contacting the homeowner and aid in finding solutions to help ensure mortgage payments are made on time. A contact sheet will be used, and anytime a contact is made it will be noted on the sheet. A copy will be sent to Ms Rowzie so she is kept up to date on each situation. A monthly report on the committees' efforts will be made to the Executive Committee.

- (Adhoc) **Investment Committee:** Nothing was discussed.

Old Business:

Strategic Plan/By-Laws: Nothing was discussed.

New Business: Nothing was discussed.

Upcoming Events – Board members are encouraged to attend:

- The Care-a-Vanner welcome dinner will be Sunday, May 11th at 6:00pm at the First Baptist Church in Waynesboro.
- The Burress Community Garden dedication will be Friday, May 16th at 2 pm at the permanent garden site, 815 Heydenreich St. in Staunton.
- The Care-a-Vanner farewell dinner and House Blessing ceremony will be Friday, May 23rd at 5pm at the building site, 452 Kirby Ave. Waynesboro.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Monday, June 2, 2014 at 6:30 pm.**

SAW Habitat for Humanity Board Minutes ~ June 2, 2014

Members of the Board Present: Alan Biskey; Sally Dunn; Salome Baugher; Fred Grunder, Secretary; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Pastor Jack Wilkers; Minnie Stevenson, President; Dr. Sue Burkholder; Jim DeLong Hendrix and guest, Deidre (Dee Dee) Koch.

Members Absent: Mary Jorgensen and Peggy Reed.

Rhonda opened the meeting with prayer. The agenda was approved as presented.

Minutes: The minutes for the May meeting were approved as presented.

President's Items: Mrs. Stevenson introduced Mrs. Koch. She has been involved with a long list of organizations, including being a Regional Representative, a Historian Chair and serving on a Board. Mrs. Koch is the Branch Manager of a local Carter Bank & Trust.

The memo of understanding (MOU) with USDA was discussed and approved by the Board. The head of the USDA program will be attending the dedication at 109 Vickers Way on Thursday evening. SAW Habitat will sign the MOU with USDA at that time.

Our attorney, Mr. Miller sent the documents for the Cash for Keys program. The foreclosed-on homeowner will move out by June 30th. She will receive a total of \$500 (\$250 before she leaves and another \$250 after she is gone) to depart without harming the house. This is less expensive than going through the eviction process. The Board accepted the documents.

Treasurer's and General Financial Report: The financial reports for April were distributed and discussed. Mr. Fletcher explained that the cash investment summary increased about \$6,000 from the previous month.

A new report was included with the mortgage aging receivables this month which includes delinquencies and CHR payment updates. Mr. Fletcher noted that not all partners pay the entire mortgage payment due each month, so the amount received needs to be distributed between the mortgage principal and their escrow. Dr. Burkholder explained that the report isn't detailed enough to show the homeowners how their payments are distributed each month. The clients don't understand why 3 or 4 of their payments may totally be deposited into escrow. The current report doesn't show how this can happen. (Property taxes and/or homeowner's insurance needed to be paid and there wasn't enough in their escrow to cover the cost.) Mrs. Howdyshell said a notebook was made with a payment sheet for each in-house homeowner that shows when they make a payment and where it is apportioned. That way if they have a question, they can see it on paper. Dr. Burkholder said a different report will be prepared that shows every payment and how it is disbursed for each homeowner who is behind. They will be shown their individual payment details by a member of the mortgage portfolio committee during a meeting with them.

Mrs. Howdyshell stated that Habitat employees who have anything to do with the mortgage process need to take an MPAR training class this month to make sure SAW is complying with current mortgage laws. The office will be closed that day. Mrs. Howdyshell noted since VHDA handles most of our mortgages, that if a homeowner's insurance escalates and there isn't enough money in their escrow account, VHDA will pay the bill and the homeowner will be considered behind on their mortgage the next month. If Habitat sees a partner's house insurance rise

significantly, we let the client know and give them advice on finding a less expensive insurance company. RESPPRA mortgage laws require that if a mortgage servicer holds more than a million dollars in mortgages they are not allowed to hold more in escrow than the amount needed to cover homeowners insurance and taxes. When these lenders do their annual budget reconciliation, if a customer has an overage in their escrow, the money is returned to them or applied to a payment. This makes it difficult for homeowners as well, because then they may not have enough money the next year when insurance and/or tax rates increase, and get a bill to cover the increase. Dr. Burkholder asked about the person more than 90 days behind on their mortgage through VHDA. Mrs. Howdyshell said it was the homeowner who filed bankruptcy, but they would only let her file for chapter 13 bankruptcy, since she had a large amount of equity in her Habitat home. Mrs. Howdyshell will ask Ms Rowzie to call VHDA and find out if there is a payment plan, and if so, if it is being paid as agreed. (The VHDA report shows that for the last 4 months, they are current, so she must have a payment plan and is paying it as arranged.)

The CHR report shows all partners are making payments. Dr. Burkholder asked about one CHR that was estimated at costing \$5,000, but actually cost over \$9,000 - if it came back to the Board for approval of the increase. Mrs. Howdyshell said it would have been reported back to the construction committee, but not to the board. We want to be sure a change order is made - if while doing a repair, something else really needs to be done that is not currently on the CHR scope of work. Mr. Fletcher said a policy should be established for this. The Board agrees the family needs to be evaluated closely to make sure they can afford to pay for the repairs before they are accepted as a CHR partner, especially in cases where we think there may be costly hidden repairs needed. The Board would rather CHR partners not take more than 10 years to pay for their repairs.

Mrs. Howdyshell said that most of the net income Habitat has so far this year will go toward the house currently under construction.

Mr. Fletcher stated that the ReStore has been a big help financially for SAW Habitat this year. They pay the affiliate around \$4,000 a month. ReStore profits also pay for the CHR program. Salaries and benefits have gone up, due to the ReStore growing and needing employees to do pick-ups and run the cash register when volunteers aren't here.

Mr. Fletcher said he tries to spend an hour a week with Ms Rowzie going over all of the reports so he can understand them accurately.

Financial Resource Board: Mrs. Howdyshell spoke with Mr. Shields about holding a summer event at his home. He is open to the suggestion. General Alexander is taking on this task. Mr. Montgomery is working on getting co-chairs for the gala. Rhonda has been approaching and securing gala sponsors for next year, which is important since 70% of the gala's income came from sponsors. The date of next year's gala is Saturday, January 24, 2015.

Executive Director's Items: 2 front-page articles about the community garden were in the area newspapers were available for the Board to see. Local news stations covered the garden dedication as well. Mrs. Howdyshell thanked Mr. Biskey for all of his hard work in leading and helping with the garden project. Articles on the house blessing in Waynesboro were shown as well - it also received television coverage. The house dedication for 109 Vickers Way will be this Thursday, June 5th from 5:30 - 7:00 pm. A light dinner will be served. The MOU with USDA will be signed at the ceremony.

Committee Reports:

- **Family Partnership:** Per minutes mailed/e-mailed.
- **Construction Committee:** Per minutes mailed/e-mailed. Mrs. Howdysshell informed the Board about the current house build and the issues that have put construction behind schedule. She said volunteers are needed to help on Tuesday, Wednesday and Thursday of each week. Groups are needed as well.
- **Nominating Committee:** Board members and a vice-president continue to be needed.
- **Real Estate:** Per minutes mailed/e-mailed. Properties in Augusta County are needed.
- **ReStore Committee:** Per minutes mailed/e-mailed. They are doing well, as discussed under the Treasurer's Report.
- **Volunteer & Community Relations:** Per minutes mailed/e-mailed. Mrs. Howdysshell commended Loretta Stewart, a member on the committee, for helping with the Care-a-Vanner lunches.
- (Adhoc) **Audit Committee:** Nothing was discussed.
- (Adhoc) **Mortgage Portfolio Committee:** Dr. Burkholder informed the Board that the committee is meeting monthly. They also met with a homeowner who is behind on her mortgage payments due to illness. Since the meeting, she has made 2 mortgage payments. After she makes a few payments on time, a mortgage modification may be considered. Policies will be written with procedures on handling mortgages and CHR payments. New reports are being worked on as well, to show individual payments and how they were distributed. When the committee meets with homeowners who are behind on their mortgages, they would like Ms Rowzie to be present as well, to show and explain to them their personal payment report.
- (Adhoc) **Investment Committee:** Nothing was discussed.

Old Business:

Strategic Plan/By-Laws: Nothing was discussed.

New Business: Mrs. Howdysshell, Mr. Fletcher and Ms Rowzie will be working on the next fiscal year budget. Ms Koch would like to join the Board and work on a committee dealing with the financial aspects. The Family Partnership committee would be good to consider to help partners with spending and savings. She offered to be the designated mortgage compliance officer required under new rules. The Board will vote electronically on Ms Koch's approval for Board membership – please respond to Rhonda@habitatsaw.org with your vote.

Upcoming Events – Board members are encouraged to attend: The house dedication at 109 Vickers Way, as discussed under Executive Directors Items.

Mrs. Howdysshell closed the meeting with prayer.

The next Board meeting will be **Monday, July 7, 2014 at 6:30 pm.**

SAW Habitat for Humanity Board Minutes ~ July 7, 2014

Members of the Board Present: Alan Biskey; Sally Dunn; Salome Baugher; Fred Grunder, Secretary; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Dr. Sue Burkholder; Jim Delong Hendrix and new member, Dee Dee Koch.

Members Absent: Pastor Jack Wilkers; Minnie Stevenson, President; Mary Jorgensen and Peggy Reed.

The meeting opened with a moment of reflection. The agenda was approved as presented. Get well cards for Habitat friends and volunteers were distributed.

Minutes: The minutes for the June meeting were approved as submitted.

President's Items: Nothing was discussed.

Treasurer's and General Financial Report: The financial reports for May were distributed and discussed. Mr. Fletcher explained the deposits and noted that the bank changed names, so several transactions show on one statement and some show on another statement.

The mortgage receivables were discussed. Payments on all in-house mortgages are being made.

The CHR program was discussed. Mr. Grunder asked what Habitat does if the repairs needed are major. Mrs. Howdyshell replied that the construction committee and/or a contractor will assess the situation to see if it is within the scope of what Habitat is able to do and what the family can afford. If it is a major repair (like the Rosas), the Board will be asked to approve the additional work. If serious issues are found (other than what was covered under the contract) the family is notified and a change order is placed. Ms. Baugher noticed a note on the CHR report about "first payment due" that should be deleted since it referred to something 7 months ago.

Mr. Biskey noted the name of the bank needs to be changed to the new bank name on one of the financial reports.

Mr. Fletcher asked if the Board wants to see the previous year for comparison on the monthly reports. The Board agrees they don't need to see it every month, only around budget time.

The ReStore is still doing well.

Financial Resource Board: Mrs. Howdyshell reported that Mr. Montgomery is planning a meeting with General Alexander to discuss a summer event and select the gala chairs. New entertainment is being sought for the gala, which is scheduled for Saturday, January 24th. Mrs. Howdyshell is meeting with businesses and donors about gala sponsorships.

Executive Director's Items: There were a number of SAW Habitat's activities – that were submitted to the press this past month, resulting in front page newspaper articles and stories on the community garden, a home dedication and the Waynesboro house build - all were available for the Board to view.

Mrs. Howdyshell notified the Board that she finished an nTelos proposal for a "fall day of caring", which comes with a \$2,000 check for projects. An application for a green grant in the amount of

\$20,000 was submitted, for the Habitat home currently under construction. A United Way grant for \$15,000 was approved to support the Homebuyer Club. Mrs. Howdyshell met with the city of Waynesboro about CDBG money, which looks promising. If received, that money could go for infrastructure at Kirby & C.

Committee Reports:

- **Family Partnership:** Per minute's mailed/e-mailed.
- **Construction Committee:** Per minute's mailed/e-mailed. Their objectives for the strategic plan were completed. Mrs. Howdyshell informed the Board that people are needed to help set trusses. A site person and lunch makers/deliverers are needed as well.
- **Nominating Committee:** Board members and a vice-president continue to be needed.
- **Real Estate:** Per minute's mailed/e-mailed. This committee completed their goals for the strategic plan. Properties in Augusta County are still needed.
- **ReStore Committee:** Per minute's mailed/e-mailed. Mrs. Howdyshell informed the Board that the ReStore has acquired a box truck.
- **Volunteer & Community Relations:** Per minute's mailed/e-mailed.
- (Adhoc) **Audit Committee:** Mrs. Howdyshell sent the 990's to Mr. Knott to examine.
- (Adhoc) **Mortgage Portfolio Committee:** Dr. Burkholder informed the Board that the committee is working on a draft for policies and procedures on handling mortgages and CHR payments. Ms Koch is joining this committee.
- (Adhoc) **Investment Committee:** Nothing was discussed.

Old Business: The budget for FY2015 needs to be approved. It will be e-mailed again for review and electronic vote.

Strategic Plan/By-Laws: Mr. Grunder will speak with Ms Bradley to see what she has done so far. Some committees haven't yet completed their objectives – because meetings were not held in June.

New Business: Mrs. Howdyshell told the Board about the new polo shirts for sale that will only be available for key donors, staff, board members and committee members – not the general public.

Upcoming Events – None at this time.

The meeting was closed with a moment of reflection.

The next Board meeting will be **Monday, August 4, 2014 at 6:30 pm.**

SAW Habitat for Humanity Board Minutes ~ August 4, 2014

Members of the Board Present: Alan Biskey; Sally Dunn; Salome Baugher; Fred Grunder, Secretary; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dr. Sue Burkholder; Jim Delong Hendrix and new member, Dee Dee Koch.

Members Absent: Pastor Jack Wilkers; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes: The minutes for the July meeting were approved as submitted.

President's Items: The fiscal year 2014-2015 budget has officially been approved.

Treasurer's and General Financial Report: The financial reports for June were distributed and discussed. Mr. Fletcher explained there was a loss of income in May, due to expenses for building the house in Waynesboro and the HFHI yearly Stewardship & Organizational Sustainability Initiative (SOSI) fee of \$5,000. Mrs. Howdyshell explained SAW's tithing amounts to HFHI and stated that amount will show in our expenses on next month's reports. Mr. Biskey asked why the tithe amounts were different on 2 reports. Mrs. Howdyshell explained that one report included the tithe and SOSI fee combined.

The ReStore had a loss of income as well.

The mortgage receivables were discussed. Mr. Fletcher said that 25 % of SAW's in-house homeowners; 25% of Habitat's VHDA serviced mortgages and 9% of our CHR's are delinquent.

Financial Resource Board: Mrs. Howdyshell reported that she and Mr. Tom Montgomery met with General Bill Alexander to discuss the gala that will be held in January. Mr. Angel Negron and his wife will be the gala chairs from Staunton. Mr. Reo Hatfield and his wife may be invited to be the chairs from Waynesboro, if Ms Anne Seaton is not available. A decoration committee and an auction item committee are being formed. Mr. Seth Liskey and his staff at Edward Jones will find donations in Staunton for the auctions. Mrs. Howdyshell discussed sponsors we have so far and items that are being sought for both the silent and live gala auctions.

Executive Director's Items: Mrs. Howdyshell asked the Board if they would like to keep SAW's HFHI tithes designated for the same countries, or if they would like to change them. The current countries will remain.

Mrs. Howdyshell will be on vacation next week and Barbi Moon-Theado will be the contact, if needed.

Committee Reports:

- **Family Partnership:** Per minute's mailed/e-mailed. Mrs. Howdyshell discussed the qualifications that applicant families will have to meet if they want a SAW Habitat home in Waynesboro or Augusta County, since they will have to qualify for a USDA or other low interest loan.

Mrs. Howdyshell explained the details on recaptures.

VHDA will recommend foreclosure on any mortgage serviced by VHDA that is more than 90 days behind. Either the Habitat affiliates can take the loans back in-house, or let VHDA foreclose on the home.

- **Construction Committee:** Per minute's mailed/e-mailed. Mrs. Howdyshell up-dated the Board on the current house build, groups that will be assisting on the home and businesses that are donating materials for the dwelling.

The Habitat house that was foreclosed on is being updated. SAW's current partner families want to live in the county or Waynesboro, so we need a partner family for this home.

The committee finished their goals for the strategic plan.

- **Nominating Committee:** Board members and a vice-president continue to be needed. The group discussed possible candidates. Mrs. Howdyshell asked Mr. Charlie Frankfort to return to the Board next year. He agreed. Pastor Wilkers is retiring and leaving the Board. Ms Baugher and Mrs. Stevenson suggested a few ministers to invite.

Mrs. Howdyshell said she is mailing a newsletter soon and it won't look good having the vice-president position open. Ms Baugher said as long as she doesn't have to be president next year, that Mrs. Howdyshell could use her name for the newsletter.

- **Real Estate:** Per minute's mailed/e-mailed. Augusta County properties are still needed. The Board discussed potential land acquisitions.
- **ReStore Committee:** Per minute's mailed/e-mailed. Mrs. Howdyshell sent the ReStore committee chair, Mr. Frankfort a list of the buildings that may be available in case SAW Habitat has to relocate.
- **Volunteer & Community Relations:** Per minute's mailed/e-mailed.
- (Adhoc) **Audit Committee:** Mr. Knott has the 990 information. Ms Rowzie is working with the auditors to close the books for the last fiscal year.
- (Adhoc) **Mortgage Portfolio Committee:** Dr. Burkholder informed the Board that she, Mr. Hendrix and Mrs. Koch met with Teresa Brown. Information about a job was given to Ms Brown and she followed up on it immediately. She would have been able to begin work, but her CNA license needs to be updated. Once this is completed, they will hire her.
- (Adhoc) **Investment Committee:** Nothing was discussed.

Old Business: Mrs. Howdyshell reminded the Board of the new SAW Habitat shirts with collars.

Strategic Plan/By-Laws:

New Business: Mrs. Howdyshell discussed new policies are required to comply with new regulations. A privacy policy needs to be added to the pre-application and another privacy policy needs to be mailed annually to our partners and homeowners. Mrs. Howdyshell is proposing changing the wording in the confidentiality policy that is in the employee handbook. Currently it says "for volunteers". Mrs. Howdyshell would like to remove those two words and add "as a volunteer, program participant or employee". Another sentence needs to be added stating "A

confidentiality agreement will be executed by all employees on a yearly basis.” An ad for the Program Manager position will be placed. The top three or four candidates will get interviews. Ms Koch suggested posting the position on Career Builder.com. Ms Baugher suggested posting the job on Craigslist. Dr. Burkholder suggested VA job connections. Mrs. Howdyshell said she will place it on SAW’s website and Facebook page. Mr. Grunder suggested posting the position on Linked In. The Board decided not to place an ad in the newspaper, since not many people read it anymore.

Upcoming Events – None at this time.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Tuesday, September 2, 2014 at 6:30 pm.**

SAW Habitat for Humanity Board Minutes ~ September 2, 2014

Members of the Board Present: Alan Biskey; Salome Baugher; Fred Grunder, Secretary; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dee Dee Koch, Vice-President Elect and Jim Delong Hendrix.

Members Absent: Pastor Jack Wilkers; Sally Dunn; Dr. Sue Burkholder; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes:

The minutes for the August meeting were approved as submitted.

President's Items:

Pending approval of the recommendation to accept the new VHDA mortgage services contract – as SAW's Board President, Mrs. Stevenson will need to sign the contract after the meeting.

Treasurer's and General Financial Report:

The financial reports for July were distributed and discussed. Mr. Fletcher explained the reports. The affiliate's cash position increased slightly. Mrs. Rowzie has worked with the auditors and once the audit is complete, all of the year-end journal entries (recaptures, pre-paid insurance, etc.) will be processed. Ms Baugher asked about a drug test and drink machine line items. Mrs. Howdyshell explained that when Habitat hires someone we need to do a background check and a five panel drug test. A drug test also needs to be made within two hours of an accident. The drink machine line item is donations the ReStore receives for soft drinks that are stocked in a small refrigerator. Donations are requested, since Habitat isn't allowed to sell drinks. Mortgages were discussed. 75% of in-house mortgages are current. One in-house homeowner that was more than 90 days behind has made a \$1,000 payment. Another homeowner that is more than 90 days behind but has been making regular payments was discussed. The mortgage portfolio committee is working with that individual and they are supposed to be getting a job that Dr. Burkholder helped find. Mr. Hendrix spoke with the homeowner and she has her August payment that she will deliver to the office when she can find transportation. VHDA's report shows 81% current. The CHR report shows 61% of payments are current. Mr. Fletcher suggested having a minimum CHR payment of at least \$100 a month, since anything less than \$100 will require a very long payment period. One person has only made 1 payment in 2 years. They are supposed to be setting up an auto-payment. Mrs. Howdyshell will speak to Ms Rowzie about this tomorrow. The mortgage portfolio committee will need to intervene if the auto-pay arrangements aren't completed.

Financial Resource Board:

Mrs. Howdyshell reported that Mr. Angel Negrón and his wife will be the gala chairs from Staunton. Waynesboro chairs are still needed. Mrs. Howdyshell said that some of the gala expenses could fall under program, since attendees are giving a small speech on SAW Habitat and homeowners give testimonies about their experiences as Habitat partners and homeowners.

Executive Director's Items:

Mrs. Howdyshell discussed the job description for the Development Communications Coordinator written to recruit an experienced candidate to help with website updates, fundraising, etc. Mrs. Howdyshell has the job posted in a few places and the Board suggested additional places to advertise it. Mrs. Howdyshell invited the Board to share the qualifications of the position with potential candidates they might know.

Committee Reports:

- **Family Partnership:**

Per minute's mailed/e-mailed. A recommendation came from this committee to help a Habitat partner – who is having trouble meeting sweat equity requirements by allowing a three-month suspension - to provide time to get things in order and/or obtain a driver's license. The individual has a car but can't get to Habitat at this time to do their sweat equity since a girlfriend moved to North Carolina, and she had provided transportation. They were accepted as a partner for a Waynesboro home, and don't want a house in Staunton. They work in Waynesboro, and have child care services there. Mrs. Howdyshell said they can't qualify for USDA since a new bill showed up in collections on their credit report that wasn't previously there. The Board does not believe that three months is sufficient to accomplish everything needed. Mrs. Howdyshell said the Family Partnership committee would like them to be ready by January, when the families are selected for homes. The Board would like more information on the ability to get a driver's license in the 3 months, and if they are willing to work hard to stay in the Habitat program. This will be tabled until Mrs. Howdyshell speaks with the partner and the nurturer. An electronic vote will then be done if needed to resolve this issue. (The nurturer has met with the partner and they will not be withdrawing, as they feel they can now start doing the sweat equity, and a suspension is not needed.)

- **Construction Committee:**

Per minute's mailed/e-mailed. Mr. Biskey reported that the plumbing and electrical for the Waynesboro build are roughed-in and siding is being applied. Sheet rock needs to be added. Drainage channels need to be put in from the house to the drainage collection area about 50 feet from the back of the house. Until this is complete the basement will take on water every time it rains. A sump pump system is being added to this home for extra security. The basement concrete floor needs to be poured. The solar panels will be installed on Thursday and the media have been invited. Another formal event and/or release will be done on this work and promoting the benefits of solar energy, which is a requirement of a \$20,000 grant received by Habitat.

The house that Habitat foreclosed on is being re-habbed and is almost finished. A new HVAC system and new appliances still need to be installed. When there is a partner for this house, they will select the flooring.

- **Nominating Committee:**

Nothing was discussed.

- **Real Estate:**

Per minute's mailed/e-mailed. This committee is still trying to identify land in Augusta County. Two of Habitat's current partner families desire homes in Augusta County. Mrs. Stevenson will show Mrs. Howdyshell and the new SCSEP intern (Keena Smith) how to search on VAMNET. The committee recommended accepting the new VHDA agreement. Two other recommendations are to let VHDA (who is servicing most of SAW Habitat's mortgages) foreclose on two homeowners who are behind on their mortgage payments. One homeowner is not living in the home. Mrs. Howdyshell has an anonymous complaint that a number of other people are supposed to be living in the home. The police have been called to the house a number of times. This family has asked VHDA if they could have a mortgage modification. The Board approved the recommendations to foreclose on this family – with VHDA handling the situations. (It will be up to VHDA to work out an acceptable modification and ensure the owner is living in it or foreclose.)

- **ReStore Committee:**

Per minute's mailed/e-mailed. Sales have been down the past couple of months. The committee is working on their strategic and business plans.

- **Volunteer & Community Relations:**

Per minute's mailed/e-mailed.

- (Adhoc) **Audit Committee:**

Ms Rowzie finished working with the auditors to close the books for the last fiscal year.

- (Adhoc) **Mortgage Portfolio Committee:**

As was discussed under the Treasurer's report.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

Nothing was discussed.

New Business:

Pastor Wilkers is retiring as a pastor in October, and leaving the Habitat Board at the end of the year.

Upcoming Events –

None at this time.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Monday, October 6, 2014 at 6:30 pm.**

SAW Habitat for Humanity Board Minutes ~ September 2, 2014

Members of the Board Present: Alan Biskey; Salome Baugher; Fred Grunder, Secretary; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dee Dee Koch, Vice-President Elect and Jim Delong Hendrix.

Members Absent: Pastor Jack Wilkers; Sally Dunn; Dr. Sue Burkholder; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes:

The minutes for the August meeting were approved as submitted.

President's Items:

Pending approval of the recommendation to accept the new VHDA mortgage services contract – as SAW's Board President, Mrs. Stevenson will need to sign the contract after the meeting.

Treasurer's and General Financial Report:

The financial reports for July were distributed and discussed. Mr. Fletcher explained the reports. The affiliate's cash position increased slightly. Mrs. Rowzie has worked with the auditors and once the audit is complete, all of the year-end journal entries (recaptures, pre-paid insurance, etc.) will be processed. Ms Baugher asked about a drug test and drink machine line items. Mrs. Howdyshell explained that when Habitat hires someone we need to do a background check and a five panel drug test. A drug test also needs to be made within two hours of an accident. The drink machine line item is donations the ReStore receives from staff or customers for soft drinks that are stocked in a small refrigerator. Donations are requested, since Habitat isn't allowed to sell drinks. Mortgages were discussed. 75% of in-house mortgages are current. One in-house homeowner that was more than 90 days behind has made a \$1,000 payment. Another homeowner that is more than 90 days behind but has been making regular payments was discussed. The mortgage portfolio committee is working with that individual and they are supposed to be getting a job that Dr. Burkholder helped find. Mr. Hendrix spoke with the homeowner and she has her August payment that she will deliver to the office when she can find transportation. VHDA's report shows 81% current. The CHR report shows 61% of payments are current. Mr. Fletcher suggested having a minimum CHR payment of at least \$100 a month, since anything less than \$100 will require a very long payment period. One person has only made 1 payment in 2 years. They are supposed to be setting up an auto-payment. Mrs. Howdyshell will speak to Ms Rowzie about this tomorrow. The mortgage portfolio committee will need to intervene if the auto-pay arrangements aren't completed.

Financial Resource Board:

Mrs. Howdyshell reported that Mr. Angel Negrón and his wife will be the gala chairs from Staunton. Waynesboro chairs are still needed. Mrs. Howdyshell said that some of the gala expenses could fall under program, since attendees are given a small speech on SAW Habitat and homeowners give testimonies about their experiences as Habitat partners and homeowners.

Executive Director's Items:

Mrs. Howdysshell discussed the job description for the Development Communications Coordinator written to recruit an experienced candidate to help with website updates, fundraising, etc. Mrs. Howdysshell has the job posted in a few places and the Board suggested additional places to advertise it. Mrs. Howdysshell invited the Board to share the qualifications of the position with potential candidates they might know.

Committee Reports:

- **Family Partnership:**

Per minute's mailed/e-mailed. A recommendation came from this committee to help a Habitat partner – who is having trouble meeting sweat equity requirements by allowing a three-month suspension - to provide time to get things in order and/or obtain a driver's license. The individual has a car but can't get to Habitat at this time to do their sweat equity since a girlfriend moved to North Carolina, and she had provided transportation. They were accepted as a partner for a Waynesboro home, and doesn't want a house in Staunton. They work in Waynesboro, and have childcare services there. Mrs. Howdysshell said they can't qualify for USDA since a new bill showed up in collections on their credit report that wasn't previously there. The Board does not believe that three months is sufficient to accomplish everything needed. Mrs. Howdysshell said the Family Partnership committee would like them to be ready by January, when the families are selected for homes. The Board would like more information on the ability to get a driver's license in the 3 months, and if they are willing to work hard to stay in the Habitat program. This will be tabled until Mrs. Howdysshell speaks with the partner and the nurturer. An electronic vote will then be done if needed to resolve this issue. (The nurturer has met with the partner and they will not be withdrawing, as they feel they can now start doing the sweat equity, and a suspension is not needed.)

- **Construction Committee:**

Per minute's mailed/e-mailed. Mr. Biskey reported that the plumbing and electrical for the Waynesboro build are roughed-in and siding is being applied. Sheet rock needs to be added. Drainage channels need to be put in from the house to the drainage collection area about 50 feet from the back of the house. Until this is complete the basement will take on water every time it rains. A sump pump system is being added to this home for extra security. The basement concrete floor needs to be poured. The solar panels will be installed on Thursday and the media have been invited. Another formal event and/or release will be done on this work and promoting the benefits of solar energy, which is a requirement of a \$20,000 grant received by Habitat.

The house that Habitat foreclosed on is being re-habbed and is almost finished. A new HVAC system and new appliances still need to be installed. If there is a partner for this house, they will select the flooring.

- **Nominating Committee:**

Nothing was discussed.

- **Real Estate:**

Per minute's mailed/e-mailed. This committee is still trying to identify land in Augusta County. Two of habitat's current partner families desire homes in Augusta County. Mrs. Stevenson will show Mrs. Howdyshell and the new SCSEP intern (Keena Smith) how to search on VAMNET. The committee recommended accepting the new VHDA agreement. Two other recommendations are to let VHDA (who is servicing most of SAW Habitat's mortgages) foreclose on two homeowners who are behind on their mortgage payments. One homeowner is not living in the home. Mrs. Howdyshell has an anonymous complaint that a number of other people are supposed to be living in the home. The police have been called to the house a number of times. This family has asked VHDA if they could have a mortgage modification. The Board approved the recommendations to foreclose on this family – with VHDA handling the situations. (It will be up to VHDA to work out an acceptable modification and insure the owner is living in it or foreclose.)

- **ReStore Committee:**

Per minute's mailed/e-mailed. Sales have been down the past couple of months. The committee is working on their strategic and business plans.

- **Volunteer & Community Relations:**

Per minute's mailed/e-mailed.

- (Adhoc) **Audit Committee:**

Ms Rowzie finished working with the auditors to close the books for the last fiscal year.

- (Adhoc) **Mortgage Portfolio Committee:**

As was discussed under the Treasurer's report.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

Nothing was discussed.

New Business:

Pastor Wilkers is retiring as a pastor in October, and leaving the Habitat Board at the end of the year.

Upcoming Events –

None at this time.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be **Monday, October 6, 2014 at 5:30 pm.**

SAW Habitat for Humanity Board Minutes ~ October 6, 2014

Members of the Board Present: Alan Biskey; Fred Grunder, Secretary; Jim Delong Hendrix; Sally Dunn; Dr. Sue Burkholder; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Pastor Jack Wilkers; Dee Dee Koch, Vice-President and Carl Tate, guest.

Members Absent: Salome Baugher; Minnie Stevenson, President; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes:

The minutes for the September meeting were approved as submitted.

President's Items:

Mrs. Koch was officially voted in as the Vice-President.

Treasurers and General Financial Report:

The financial reports for August were distributed and discussed. Mr. Fletcher explained the reports. Two new bank accounts were opened for the in-house mortgages and escrow. The escrow account is the only one needed. In-house mortgage payments are deposited into the escrow account and then Ms Rowzie transfers the principle payment to the main checking account online.

A large amount of money is being spent on the Waynesboro house build. Over \$13,000 was paid for the solar panels, but they gave SAW a check for over \$8,000 to help off-set the cost.

A \$5,000 gala sponsor check was received.

The Board has a hard time seeing the black & white copies of the reports where the red is originally printed. They would like Ms Rowzie to use bold red or blue ink so they will be able to read the reports better.

The net income for the ReStore last month was a little over \$5,000.

The VHDA report shows that 20 homeowners made a payment in August and September and 3 are delinquent. All in-house homeowners made a payment in August and September. The mortgage and escrow accounts were discussed as to how they are handled.

Financial Resource Board:

Mrs. Howdyshell reported that Mr. Angel Negrón and his wife will be the gala chairs from Staunton and Mr. Reo Hatfield and his wife agreed to be the Waynesboro gala chairs. Entertainment and sponsors are being sought.

Executive Director's Items:

Mr. Grunder said the executive committee is recommending changes to the employee handbook. Mrs. Howdyshell said that staff was not happy with the wording of an expectation of working 45 hours a week. The Board thinks the wording should be "the expected contribution would be a minimum of 40 hours per week". Mrs. Howdyshell said that if salaried people work part of a day,

that they get paid for a full day and she doesn't want to see that being abused. Mrs. Koch said there may be a new Obama rule that even though they are salary, if employees work over 40 hours a week, they would need to be paid overtime. Mrs. Howdysshell will ask the H.R. attorney that is on Habitat's advisory board to see what he knows about the law and how he thinks that section of the employee handbook should be worded. This part of the recommendation will be tabled until next month.

Another area of wording changes for the employee handbook that is recommended by the executive committee states that if a salary exempt person needs the disciplinary action of a suspension, that it will not be paid. The Board approved the word change recommendation.

Mrs. Howdysshell reported that 16 candidates applied for the development communications coordinator position that was advertised in the Washington Post, on Craigslist, other websites and local media. Candidates' skills will be ranked and if there is a 5 way tie, telephone interviews will be conducted to eliminate 2 - so only the top 3 applicants will be interviewed face-to-face. Mr. Grunder said that fundraising is the top skill needed most.

Committee Reports:

- **Family Partnership:**

Per minute's mailed/e-mailed. A recommendation came from this committee to accept a new family as a Habitat partner, on the condition that they meet the qualifications for a USDA loan to pay for the construction of their Habitat home they would like in Waynesboro. All credit checks were fine. This is a single mother, her boyfriend and her daughter. The boyfriend will not be on the deed, but will need to perform the 250 hours of sweat equity. If the partner ever wants him to leave the home, he will be required to leave. A signed letter of agreement to this stipulation will need to be completed. The Board approved the partner recommendation.

Another recommendation is for a boyfriend to be added as an addition to a current Habitat partner's family. He will have to perform the 250 hours of sweat equity, but will not be added to the deed. As for the previous partner, if the partner ever wants him to leave the home, he will be required to leave. A signed letter of agreement with the boyfriend has been completed. A face-to-face meeting and a background check will be done on the boyfriend. This partner would like the home that was foreclosed on in Staunton. The Board approved the recommendation.

- **Construction Committee:**

Per minute's mailed/e-mailed. The construction committee met electronically last month and is meeting electronically this month as well.

- **Nominating Committee:**

Nothing was discussed.

- **Real Estate:**

Per minute's mailed/e-mailed. Nothing was discussed.

- **ReStore Committee:**

Per minute's mailed/e-mailed. Fliers were distributed about the "Jail or Bail" fundraising event that will be held at the ReStore on Friday, October 10th. Alan Biskey, Charlie Frankfort, Barbi Moon-Theado, Marshall Pattie and Harley the Biker Dog have agreed to go to jail or raise the \$250 bail. A number of donations have been received for bail. Alan and Charlie have been bailed out and have surpassed the required amounts.

- **Volunteer/ Community & Church Relations:**

Per minute's mailed/e-mailed. A recommendation came from these committees to combine the committees into one. They would like it to be called the Community Relations committee with combined duties; and to have the by-laws reflect these changes. The Board approved the recommendations.

- (Adhoc) **Audit Committee:**

Nothing was discussed.

- (Adhoc) **Mortgage Portfolio Committee:**

Dr. Burkholder reported that the committee is working with in-house homeowners that are delinquent.

An action item was noted that a homeowner family is currently residing in Florida, but returns for two days a month. In addition, a mother checks on the house regularly. If things work out for the family in Florida, they initially wanted to donate the house back to Habitat, but Mrs. Howdyshell and Mrs. Stevenson are trying to talk them into selling the house. A letter was drafted for Board approval that will provide the family with written consent to maintain ownership of their property with provisos in the letter regarding subletting and legal residence and providing 90 days for the family to decide what to do with the home. They will meet with Mrs. Howdyshell and Mrs. Stevenson prior to the 90 days to see if they have made a decision as to what to do with the home. The Board agrees if they need longer than 90 days, it could be extended. The letter was approved to mail to the family.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

Mr. Grunder stated that all of the committees have finished their goals for the strategic plan and Ms Bradley added the goals to the plan. Mr. Grunder recommended looking at the plan on a quarterly basis to see if Habitat is meeting the objectives as intended.

New Business: Mrs. Howdyshell noted that Mr. Powell Anderson of Project Warm in Waynesboro has started a Green Grant program and Mrs. Howdyshell spoke with him about this. SAW Habitat's strategic plan needs to be sent to Mr. Anderson. We may then qualify for the \$1,000 grant.

Mrs. Howdyshell informed the Board that an area-wide non-profit summit was held at Barren Ridge on Friday. Leaders from the non-profits attended. Everyone had to sit across from someone they didn't know and state their organization's mission - and see if they could come up with a way to help each other. An art program in Gypsy Hill Park and the Valley Mission teamed up and won \$1,000. Their plans are to have artists give art lessons to the homeless at the Valley Mission and work with the homeless to illustrate with paint what a home means to them. The pictures would then be used to prepare note cards that could be sold.

It is being proposed that Board meetings be held at 5:30 pm instead of 6:30 pm, because the next president would like to leave at 7:00 pm to meet other obligations. If meetings are held at 5:30, she would be able to stay and chair the whole meeting. The Board agreed to change the meeting time to 5:30 pm.

Mrs. Howdyshell notified the Board that she will be having hip replacement surgery on October 27th at UVA Hospital. She will be taking one to two weeks off from work as sick leave.

Mrs. Howdyshell informed the Board that Raymond Hanger, the volunteer who fell at the construction site in May, has had a number of health issues due to the fall. He had to be airlifted to Roanoke at 3 am in June, at a cost of \$36,000. The family's insurance doesn't want to pay the bill until they find out if any of SAW's insurance will pay the fee. Habitat's workman's comp insurance won't pay the bill. Mrs. Howdyshell asked SAW's general liability insurance and they may reimburse the charges.

Upcoming Events –

A pumpkin festival will be held at the Burress Community Garden on Thursday, October 23rd from 4 – 7pm. Children will decorate pumpkins, food will be served and a D.J. will be there.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be Monday, November 3, 2014 at 5:30 pm.

SAW Habitat for Humanity Board Minutes ~ November 3, 2014

Members of the Board Present: Alan Biskey; Fred Grunder, Secretary; Jim Delong Hendrix; Salome Baugher; Dr. Sue Burkholder; Frank Fletcher, Treasurer; Minnie Stevenson, President; Dee Dee Koch, Vice-President and Carl Tate. Also attending was Tammy Rowzie, bookkeeper and Barbi Moon-Theado, ReStore manager.

Members Absent: Pastor Jack Wilkers; Sally Dunn; Rhonda Howdysshell, Executive Director; Mary Jorgensen and Peggy Reed.

Mr. Hendrix opened the meeting with prayer.

Minutes:

Mr. Grunder stated he had two issues with the minutes for the October meeting. Under the changes in wording for the employee handbook, it states that if a salary exempt employee needed disciplinary action, they would be suspended without pay. It should state that it would be up to the Executive Director whether or not they would be paid. Mr. Grunder also had a question under Family Partnership – which states that the new partner that was approved has a boyfriend who was not on the recommendation. (A formal meeting has not been done as of yet, to have him sign the agreement. When this has been done, a recommendation will be made to add him to her partnership.) Mr. Grunder will make changes to the minutes so they are tabled; and the revised minutes will be reviewed for approval at the next Board meeting.

President's Items:

Nothing was discussed.

Treasurers and General Financial Report:

The financial reports for September were distributed and discussed. Mr. Fletcher explained the reports: Income was up by around \$1,400 from previous months; Habitat received a check from Sigora Solar for \$8,700 and the bank balances look good.

The ReStore income has increased every month since the first of the fiscal year, which should be commended.

More mortgages with VHDA are being made on time. Mr. Fletcher explained that because of the cut-off date of the reports, it sometimes looks like people haven't made a payment when they actually have.

One in-house family that is more than 90 days behind is making consistent payments, trying to get caught up. Nine payments have been made between August and October.

Mr. Fletcher doesn't think some members know how Habitat handles mortgages. He explained that when SAW builds a house, money is taken from the cash asset account to pay for it. When the house is sold, the mortgage monies received (less the escrow amount) go back into the cash asset account to pay salaries, utilities, etc.

Financial Resource Board:

Nothing was discussed.

Executive Director's Items:

The Fiscal Year 2015 Affiliate Quality Assurance Checklist for SAW Habitat was distributed for Board review. Basically, the only changes made each year are the Board members. Mr. Grunder asked about question 37, which is the only "NO" answer. Mrs. Moon-Theado explained that USDA requires loan originators to have certain training, which Habitat is in the process of doing. Ms Rowzie explained there is a new CAVIRS background check that USDA requires all of their loan applicants to have. If SAW does the check, we will know if the person wouldn't qualify for USDA before having them fill out all of the paperwork for a USDA loan.

Committee Reports:

- **Family Partnership:**

A joint recommendation for a CHR partner approval is being made from both this and the construction committees. Dr. Burkholder relayed that in the executive committee meeting, they discussed having CHR partners pay \$100 a month, or have their repair paid for in 5 years. This will hopefully encourage them to pay a chunk of their payment with their income tax refund. Mrs. Moon-Theado said that the rules were always a 5 - 7 year payment plan. She had previously discussed this with the applicant, and doesn't think we should change the rules mid-application. Dr. Burkholder explained that some repair payment plans are stretched out so long, that before they are paid for, more repairs may be needed. Mrs. Moon-Theado noted that SAW's guidelines were based on what HFHI recommended; as well as other area Habitats that have a CHR program. Mrs. Moon-Theado relayed that if the Board would like to alter SAW's guidelines, she needs to know so that she can change them on all of the brochures and CHR application materials. Mrs. Moon-Theado explained that our strict guidelines already make it difficult to find families that meet the qualifications for our repair program. Dr. Burkholder asked where most of the applicants come from. Mrs. Moon-Theado replied that a number of them were referred by social services and that Habitat is constantly trying to think of neighborhoods to target that may potentially have qualified CHR candidates. SAW has our information with other area non-profits like Love Inc., who refers potential clients. Dr. Burkholder inquired about bank lenders. Mrs. Moon-Theado said she has two friends that are in mortgage servicing, and they have sent 3 applicants to Habitat. They were turned down by banks, due to credit issues. They were ultimately denied by SAW for the same reason. Dr. Burkholder asked if banking lenders could be educated on Habitat's requirements, so they would know who to refer. Mrs. Moon-Theado replied that her friends know pretty much who to refer, but that in 2 of the 3 cases, by the time Habitat received the complete CHR application, additional bad debt was showing on their credit report than what was previously revealed on the bank's inquiry. Mr. Fletcher asked what efforts SAW puts into going after child maintenance. Mrs. Moon-Theado explained that if an applicant states there is an order for child support that isn't being received, we connect them with Blue Ridge Legal Services, who may potentially be able to help them. We do recommend to them that they should actively try to obtain child support, especially when there is an income issue – but we can't actually make them. Mrs. Koch asked if anyone has physically seen the home. Mrs. Moon-Theado explained the CHR

process – that she and a construction supervisor do a home visit and review the issues with the house. That is the basis of the cost estimation. If they feel the repairs are within Habitat's capabilities, it is recommended to the construction committee. If they agree the project is feasible, they recommend it to the family partnership committee, who determines if the income and debt of the applicant follow SAW's guidelines. If so, then it is recommended to the Board for approval. Mrs. Koch asked about the debt ratios. Mrs. Moon-Theado explained that an applicant's housing cost burden shouldn't be more than 30 % of the family's income. Recurring debt shouldn't be more than 35%. This applicant falls below both of these ratios. Mrs. Koch is concerned that after paying her bills, the applicant has \$900 a month to live on. Mrs. Moon-Theado noted that on the application, it asks for a range of income available for the applicant to re-pay the debt. The \$50-\$60 range was circled on this application. There was a disposable amount of around \$150, so we wouldn't be taking all of that for the payment. The Board accepted the family as a SAW Habitat CHR partner.

- **Construction Committee:**

As stated under the family partnership committee.

- **Nominating Committee:**

Nothing was discussed.

- **Real Estate:**

Per minute's mailed/e-mailed.

- **ReStore Committee:**

Mrs. Moon-Theado relayed that the ReStore will be participating in the Waynesboro and Stuarts Draft holiday parades. If anyone would like to be a part of the parade – we need people to walk and hand out ReStore coupons and candy, since it can't be thrown. Ms Rowzie noted she has been asked to generate two new reports quarterly for the ReStore: One to show sales comparisons only; and another report to show all ReStore income - which includes recycling proceeds, etc. The sales comparison report shows all sales since 2009. Mrs. Moon-Theado said that we were previously looking at the total income budget and then just the sales; and not including other income from recycling, etc. so it didn't look as accurate.

- **Community Relations:**

Per minute's mailed/e-mailed.

- **(Adhoc) Audit Committee:**

The audit was done and a few adjustments are being made.

- **Mortgage Portfolio Committee:**

Dr. Burkholder reported that the committee is continuing to work diligently with the two in-house homeowners that are 90 plus days delinquent. Progress is being made.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

The committees' objectives need to be reviewed quarterly, and the first report is due. Ms Lynn Bradley made an accomplishment tracking sheet for each committee to complete and submit.

New Business:

Mr. Grunder suggested the Board recommend Mrs. Howdyshell follow her dr.'s orders and stay home this week. The Board agreed. She had hip surgery last week and was talking about coming to work this week. Mrs. Stevenson will e-mail Mrs. Howdyshell and let her know the Boards' decision that she stay home to recover. Dr. Burkholder noted that if she comes back to work and hasn't been released from the dr. and something happens, the Board is liable.

A new Board contact information sheet was distributed. New members have been added.

Upcoming Events –

An affiliate potluck Thanksgiving luncheon will be held on Wednesday, November 26th from 11:30 until 2:00 pm. Committee and Board members are welcome to attend. Everyone attending should bring a dish to share.

December 20th from 12 noon until 4 pm is the Holiday Health Fair at the Booker T. Washington Community Center. Mrs. Moon-Theado explained what happens at the event. People are needed to wrap presents on Thursday, December 11th. Volunteers are needed at the event to distribute presents, greet people, aid with the children's' crafts, etc. Mrs. Stevenson suggested a sign-up sheet to be available at the next meeting.

An affiliate potluck Christmas luncheon will take place on Tuesday, December 23rd from 11:30 until 2:00 pm. Committee and Board members are welcome to attend. Everyone attending should bring a dish to share.

Ms Rowzie mentioned she thought the first pumpkin festival at the community garden was a big success. Mrs. Moon-Theado explained the details of the event. Mr. Grunder asked if there was news coverage. Mrs. Moon-Theado said it was in the paper, and it may have been on the news, but she isn't sure.

Mr. Grunder closed the meeting with prayer.

The next Board meeting will be **Monday, December 10, 2014 at 5:30 pm (due to the Staunton Christmas parade and two committee meetings on Tuesday.)**

SAW Habitat for Humanity Board Minutes ~ December 8, 2014

Members of the Board Present: Alan Biskey; Fred Grunder, Secretary; Jim DeLong Hendrix; Salome Baugher; Dr. Sue Burkholder; Frank Fletcher, Treasurer; Minnie Stevenson, President; Rhonda Howdyshell, Executive Director; Dee Dee Koch, Vice-President and Carl Tate.

Members Absent: Pastor Jack Wilkers; Sally Dunn; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes:

The amended minutes from October and the November minutes were approved.

President's Items:

Board elections need to be addressed. Mr. Grunder's term is up at the end of the month, so we will need a secretary. Mr. Charlie Frankfort will be re-joining the Board, as well as Mr. Tom Montgomery. Mrs. Howdyshell also asked Mrs. Vivian Jones and Mrs. Peggy Reed, who hasn't been able to participate this year due to health issues. Mrs. Howdyshell noted Mrs. Cristin Sprenger from the Rockingham County Extension is on the ballot as a new member for the Advisory Board.

Candidates interviewed for the Development position were discussed. The question was raised if this person would be groomed to take over as Executive Director if Mrs. Howdyshell would want to leave. This is a possibility, but Mrs. Howdyshell noted that Mrs. Moon-Theado, who is the Operations Manager, would also be qualified to step up into the Executive Director Position, since she knows the way SAW Habitat functions.

Treasurers and General Financial Report:

The financial reports for October were distributed and discussed. Mr. Fletcher explained the reports. Mrs. Howdyshell noted SAW is getting more donations online. Habitat received a \$1,000 grant. Mrs. Howdyshell is working on some more small grants before the year end.

The ReStore is doing well.

Mortgages were discussed. Nearly all homeowners are paying. Some homeowners pay their mortgage for the year (or part of it) with their income tax refunds.

Mrs. Howdyshell asked Dr. Burkholder if the mortgage portfolio committee is doing anything about one CHR partner who isn't paying. Dr. Burkholder would like more information on this case before they contact her.

VHDA's reports show that 4 mortgages are 30 days behind and 1 is 60 days behind. Out of 27 homeowners, 25 made a payment last month.

There are still 2 in-house mortgages over 90 days behind, but payments are being made.

Mrs. Howdyshell said that in-kind donations aren't discussed, but Habitat has received over \$46,000 in merchandise and in-kind services so far this year.

Financial Resource Board:

Mrs. Howdyshell and Mr. Montgomery have been working on the gala. The invitations are being hand addressed. It is anticipated they will be mailed the first part of next week. Mrs. Howdyshell told the committee if they know of anyone who would like to be invited, to let her know. The tickets will not be sold online this year (it only brought in two couples last year). Tickets are \$100 a person and there is no early-bird discount. Only \$50 of that price is tax-deductible since \$50 is consumed for the meal. There will be some interesting and exciting items for the auctions. Sponsorships from Board member contacts and/or businesses are encouraged.

Executive Director's Items:

Committee Reports:

- **Family Partnership:**

A recommendation for a CHR partner #1301A was distributed, as discussed under the Mortgage Portfolio committee.

- **Construction Committee:**

The past few meetings have been held electronically. Mr. Biskey reported that the interior is being painted and the floors have been prepared for the laminate installation. The countertops are in, the HVAC is in and working. The light fixtures are installed. Mrs. Howdyshell noted that the home will be EarthCraft certified. A solar component needs to be hooked up and the final inspections need to be done. Mr. Tim Quillen from Waynesboro Landscaping is donating the trees, bushes and plants, as well as their installation. The yard will be seeded and straw covered as that is required by code, but nothing will grow until the spring. Some nice mats will be added to the family's welcome package, so that mud from the yard won't make too much of a mess.

Mr. Howdyshell has applied for a permit for the next home. Mr. Wagner is coordinating the silt fencing requirements after final grading and then the permit can be approved and activated. The masonry for the home's foundation can then be done to be ready for a quick start next spring.

- **Nominating Committee:**

As discussed under president's items. Mr. Biskey noted that Mr. Frank Wagner may want to come back to the Board.

- **Real Estate:**

Per minutes mailed/e-mailed. Mrs. Stevenson noted they are trying to find more land in Augusta County as that seems to be the location of choice for incoming families. One partner wants the Woodrow Wilson school district, which is difficult to find. There is a big property with 12 houses on it in Staunton off of Churchville Avenue that may be available. All of the homes will need extensive work, and infrastructure of sewer and an

improved road. Each one currently has a septic system. One two-story house will need to be torn down. SAW Habitat could ask City Council for free city hookups for all of the homes. Some homes have 2 bedrooms and some have 3 bedrooms. Mrs. Stevenson said she will take Mrs. Moon-Theado and a construction committee member to look at a few of the homes to see if they would be worth renovating. The property is listed at \$575,000. City Bank owns them, so they may give SAW a substantial discount. If Habitat would like the property, Mrs. Howdyshell will ask if the bank would give Habitat an interest-free loan for it under the Community Reinvestment Act.

- **ReStore Committee:**

Nothing was discussed.

- **Community Relations:**

Per minutes mailed and-mailed. There are a number of up-coming events as noted below. Helpers are needed at the community health fair.

- **(Adhoc) Audit Committee:**

The audit is nearly complete and we will be reviewing the financials, management letter and 990s next month.

- **Mortgage Portfolio Committee:**

Dr. Burkholder reported that the homeowner that VHDA started foreclosure on asked Mrs. Howdyshell if she could pay half of what she owes now and the rest when she receives her income tax refund. The homeowner hasn't been living in the home – her mother and daughter were, but the mother has been in the hospital and a nursing home for the past year; and the daughter told Mrs. Howdyshell she was moving out. The homeowner will remain out of the home, but she would like her mother to be able to return to the house from the nursing home. Reports have been made that the property is unkempt, and there were numerous police calls to the home in the past year. A person not on the deed reported to social services that they were living at that address and paying \$300 a month to live there – which is another violation of the deed. Mrs. Howdyshell said that if the homeowner pays the reinstatement fee to the VHDA attorney (presently at over \$3,000), the foreclosure can be stopped. The mortgage portfolio committee recommends continuing with the foreclosure, since the homeowner is not presently and will not later be living in the home. The Board agrees and approved the recommendation to continue with the foreclosure. Mr. Fletcher noted that Habitat should send out notices letting the past-due homeowners know that we will work with them - to a point.

Another homeowner that has had a CHR that is paid and a mortgage modification – would like another CHR, because she needs a new furnace that will cost around \$1,000. She had problems with her HVAC system since she moved in the home 7 years ago. She can barely afford her mortgage payment, so the Family Partnership committee suggested to accept her if Habitat would suspend her mortgage payments until the CHR is paid off. She would make her regular mortgage payment of \$300 a month. Her normal escrow amount would go

into her escrow account, and her mortgage principal amount would be made on the CHR until it is paid in full. The mortgage payments would then resume. The missed payments would be added to the end of her mortgage. The Mortgage Portfolio committee agrees with the Family Partnership committee. The need for the repair is obvious, and it should be made as soon as possible. This would protect Habitat's investment in the home as well. The Board approved the recommendations for the critical home repair. Dr. Burkholder noted that since this is the 2nd CHR for this family, the homeowner may look at SAW Habitat as a landlord rather than a support for her as a homeowner. We are here to advise, but are not their landlord. When the new HVAC is installed, a walk-through will be done and both the homeowner and her son will sign off on and review how to maintain the unit by changing the filters, etc. The family was approved and the director will follow up with paperwork so the work can commence.

Face-to-face meetings will again be made in January with the homeowners that are 90+ days delinquent to discuss their situations. The committee would like something in writing – whether to extend their mortgages or see if they can get caught up with their income tax returns. Payments have been consistent since the committee last met with them.

The Mortgage Portfolio committee would like to change the status of the committee from an ad-hoc to a standing committee. A list of the committee duties and responsibilities were distributed. The Board accepted the recommendation to add the Mortgage Portfolio to standing committees and to the committee duties and responsibilities presented. The change of committee status and the committee powers will be added to the by-laws.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

The committees' objectives need to be reviewed quarterly, and the first report is due. Ms Lynn Bradley made an accomplishment tracking sheet for each committee to complete and submit. This sheet – along with the committees' specific goals needs to be in the committee packets to facilitate discussion for reporting.

New Business:

Mrs. Howdyshell distributed a list of past Habitat awards and voting categories to the Board. She asked the group to cast a vote for who should get what award this year, and what type. Dedicated board members, volunteers, business donors, etc. are selected each year to be recognized at the awards dinner. Mrs. Howdyshell and Mrs. Knowles take care of some awards that are automatic such as certificates for funding levels and volunteer hours; director awards for house building leadership, and Board term awards. Mrs. Howdyshell overviewed the dinner for new members.

Upcoming Events –

Habitat / ReStore had a float in the Waynesboro Holiday parade on Saturday, December 6th. The float will be in the Stuarts Draft parade on Saturday, December 13th. The SAW ReStore has a Festival of Lights display in the Staunton Park.

Thursday, December 18th will be a wrapping party from noon until finished. Toys will be wrapped for the health fair taking place on the 20th. December 20th from 12 noon until 4 pm is the Community Health Fair at the Booker T. Washington Community Center.

An affiliate potluck Christmas luncheon will take place on Tuesday, December 23rd from 11:30 until 1:30 pm. Committee and Board members are welcome to attend. Everyone attending should bring a dish to share. You may bring a gift costing up to \$5 and receive a gift in exchange.

The Habitat gala will be Saturday, January 24th from 5:30 – 11 pm at the Stonewall Jackson Hotel.

The Volunteer/Donor Recognition Awards Dinner is tentatively set for Sunday, March 1st from 1:30 – 3 pm at the Tinkling Spring Church in Fishersville. For entertainment, a new a cappella group called Happy Notes has agreed to perform.

Mrs. Howdysshell closed the meeting with prayer.

The next Board meeting will be Monday, January 5, 2015 at 5:30 pm

SAW Habitat for Humanity Board Minutes ~ October 6, 2014

Members of the Board Present: Alan Biskey; Fred Grunder, Secretary; Jim Delong Hendrix; Sally Dunn; Dr. Sue Burkholder; Rhonda Howdyshell, Executive Director; Frank Fletcher, Treasurer; Pastor Jack Wilkers; Dee Dee Koch, Vice-President and Carl Tate, guest.

Members Absent: Salome Baugher; Minnie Stevenson, President; Mary Jorgensen and Peggy Reed.

Mrs. Howdyshell opened the meeting with prayer.

Minutes:

The minutes for the September meeting were approved as submitted.

President's Items:

Mrs. Koch was officially voted in as the Vice-President.

Treasurers and General Financial Report:

The financial reports for August were distributed and discussed. Mr. Fletcher explained the reports. Two new bank accounts were opened for the in-house mortgages and escrow. The escrow account is the only one needed. In-house mortgage payments are deposited into the escrow account and then Ms Rowzie transfers the principle payment to the main checking account online.

A large amount of money is being spent on the Waynesboro house build. Over \$13,000 was paid for the solar panels, but they gave SAW a check for over \$8,000 to help off-set the cost.

A \$5,000 gala sponsor check was received.

The Board has a hard time seeing the black & white copies of the reports where the red is originally printed. They would like Ms Rowzie to use bold red or blue ink so they will be able to read the reports better.

The net income for the ReStore last month was a little over \$5,000.

The VHDA report shows that 20 homeowners made a payment in August and September and 3 are delinquent. All in-house homeowners made a payment in August and September. The mortgage and escrow accounts were discussed as to how they are handled.

Financial Resource Board:

Mrs. Howdyshell reported that Mr. Angel Negrón and his wife will be the gala chairs from Staunton and Mr. Reo Hatfield and his wife agreed to be the Waynesboro gala chairs. Entertainment and sponsors are being sought.

Executive Director's Items:

Mr. Grunder said the executive committee is recommending changes to the employee handbook. Mrs. Howdyshell said that staff was not happy with the wording of an expectation of working 45 hours a week. The Board thinks the wording should be "the expected contribution would be a minimum of 40 hours per week". Mrs. Howdyshell said that if salaried people work part of a day,

that they get paid for a full day and she doesn't want to see that being abused. Mrs. Koch said there may be a new Obama rule that even though they are salary, if employees work over 40 hours a week, they would need to be paid overtime. Mrs. Howdysshell will ask the H.R. attorney that is on Habitat's advisory board to see what he knows about the law and how he thinks that section of the employee handbook should be worded. This part of the recommendation will be tabled until next month.

Mrs. Howdysshell also recommended changing the wording in the employee handbook to allow the Executive Director the option of paid or unpaid suspensions as disciplinary action for exempt salaried personnel when disciplinary action is necessary. The Board approved the word change recommendation.

Mrs. Howdysshell reported that 16 candidates applied for the development communications coordinator position that was advertised in the Washington Post, on Craigslist, other websites and local media. Candidates' skills will be ranked and if there is a 5 way tie, telephone interviews will be conducted to eliminate 2 - so only the top 3 applicants will be interviewed face-to-face. Mr. Grunder said that fundraising is the top skill needed most.

Committee Reports:

- **Family Partnership:**

Per minute's mailed/e-mailed. A recommendation came from the family partnership committee to accept a new family as a Habitat partner, on the condition that they meet the qualifications for a USDA loan to pay for the construction of their Habitat home they would like in Waynesboro. All credit checks were acceptable. This is a single mother, her boyfriend and her daughter. Part of the recommendation includes adding a boyfriend as a partner who will not be added to the deed but who will perform 250 hours of sweat equity. If the partner should ever want him to leave the home, he will be required to leave. A signed letter of agreement to this stipulation will need to be completed. The Board approved the partnership recommendation.

- **Construction Committee:**

Per minute's mailed/e-mailed. The construction committee met electronically last month and is meeting electronically this month as well.

- **Nominating Committee:**

Nothing was discussed.

- **Real Estate:**

Per minute's mailed/e-mailed. Nothing was discussed.

- **ReStore Committee:**

Per minute's mailed/e-mailed. Fliers were distributed about the "Jail or Bail" fundraising event that will be held at the ReStore on Friday, October 10th. Alan Biskey, Charlie Frankfort, Barbi Moon-Theado, Marshall Pattie and Harley the Biker Dog have agreed to go to jail or raise the \$250 bail. A number of donations have been received for bail. Alan

and Charlie have been bailed out and have surpassed the required amounts.

- **Volunteer/ Community & Church Relations:**

Per minute's mailed/e-mailed. A recommendation came from these committees to combine the committees into one. They would like it to be called the Community Relations committee with combined duties; and to have the by-laws reflect these changes. The Board approved the recommendations.

- (Adhoc) **Audit Committee:**

Nothing was discussed.

- (Adhoc) **Mortgage Portfolio Committee:**

Dr. Burkholder reported that the committee is working with in-house homeowners that are delinquent.

An action item was noted that a homeowner family is currently residing in Florida, but returns for two days a month. In addition, a mother checks on the house regularly. If things work out for the family in Florida, they initially wanted to donate the house back to Habitat, but Mrs. Howdyshell and Mrs. Stevenson are trying to talk them into selling the house. A letter was drafted for Board approval that will provide the family with written consent to maintain ownership of their property with provisos in the letter regarding subletting and legal residence and providing 90 days for the family to decide what to do with the home. They will meet with Mrs. Howdyshell and Mrs. Stevenson prior to the 90 days to see if they have made a decision as to what to do with the home. The Board agrees if they need longer than 90 days, it could be extended. The letter was approved to mail to the family.

- (Adhoc) **Investment Committee:**

Nothing was discussed.

Old Business:

Nothing was discussed.

Strategic Plan/By-Laws:

Mr. Grunder stated that all of the committees have finished their goals for the strategic plan and Ms Bradley added the goals to the plan. Mr. Grunder recommended looking at the plan on a quarterly basis to see if Habitat is meeting the objectives as intended.

New Business: Mrs. Howdyshell noted that Mr. Powell Anderson of Project Warm in Waynesboro has started a Green Grant program and Mrs. Howdyshell spoke with him about this. SAW Habitat's strategic plan needs to be sent to Mr. Anderson. We may then qualify for the \$1,000 grant. Mrs. Howdyshell informed the Board that an area-wide non-profit summit was held at Barren Ridge on Friday. Leaders from the non-profits attended. Everyone had to sit across from someone they didn't know and state their organization's mission - and see if they could come up with a way to help each other. An art program in Gypsy Hill Park and the Valley Mission teamed up and won \$1,000. Their plans are to have artists give art lessons to the homeless at the Valley Mission and

work with the homeless to illustrate with paint what a home means to them. The pictures would then be used to prepare note cards that could be sold.

It is being proposed that Board meetings be held at 5:30 pm instead of 6:30 pm, because the next president would like to leave at 7:00 pm to meet other obligations. If meetings are held at 5:30, she would be able to stay and chair the whole meeting. The Board agreed to change the meeting time to 5:30 pm.

Mrs. Howdyshell notified the Board that she will be having hip replacement surgery on October 27th at UVA Hospital. She will be taking one to two weeks off from work as sick leave.

Mrs. Howdyshell informed the Board that Raymond Hanger, the volunteer who fell at the construction site in May, has had a number of health issues due to the fall. He had to be airlifted to Roanoke at 3 am in June, at a cost of \$36,000. The family's insurance doesn't want to pay the bill until they find out if any of SAW's insurance will pay the fee. Habitat's workman's comp insurance won't pay the bill. Mrs. Howdyshell asked SAW's general liability insurance and they may reimburse the charges.

Upcoming Events –

A pumpkin festival will be held at the Burress Community Garden on Thursday, October 23rd from 4 – 7pm. Children will decorate pumpkins, food will be served and a D.J. will be there.

Mrs. Howdyshell closed the meeting with prayer.

The next Board meeting will be Monday, November 3, 2014 at 5:30 pm.