

Northwest Home Equity Assurance Commission
Minutes: Thursday, 13 June, 2019

Commissioners in Attendance:

Pablo Medina, Andrea Mitchell, Kerry Murphy, Diane Reyes, Cindy Rice

1. Meeting called to order: 6:40 p.m.
2. Approve agenda: Amend item 3 to approval of May 9 minutes. Amend to move public comment to later in the agenda. Medina motions, Rice seconds, all vote in favor.
3. Approval of May 9 minutes: Reyes motions to approve; Medina seconds. All vote in favor.
4. Bank Committee report
 - a. NWHEAP conducted a training in conjunction with SWHEAP and Marquette Bank.
 - b. We have one person closing on their loan in the very near future and we are planning a small celebration and will invite all elected officials.
 - c. Marketing: Murphy asked if our attorney needed to review marketing agreement, but Ivy felt we do not as responsibility lies with the bank.
 - d. Bank file: Note - the bank cannot inform us of denials, this is an illegal release of information
 - e. Home inspection. Ellis and Medina to inspect at this time, to ensure that work will be done. Mitchell asked what happens if it's "invisible" work (i.e. electric or plumbing); Medina says this will likely require a permit, Ellis notes that receipts for work complete will also be used. Mitchell asks if a metric/rubric for inspection will be used; this is underway in conjunction w/ SW Fund.
5. Executive Director's report
 - a. NWHEAP met with Southwest and Marquette Bank for training on June 4, 2019
 - b. The Banking Committee met on June 5, 2019.
 - c. We are currently in the process of closing on one loan, we are putting together a small celebration in July/August, will invite elected officials, media and community members. Also, we will give our first HILP participant a small token of our appreciation as we continue to grow the program
 - d. Ellis submitted a resume for the new intern that will be starting soon. Reyes asks what responsibilities of the intern will be (secured at no cost through Chicago Scholars). Mapping, Salesforce entries, and community outreach. Murphy asks if we are entering inactive files (yes). Reyes asked if we have taken any effort to date to inform current members of HILP (not yet; need to do a mailing as we do not have email addresses).
 - e. Outreach: Add May 16 monthly meeting for Jefferson Park Forward.
 - f. Consider Farmer's Markets: Jefferson Park, Portage Park, Independence Park, Eli's Cheesecake
 - g. Current Financials

- h. Audit Fee: it's best practice to switch to rotate auditors every 3 years and our current auditor has been in place for much longer. We may consider a different auditor for 2020; Murphy suggested asking Marquette Bank who they may recommend.
 - F. Office rent. Potential new owner (who had promised improvements) decided not to buy the current building. Waiting to hear from current owners whether we can move to a month to month or shorter (one month) lease. We would have to amend this budget if we decide to revisit purchasing a property. Reyes asks where the money would come from (the fund capital). Ellis said that the same real estate agent looking at leasing opportunities is looking for turn-key purchase opportunities. Rice suggested speaking with Julio Rodriguez at NW Housing Center regarding office space.
 - O. Website design and management - reallocated a \$142 charge for Facebook advertising (outreach) to Marketing.
 - i. PUBLIC COMMENT: Pat asked to be shown where the minutes are online. No other comment.
 - j. 2019 Operating Budget (ord. 19-01) Reyes motions to approve. Rice seconds. All vote in favor.
 - k. Community Meeting (HILP) updates (covered as part of the ED report)
6. New Business
- a. Several neighbors and callers identified an error with the online form; it has been temporarily removed and Murphy will work with Ellis to repair and relaunch.
 - b. New intern starts next week; secured via the Chicago Scholars program. Our selected candidate is currently in training. Reciprocal evaluation at the end of the internship.
 - c. Ellis to schedule meetings with newly elected Alderpersons. Mitchell noted that Sen. Mulroe has been appointed to a judgeship, and we will want to try and meet with his appointed replacement when named.
 - d. Ellis working on strategic partnerships with community organizations such as the Urban League. Mitchell to send Ellis the name of the landlord/tenant organization.
7. Adjournment: Rice motions; Medina seconds. All vote in favor. Adjourn at 7:22 p.m. Commissioners Mitchell, Murphy and Reyes to remain to complete budget paperwork for the state; will not conduct or discuss commission business.

Andrea Mitchell - Secretary

Date