



Northwest Home Equity Assurance Program

Commission General Meeting, 10 October 2018

APPROVED Minutes

Present: Kerry Murphy, Diane Reyes, Andrea Mitchell, Pablo Media, Cindy Rice, Ivy Ellis

1. Meeting called to order 6:33pm
2. Approval of agenda: ADD “establish schedule of meeting for upcoming year” and “approve 16 July minutes. “
 - a. Com Reyes motions to approve; Com. Medina seconds; unanimous approval.
3. Approval of July 16 minutes: Add REVISED to title. – Diane moves, Pablo 2nd, unanimous
 - a. Com Reyes motions to approve; Com. Medina seconds; unanimous approval.
4. Approval of Aug 30 minutes: correct Kerry’s last name from Washington to Murphy. Com
 - a. Reyes motions to approve; Com. Medina seconds; unanimous approval.
5. Approval of Sept 20 minutes
 - a. Com. Mitchell motions to approve; Com. Rice seconds; unanimous approval
6. Approval of Sept 12 closed session minutes: deferred to next regular meeting.

Commissioner Mitchell reminded the group about rules of IL OMA, Sec 2c1, namely, that the commission can keep the minutes closed as long as needed but must regularly review any and all closed meeting minutes and recertify need to keep them closed. The group discussed that it’s common HR practice to keep names/information of non-hired individuals confidential. Com. Mitchell is working to take full minutes from the 12 Sept recording and break them into 3 parts; Ivy’s interview, 2nd interview, and discussion. Will redact and publish for next meeting.

 - a. Commission has established an annual interval for review of confidentiality.

Introduction of Ivy Ellis to Pat and Vernon Vader, neighbors/residents/founding members, who are in the audience. The press release regarding her hire/qualifications is posted on the website.

7. Review/discussion of pending Claim 3853
 - a. During the briefing from the former Executive Director, Coms. Murphy and Mitchell noticed a handwritten note on the file folder that Robin had called all commissioners and they approved offer of \$272,000 (\$5K under approved price drop)
 - b. Com. Murphy motions to approve claim 3058; Com. Medina seconded; unanimous approval.
 - c. Ivy will contact claimant to notify. They can appeal amount if desired. Ivy will call and email, and the check will be sent by certified mail.

8. Procedural Process: The goal of the purchase and claim process review is to speed up the process and reimburse claimants as soon as feasible with proper review.
 - a. Application Process Improvements:
 - i. Ivy sat with the Southwest Home Equity Commission and reviewed their application procedure.
 - ii. New application process – sets the expectation of checks and balances; applicants sign an agreement that if they need to claim they understand the steps. They provide a “translation” of the legislation to laypeople terms.
 - iii. Diane recommends having a point-of-sale option for credit cards for any community meetings, etc., so an individual can in the future apply and pay onsite. Ivy has already begun building the application in Adobe, and is researching payment options (Square, Paypal, etc.)
 - iv. An online application and payment would be ideal, as well.
 - v. Consideration: If an application is reviewed and rejected for any reason, how would we refund an application payment received onsite or online?
 - b. CLAIM PROCESS IMPROVEMENTS
 - i. Commissioners need immediate notification of commission when any step is taken in the sales/claims process.
 - ii. New review process proposed: Any application to change price, if it falls within 2 weeks of the next scheduled regular meeting, will be discussed there. Otherwise the commission will call a special public meeting.
 - c. POLICY PROCESS IMPROVEMENTS:
 - i. If policy holder wants a new certificate value:
 1. Every YEAR based on home improvements and every 3 years for market inflation (after 5 years initial, 3 years since the last one).
 2. Have to pay a new application fee at half price. Must use OUR appraiser (confirm not mentioned in legislation).
 3. REVIEW full statute for all mention of appraisals. If no or unclear standards exist, we will need to establish and publish.
 - a. One mention is re: pplication date
 - b. Sec 9, article 4 – substantial improvements
 4. HOW does the commission set a rule or standard that can be enforced? May need legal advice.
 - d. AUDIT: need to look at every file to discover
 - i. FILE 4053 – Ivy will ask Mr. Ford to supply list of home improvements for commission to decide at Nov meeting whether to send an appraiser. Ivy can handle admin following that vote.
 - ii. DENIED claim from last meeting – Ivy has let the claimant know via email a decision is coming via certified mail. She’s prepared a letter explaining denial according to the statute. Diane -
9. Public comments: in order of sign-in.
 - a. Pat Vader – no comments

- b. Vernon – Ivy is the lynchpin, will need to know all details of the statute. She’s reading, but law is vague; calls Kerry when there are issues, if she doesn’t know they call an attorney.
 - c. Julio Rodriguez of Northwest Side Housing Center – asked for brief review of the claim decision above. Interested in when we anticipate implementing the loan program. Suggests a public meeting regarding the annual tax levy before the December meeting.
 - i. Regarding the loan program – Ivy meeting with the SW Side program and with banks. We don’t feel we can implement the program w/o a second, administrative employee. There’s lots of clean up and record keeping tasks. Ivy’s employment offer included a review at 6-months of loan program information. Regarding a community meeting for input on the program, levy, etc., Last year NWSHC held a public meeting informing them ABOUT the program. Can we structure something similar? Ivy to investigate, explore venue options incl. Steinmetz HS and Chopin Park and libraries. Needs to be centrally located, parking, accessible, and hopefully located near public transit.
 - d. Diana Morales – question about offer process? Process is that the commissioners vote on the claims. Thanks commissioners for due diligence. Would like to see same diligence applied to loan program. We are In discovery and research phase to make the tool useful; will be a transparent process. Thanks for holding public meetings; many in community not as informed as they could be.
 - e. Bill Smiljanich – expressed concern with the approved claim, that a handwritten record could set a precedent. Com. Murphy confirmed there are no other pending claims, and all new claims will be subject to new commission policies and procedures.
 - f. Theodore – thanks for due diligence and being organized. Consider that public money needs to be fairly used, not because you “don’t like your neighbors,” etc. Please implement low interest program to help more people who need the money.
 - i. Kerry – 2015 statute says capital repairs to home. We’ve reviewed statute; we must follow the law as it stands. Our job as appointed commissioners is to enforce the statute.
 - ii. Is there a limit on the amount of money? No, but there are conditions to keep the prices hyper local, and conditions on maintenance of home (incentive! Even for landlords).
 - iii. Wants the money to help as many people in need as possible. Commissioner Mitchell: Unfortunately it’s not a need-based program.
 - g. Pat – wants to establish that this is a HOME EQUITY commission first. Kerry explains role of NWSHC. Kerry says job as commission is to stabilize the equity program.
10. Committee reports:
- a. Website: Andrea to review FAQs.
 - b. Hiring committee disbanded; Ivy to handle hiring of administrative position.
11. New business:
- a. Hours extension – approval to shift Wednesday operating hours to 11-7; by appointment only on Fridays.
 - b. Ivy to ask Mike to head appraisal committee, to include Kerry and Ivy.

- c. Ivy to begin an RFP process for a new website. Com Rice motions to approve; Com. Medina seconds; unanimous approval.
 - d. Payroll software – previous Executive Directors were writing themselves their own paychecks and tax remissions. Ivy is doing research into payroll software to ensure proper record keeping and transparency. This will allow the payroll company to issue paychecks and taxes; some also offer workman’s compensation and health/life insurance. Ivy to compile a comparison chart of company, price, and included services for review of commission, with her recommendation.
 - e. Proposal for commission to authorize purchase line item in the budget for purchase of the product plus expenditures, not to exceed \$110/month in FY18. The specific product decision will come offline. Commissioner Mitchell motions; Commissioner Murphy seconds. Unanimous approval.
12. Setting regular monthly meetings
- a. Commission proposes the second Thursday of each month. Exceptions indicated with an asterisk. Meetings through the end of 2019 will therefore be:

November 8, 2018; December 13, 2018; January 10, 2019; *February 13, 2019; March 14, 2019; April 11, 2019; May 9, 2019; June 13, 2019; July 11, 2019; August 8, 2019; September 12, 2019; October 10, 2019; November 14, 2019; December 12, 2019.
 - b. Commissioner Murphy motions; Commissioner Rice seconds; unanimous approval. Ivy to publish to the website.
13. 8:49 p.m. Commissioner Murphy moves to adjourn; Commissioner Reyes seconds; unanimous approval.