



Northwest Home Equity Assurance Program

MINUTES: APPROVED 12.13.18

Commission General Meeting, November 8, 2018

In Attendance: Kerry Murphy, Cindy Rice, Michael Saladino,
Pablo Medina, Andrea Mitchell, Ivy Ellis

1. Meeting Called to order 6:39 p.m.
2. Approval of Agenda: Commissioner Saladino motions, Commissioner Medina seconds; unanimous approval
3. Approval of October 10 Board meeting minutes: Commissioner Murphy motions, Commissioner Medina seconds; unanimous approval.
 - a. Kerry asked Ivy to please include a standing "Old Business" item on agenda going forward. Returned to item 2, added approval of September 12 minutes and moved Public Comment to end of meeting.
4. Approval of August 30 Board meeting minutes (revised): Commissioner Saladino motions; Commissioner Murphy seconds; unanimous approval.
5. Approval of September 12 minutes: deferred to December.
6. Committee Reports
 - a. Website committee: Com. Mitchell still needs to revise FAQs. Com. Murphy to transfer web hosting bill (~\$3.00/month) to NWSHEAP debit card.
 - b. Appraisal
7. Executive Director's Report
 - a. File/Document backup: MS Access database is backed up on Office 365
 - b. Payroll Software Update: First choice is ADP but the quote was wrong; it's \$110 per 2-week pay period, not per month – now \$212.70/month. Ivy is requesting an increase in budget authorization. This year we were hit by a huge tax penalty and this will avoid that going forward (auto-debit and if they mess it up, they pay the penalty). Mike to supply his monthly invoice and Ivy will try to reduce the current quote but if not – Com. Murphy motions; Com. Saladino seconds; unanimous approval.
 - c. Updates on elected officials: Com. Mitchell to try to arrange for Ald. Arena or Rep. Martwick on Nov. 16
 - d. Loan Program: Met with Victoria Gaspar from Southwest Side Home Equity Pgm. Sent over best practices, policies, etc. Working on customizing the proposal, securing banks. Meeting with Marquette Bank. M Bank will be at Dec. meeting to review. Aggressive go-live goal Q1; Q2 "non-aggressive" goal.

- e. Admin Assistant: 11 candidates, 5 responses, 2 phone interviews. Going to keep post up, asking for Commission and public assistant re: search.
 - f. Community Meeting: no response from high school, however, Wright College was very responsive and welcoming (commission OK with that). Potential dates: first week of December.
 - g. Financials:
 - i. Break out tax vs. fees for future documents.
 - ii. Audit: contracted, prepaid, cannot negotiate.
 - iii. Utilities: all on autopay now
 - iv. Insurance: business insurance, Ivy looking for records, may have lapsed b/c hasn't been paid lately!
 - v. Management Software: Salesforce, \$2,106/year, includes "Success Plan" (i.e. customer service). Will migrate MS Access database. Allows for scanning/attaching documents. Allows for email campaigns.
 - vi. Legal Services: set aside for loan program
 - vii. Website: depending on complexity, programming needs, whether attaching to Salesforce, etc. may need to create or hire vendor, however, right now actual projected at \$36/year.
 - viii. Banking consultant?? We don't think we have one of these, line item was carried over from previous budgets. May need this to help set up loan program, will investigate.
8. Public Comment (relocated from #5):
- a. Mr. Vader: Do we need directors' insurance? Com. Murphy: No, indemnified by the fund. Insurance was renters' insurance for this office.
 - b. All others pass.
9. New Business:
- a. New phone and interview provider: researched PureBusiness, Vonage, Google Voice (no internet), and Comcast. Currently have AT&T. Still comparing pricing and services, will have full comparison for December meeting. Ranging from \$54-114. Need to take security system needs into account.
 - b. Tax Levy: our annual tax levy meeting is December 13. Ivy prepared to post notice however, researching less expensive options than Nadig Newspapers (\$450 for the budget post with 7-days' notice). Com. Murphy feels that the solvent and no tax levy increase is needed at this time
 - c. Revisiting community meeting
 - i. Join us for an informational community meeting
 - ii. Ask questions about both the home equity program and the home improvement loan program
 - iii. Agenda: Introductions, Brief Presentation (Ivy to give presentation), public Q&A
 - iv. Ivy to send draft slides next week, will need to translate to Spanish and Polish. Ivy to investigate options for projecting multiple languages, but otherwise will

have printed copies available. Can we have translators available? Start with Aldermanic offices, then maybe NWSHC?

- v. Use Facebook, Aldermen's offices to promote. Put up our own post and share out via Ald pages, neighborhood group pages, nonprofit orgs pages.

10. Meeting adjourned at 7:43.