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**Minutes of August 15, 2016**  
**Board of Directors Meeting held at GHCP Clubhouse, Montross, VA**

The meeting of the Board of Directors of RWC Habitat for Humanity (RWCHH) was called to order at 10:10 AM by Andy Swaney. Dave Bertsch gave the opening prayer. A quorum was present.

**Voting Members Present:** President Andy Swaney, Treasurer Harold Leifer, and Directors Dave Bertsch, Dave Jones, and George Algie.

**Voting Members Absent:** Secretary Hugh Fillingane and Vice President, Kim Sovine

**Visitor:** Overton McGehee, Executive Director of Habitat Virginia was present to present some options to our Board and to explain possible participation in refurbishing houses that Habitat Virginia acquired in our area.

**Minutes from Previous Meetings:** The minutes for the July's meeting were approved.

**Treasurer's Report:** Treasurer Leifer reported that expenses have decreased compared to last year by \$153 and income has decreased by \$81. The cash on hand balance as of August 15, 2016 is \$30,992. Details may be found in the Treasurer's Report, distributed separately.

There was a 6.38% return of 188 newsletters mailed this quarter compare to 11.06% on 208 mailed last quarter.

The monthly housing report shows that Gaskins (house #3) is 2months behind and Johnson (house #5) is one month in arrears.

The Treasurer's Report was approved.

**Old Business:**

**Status/Discussion of Houses:**

- **House #2 (Roane):** There were no bidders in the foreclosure auction of the Roane house (#2) on July 25. We will try to establish a court date to get an eviction order, and following that will wait at least 10 days before executing it. Richard Thomas, owner of the nearby store on route 3 wants to buy the property for his family. The Treasurer is authorized to negotiate a price of not less than \$20,000 and start with an asking price of \$25,000. **Motion: To sell the property for between \$20,000 and \$25,000 to the Thomas's. If the Thomas's do not buy the house, we will list the price at \$30,000. Seconded and Passed unanimously.**
- **House#14(Jo Ann Potter):** 3584 Country Bridge Rd., Montross VA. Jo Ann Potter moved into the house on June 1, 2016 on a month-to-month lease basis until closing can be accomplished. Her credit rating may be a problem in getting closing assistance. We decided to continue the lease arrangement until spring when new down payment assistance money might be available to see if she is able to improve the rating.

**New Business:**

- **New Director: Motion: To elect David Jones as a Director. Seconded and Approved unanimously.**

- **House at 13045 Richmond Road, Warsaw, VA.** The Habitat for Humanity Virginia purchased this house from the Veterans Administration for about \$35,000. It was appraised at \$59,000. Needed repairs are estimated not to exceed \$35,000. Once completed, RWC Habitat will sell the house to Applicant Tracy Sullivan. The Virginia Commonwealth Neighborhood Stabilization Program will write one-half of the acquisition and rehab costs as a second, forgivable mortgage for 15 years. The 1<sup>st</sup> Mortgage for the other half will either be placed with the USDA Section 502 Loan Program or with a commercial bank loan guaranteed by USDA or some other government agency. The house was brought to our attention by Tracy Sullivan, an almost over-qualified single-mom with a 10-year-old daughter who has been pre-approved for an \$80,000 USDA loan.

Mr. McGehee said that Habitat Virginia is be willing to sell the house at their cost to our affiliate, have NSP provide us with the funds to complete the purchase and the rehab costs. We will front the rehab costs in accordance with an approved budget, Memorandum of Understanding and Construction Agreement.

**Motion: To approve Applicant Tracy Sullivan and to enter into Memorandum of Understanding and Construction Agreements with HFHVA to purchase and rehab the house at 13045 Richmond Road Habitat Virginia for \$39,000, plus the costs of closing subject to Habitat Virginia's approval. Habitat Virginia will provide funds obtained from the NSP Program to us for the purchase and also the refurbishing costs not to exceed \$45,000. RWC Habitat will handle the rehab and be paid a fee of \$6,000 for its work. We will provide monthly copies of all costs to Habitat Virginia so our affiliate will only have to bear the rehab expenses for approximately one month. RWC Habitat will arrange for utilities and insurance coverage as part of the rehab costs. President Andrew Swaney has agreed to lead and manage the construction effort. Seconded and Passed.**

- Overton McGhee presented several options for affiliates such as ours where we are having increasing difficulties related to age, depressed local economy, and a decline in active leadership. Mr. McGhee said there were 45 affiliates in Virginia and 24 of these are in completely rural areas. Many of these are struggling with the same issues. He said one option might include mergers. Meetings could be held online to share ideas and administrative tasks, funding access, and staff support. It would not help in the construction aspects. Another option might be to decide to take a short break now and then to allow energies to rebuild.

We indicated difficulty in fulfilling the requirements of the National organization, and he said that most rural affiliates are in the same situation. He basically suggested we ignore them out of necessity.

He encouraged us to continue our efforts.

**Applicant/Family Qualification Status:**

- Belfield/Jenkins: They had been approved by the USDA for a long-term, low-interest loan to purchase a house on Zacata Road. Later inspection found that the house was not acceptable due to mold. They need to be re-confirmed for possible ownership of a new house on Sonnet Lane.
- Latisha Lee – Qualified but no property available.

The meeting was adjourned at 12:02 PM.

Respectfully submitted,



Dave Bertsch, Secretary Pro Tem