

Habitat for Humanity of Mesa County
Board of Directors
November 12th, 2020 Minutes

Location: Zoom Conference Call

Board Members Present: Lisa Martin, Justin Menge, Micah Adams, Minde Harper, Jason Hensel, Isaiah Quigley, Jill Ruckman

Board Members Absent: Erin Doebele (Minde Harper)

Guests: None

The following members of management staff were present: Janet Brink

Lisa called the Board of Directors meeting to order at 7:31 a.m. and Isaiah offered the opening prayer...

Board Minutes (Tab 1) - Lisa asked for the Board of Directors to take a few minutes to review the October 8th, 2020 Board meeting minutes. Lisa asked if there were any additions or corrections and hearing none: Justin made a motion to approve the minutes and Isaiah seconded the motion. The Board of Directors “approved” October 8th, 2020 Board meeting minutes.

October 2020 Benchmarks & Financials (Tab 2) – Justin reported on the October benchmarks noting that the ReStore Revenue covered all of the expenses this month but sales were shy of the benchmark. The checking account balance is good. The total expenses decreased this month. There were no homeowner transfers this month. Justin discussed the Balance Sheet, noting Construction in Progress (1270-00) increased by \$10,000 and is due to 3047 Arna in the completion stage. . The Statement of Activity was reviewed with notations of contributions (4100-00) was up from last year due to another contribution from the Caroline Crawford trust. The ReStore Revenue (4204-00) is down from year to year comparison due to the Restore being closed for 7 weeks during COVID19. Justin noted Employee Benefits (5531-00) is understated due to the change in health insurances from Rocky Mountain to Anthem and the billings cycles. Justin asked if there were any questions on the Balance Sheet, Statement of Activities, and/or Income Statement reports and hearing none, Lisa requested a motion to “accept” the October 2020 Benchmarks and Financials as presented. A motion was made by Isaiah and seconded by Jason. The Board of Directors “accepted” the October 2020 Benchmarks and Financials as presented.

New Business

October 2020 Delinquencies – There are none on the list. However, Janet is working with BH to get caught up and has secured funding for assistance with Housing Resources. The JL/ML family is also struggling due to both their employers shutting down for two weeks due to an outbreak and they have been out of work. Janet is searching for options for assistance.

Request for Home Equity Loan / ESA (Tab 3) - Heather O’Brien would like to do a Home Equity Loan on her house for roof and fence repairs. She bought her house in February 2000. The credit union did not want to be in 3rd place behind the Equity Share Agreement (ESA). The Executive Committee thought it would be alright to change the subordination place. If she defaults on the Home Equity Loan, then HFHMC would get the house back and there would be enough equity to cover it and still be paid the Equity Share Agreement. Justin made a motion to approve the subordination position of the Equity Share Agreement (ESA) to the 3rd position and Minde seconded the motion. The Board of Directors approved the change of the ESA subordination position.

Previous Business

PPP Loan Discussion – Justin advised to move forward with the application. Janet will get with Theresa to gather the data and set up an appointment with Justin to complete the forgiveness application.

Williams, Turner and Holmes Letter – Irrigation line agreement was made. There are updates needed to be made on the CCR'S. Janet will get with Bruce Phillips for finalization.

3049 / 3047 Arna Drive – Property Line Dispute – Janet met with Veronica and will map out the cut on the concrete for Veronica's approval.

Calderon Bankruptcy Update – Isaiah stated nothing to report at this time.

COMMITTEE REPORTS

Executive Committee – Lisa stated the committee met on November 3rd, 2020 and discussed the following:

1. HFHMC has new health insurance with Anthem. The deductible went up slightly but the premium was reduced.
2. The computer system will be updated and will include a new server along with workstations. The computers are 7-10 years old and have outdated software.
3. There was a break-in and vandalism at one of the houses in Hoffman. A neighboring house had captured the incident on their doorbell system. The police were contacted and retrieved the video. The police are contacting the families. One family has a court date of November 24th to determine restitution.
4. Gary Williams of Hoffman will be selling his home.

Construction Committee – Micah reported the committee met on November 3rd, 2020. The Marez house has approximately four weeks until completion. The Danner family exited the program. Kostas will cancel the permit for 3039 Arna and re-assign to the next lot of 3045 Arna. The Rhode family is close to site assigning. Phase III is close to completion. The last thing is the irrigation start-up which will be tested in the spring. Jesse with Sorter has confirmed this with Deep Creek Landscaping. **(Map –Tab 4)**

Family Selection Committee – Minde reported the committee met on November 4th, 2020 and discussed two families. The "SM" family is a single mother with 2 children living at home (19 & 7 year old sons). She has a student loan that is currently deferred but will need to figure out her payment plan. Even with paying her student loan the DTI ratio is good. The "AR" family is a single mother with 1 child (9 year old daughter). She has some credit card debt that will need to be paid off before closing on the home. Her DTI is still in a good range even with the credit card debt. Both families would be great for the program. Kirk and Christine did a site visit to both families on November 6th and affirmed the need component of the program. A motion was made to approve the "SM" and "AR" families by Isaiah and seconded by Justin. The Board of Directors approved the "SM" and "AR" families. Janet will inform Kirk of the decision.

Family Support Committee – Minde reported the committee met on November 4th, 2020. All of the families completed the required monthly sweat equity hours. KR is almost ready to be site assigned. Discussion was held about a medical leave policy due to a homeowner having to have surgery and will not make her hours this month and will result in a second letter of non-compliance. Janet will contact other affiliates to see who they handle these situations.

ReStore Advisory Committee – Lisa reported the committee met on November 3rd, 2020. The Restore transactions are down but the store is still doing okay. Barb is going to start a 20% discount on older items that haven't been moving to see if it helps. Barb is also offering a \$5.00 discount on a customer's next purchase that will be sent via email when the customer signs up with their email. Barb has hired a full time "lead" cashier. The customer appreciation sale this year was only on Saturday. Next year we should do both Friday and Saturday to accommodate people who can't come on Saturday. There is still a problem with the homeless population hanging around after hours and camping on the sidewalks. We are still waiting on Taylor Fence to replace the fencing around the dumpster which is scheduled to be done around the first week of December.

Public Relations Committee – Jill reported that the committee met on November 3rd, 2020. The door project for World Habitat Day on October 5th, 2020 raised more funds this year. Colorado Gives Day/Grand Valley Gives Day will be on Tuesday, December 8th. Watch for the email and click it to go straight to our Colorado Gives Day page. Our local restaurants are now donating lunches again to our Construction Crew on Fridays. The Annual Report is on time this year and is set to release soon.

Volunteer Advisory Committee – Minde reported that the Volunteer Advisory Committee met on November 4th, 2020. Minde stated that Kirk has modified the waiver to request if a volunteer has been or might not be well then please don't come in. The volunteer numbers are down and may continue due to COVID19.

Department Reports (Tab 5) – Janet stated that most topics were covered during the meeting but feel free to take the October reports with you.

Upcoming Event Schedule- Noted Lisa noted the last build of the season went very well. The next dedication will be an outdoor dedication, possibly December 14th, 2020. Lisa stated that Janet's evaluation will be due in December. The Executive Committee will review and make a proposal at next month's Board meeting. The December Board meeting will also be held via video conference. Lisa asked if there was any other new business before adjournment. Hearing none, Minde made a motion to adjourn the meeting and Micah seconded the motion. The November 12th, 2020 Board of Directors meeting adjourned at 8:30 a.m.