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**Minutes of March 16, 2015**  
**Board of Directors Meeting held at GHCP Clubhouse, Montross VA**

*(Note: There was no Board meeting during February 2015).*

The meeting of the Board of Directors of RWC Habitat for Humanity (RWCHH) was called to order at 10:03 AM. by Director David Bertsch who also gave the opening prayer. A quorum was present.

**Voting Members Present:** Treasurer Harold Leifer, Secretary Hugh Fillingane, Directors Ray Saunders, Dave Bertsch, George Algie.

**Voting Members Absent:** President Swaney and VP Sovine.

**Non-Voting Members Present:** Bill Spencer.

**Minutes from January 2015** – The minutes were approved after deletion of the phrase ~~“posted on the website at <http://www.habitatrw.org/Boarddocs/boardm.html>”~~.

**Treasurer’s Report:** Treasurer Leifer reported that there were no significant changes. Cash in the bank is \$64,132.22 (\$ 5,300 of which represents rent payments on House #13, Lewis. He alerted the Board that House #1 (Rich) may well fall into foreclosure as they are 12 payments in arrears.

**Old Business:**

- **Status of Closing on House #13.** Treasurer Leifer reported House #13 mortgage payments are now up to date. The closing is still underway with Atty. Kim Harvey. New estimate for closing is April 26.
- **Brush with Kindness (BWK) Projects:** The Board determined not to engage in ABWK projects for our existing borrowers, who are responsible for maintaining their residences under the terms of the loan documents.
  - **Roane.** It was reported that Roane has paid delinquent mortgage payments.
- **Properties under Active Consideration.**
  - **111 Erica Road (Glebe harbor):** This house, constructed in 1975 but never completed inside, is being considered as a property offered at a price that may be reasonable subject to an inspection by Directors Bertsch and Algie. They will report at next meeting on the repair/build-out estimates.
  - **Stratford Harbor.** Director Bertsch reported that a lot that already has driveway culvert, tree removal & grading & water and sewer has been offered for \$19,000.
  - **Westmoreland County Tax Auction:** Three properties are under consideration. We will participate in the auction.
    - **Sonnet Lane (Tax Map 46-1J).** We plan to bid on this property: Appraisal is \$19,000; Minimum bid is \$ 8,500. Our Maximum bid will be \$ 12,000.
    - Two other properties are deemed potentially viable. Director Algie and Treasurer Leifer will inspect properties to determine if they are viable candidates
      - **Smith (Tax Map 37-74A) and**
      - **Rock (Tax Map 55-106C).**

**New Business:**

Treasurer Leifer was authorized to secure a \$ 30,000 Letter of Credit to fund bidding activity at the April auction.

Publication of a newsletter was tabled, due to lack of news of projects. It was agreed that future newsletters would not list donors; rather the names would be publicized on the web site.

**New Projects.** None.

**Reports:**

**Website:** Treasurer Leifer will provide a brief summary of the Treasurer's Report for posting.

The meeting was adjourned at 11:15 AM.

Hulon Fillingane, Secretary