April 29th, 2021

In Attendance:

- Executive Director: Ivy Ellis
- Commissioners: Kerry Murphy, Pablo Medina, Gordon Hawkes, Laura Sayen
- Public: Ernie Lukasik, James Rudyk, Julio Rodriguez, Homeowners United Member from NWSHC Mitch Kasprzyk.

Not In Attendance

- Diane Reyes
- Thomas Simmons

I. Call to Order

- 6:40pm

II. Explanation of Virtual Meeting Procedure: Required by Recent Amendments to the Illinois Open Meeting Act

- Executive Director Ellis explained offices are open but all Commissioner meetings are held via Zoom.

III. Public Comments: (Time Limit: 3 minutes per speaker, 30 minutes maximum)

- Ernie L. asked if they were on the agenda and Commissioner Murphy confirmed yes.

IV. Approval of Agenda

- Motion to Approve: Commissioner Sayen
- Second: Commissioner Hawkes
- All in favor, none opposed.

V. Approval of Minutes of February 18, 2021 Meeting

- Motion to Approve: Commissioner Sayen
- Second: Commissioner Medina
- All in favor, none opposed.

VI. Executive Director's Report

- Transition of files into Salesforce in progress. Gave a 10 month timeline starting January 2021.
- Tri-folds have been handed out to Alderperson's ED Ellis has met with in person.
- Mass mailing in December 2020 completed
- Mailing happening in first week of May (500) and another mailing in July 2021 (1,000)
- Newsletter 4/20/21 and next for 6/20/21
- Alderperson meetings with Ald. Sposato, Ald. Villegas, Ald. Taliaferro, Ald. Nugent, and Ald. Cardona who have designated a person in their office for communications with NWHEAP.
- Strategic Planning Committee 4/20/21 meeting occurred. Next is 7/27/21.
- Enrollees in 2021 are 6.

- Pre-audit financial review nearly complete.
- Outreach for in-kind gifts continued.
- Became a member of 6 Corners Business Association.
- 17 applications for Home Improvement Loans. 10 have been approved and two in the pipeline most likely slated for approval.

VII. Financial Report
- Paid CPA out of contingencies.
- Additional laptop purchased. At June meeting we will see this expense reflected.
- Commissioner Murphy asked if Marketing and PR includes mailers and cost of printers? ED Ellis stated the cost of printer upkeep and mass mailing budgeted at $7,000. Perhaps do Google ads or Facebook ads, which would get pulled from Marketing and PR.
- Commissioner Sayen: How much toward loan program? $1,299.11 toward loan program (roughly $400/month)

VIII. Marketing Strategies
- Marketing Strategies discussed. Proposal to utilize social media and local news outlets. Utilization of the current publicist. Discussed neighborhood organizations contacted and public events planning to attend.
- Going through the list of community members from the Treasurer's Office. Scrubbing data currently.
- Working to keep NWHEAP brochures in libraries.
- Realtor outreach ongoing.
- Newsletter will start spotlighting Community Organizations that have been great partners or we want to partner with and a Home Improvement Loan spotlight.
- List of News Outlets intend to outreach to in future.

IX. Northwest Side Housing Center Rep. Ernie Lukasik (Bill HB2614) Updates
- NWSHC founded in 2003.
- Worked with Homeowners United, a committee started in 2008. Established relationship with Assessor’s Office.
- HB2614 has passed the IL House and is sitting with Senate.
- James Rudyk discussed the number of qualifying homes in the district. Predict several hundred.
- Mitch: Part of Homeowners United. Gave his testimonial about challenges paying off delinquent taxes.
- Julio Rodriguez: Financing from lending institution and NWHEAP pays for interest. Interest from 6% - 20%. Looking for a 7% rate with 5 year amortization. Discussed outreach strategies. Currently no program like this in the community or the City of Chicago.
- Commissioner Sayen: Which financial institutions have been approached?
    - Julio: Devon Bank, Liberty Bank and Credit Union 1. Preference to work with smaller banks.

    - Commissioner Sayen: Approach Albank.
- Commissioner Murphy: Have any Banks committed?
    - Julio: Not yet
-Commissioner Murphy: Where is it in the legislature?
    - Ernie: Went to committee today.
-Commissioner Murphy: If the appraisal is financially difficult does not know of a financial institution that would lend without an appraisal? In the bill is this loan identified outside entirely?
    - E.D. Ellis: Yes. Clear it's not a Home Improvement Loan. Read as though we are adding a 4th program on.
-Commissioner Hawkes: What type of property?
    - Ernie: Has to be owner occupied and up to 6 units.
    - Mitch: Succession of ownership reflected in property Deed. Any liens will be reflected here too.
-Mitch: From the Home Improvement Loan, is it a $5,000 cap?
    - Commissioner Murphy: No.
    - ED Ellis: Explained tiers of the loan program.
    - Commissioner Murphy: Once loan is paid off, can get another one. Bank has to be in 2nd place for a Home Equity Loan so cannot have more than one outstanding at the same time.

X. Public Comment
- Ernie: Welcome marketing materials or in-person marketing at events.

XI. Old Business
- Commissioner Murphy: Need to have an election.
- ED Ellis: Hold the voting at the June 17th meeting.

XII. New Business
- None
- Discussion with Ernie of other possible programs to improve on delinquent taxes.

XIII. Adjournment
- Motion: Commissioner Sayen
- Second: Commissioner Hawkes
- All in favor/none opposed.
- Meeting adjourned at 7:29pm