

HBRT Board Minutes

January 13, 2011

Villager Mall

Call to order at 10:17 a.m.

Present: Terri Goldbin, Ellen Bernards, Mary Byrd, Susan Day, Jaimes Johnson, Linette Rhodes, Howard Mandeville, Hank Bodette, Lori Kay

Absent: Christine Haroldson, Lindsay Gallagher

Jaimes Johnson reported sponsors have pledged or paid \$22,000 for the March 19, 2011 Home Buyers Fair. Additional funds are anticipated to follow. A confirmed sponsor list will be published.

Promotions will begin advertising the Home Buyer's Fair on February 1, 2011. Print advertising will be placed. Terri Goldbin will manage a mass mailing the week of February 14th. Promotions to get Terri Goldbin Brochure/Flyer by end of January. Banner displays are being designed, to include only the logos of the major sponsors.

Hank Bodette will work on the effort to contact the Realtors regarding the fair. An ad will be placed in the Realtors newsletter that will include a notice of the event and information about securing a booth at the event.

Information about the March 2011 Home Buyer's Fair will be posted on the HBRT website beginning the week of January 26th. Pre-registration will be encouraged with a chance to win an evening at the Concourse Hotel.

Terry Goldbin and Mary Byrd made a motion, MS&C. The HBRT will award two (2) \$2,000 grants to the lucky winners of a drawing the day of the Fair. Ellen Bernards will contact past winners to determine the status of past awards that have not been claimed.

The Education committee has provided the schedule for the Fair seminars. Alternative housing will be mentioned in Downpayment courses.

A question about who will issue the homebuyer education certificates was asked. They will be issued by HBRT.

The budget for the 2011 Home Buyer's Fair was reviewed and accepted.

Chris Haroldson to work with WMBA in organizing at date for Lender Training.

The next meeting of the Board of Directors is February 10, 2011.

Motion to adjourn at 11:15 a.m. by XXXXX and XXXXX, MS&C.

HBRT Board Meeting

February 10, 2011

Call to order: 10 am

Present: Ellen Bernards, Hank Bodette, Mary Byrd, Terri Goldbin, Chris Haroldson, Jaimes Johnson, Lori Kay, Howard Mandeville, Linette Rhodes

Absent: Lindsay Gallagher, Susan Day

Discussed fair sponsors:

AnchorBank - \$5000 - Not paid

City/County - \$5000 Paid

M&I \$5000 - Paid

Summit \$5000 Paid

MG&E \$2500 Paid

Associated Bank - \$1000 Not Paid

UW Credit Union - \$1000, Paid \$500 so far

FHLBC \$1,000 – Not paid

WHEDA - \$500 (plus pay for booth) Paid

Terri will check the mailbox on a daily basis.

Some money has been paid to Alliant for the Fair according to contract per Mary.

Ellen checked with former grant winners: ****

Jaimes – we lowered number of grant winners b/c we were unsure if we would make the sponsorship budget. Should we increase the number of grant winners?

Terri stated and the board agreed (verbally) to leave it as is. Two grants at \$2000 for 2011 fair.

Terri – requested board approval to pay Tracy Nelson to come to our meeting in April and possibly May to revisit the strategic plan. Terri doesn't know how much it would cost – Chris stated that she thinks Tracy will not charge much. We do not know how much she charged us last time. It is more about paying for her time.

Discussion about how much to pay her.

Jaimes – motion to approve up to \$500 for Tracy Nelson for facilitating 2 meetings to review the strategic plan plus updating written plan. Mary seconded. Approved unanimously.

Terri – ask for approval to spend \$50 for pizza for mailing meeting. Board decided (verbally) that she doesn't need approval because there is money in the Fair budget.

Mary – discussion about \$1000 budget for hospitality room – providing both breakfast and lunch for exhibitors

Ellen needs to get updated member benefits to **Linette** for the website.

Linette – Two email blasts lists for exhibitors have been done thus far. Linette has lists from Ellen, Amanda, Kate, Hank – put the lists together. **Ellen** is to send Linette the updated list. **Linette** will send another blast, as the number of exhibitors (28) is very low so far this year. **Mary** will update the content of the blast email.

Discussion about why exhibitors are low.

They felt that they didn't get value for the money.

There were complaints about being in the “back room”. There will be no back room this year. This hasn't been clear in the emails that exhibitors have received. Must let them know they will have more visibility this year. **Mary** WMB also sent out blast for exhibitors.

2 people preregistered for Fair (so far) on website – Linette is one of them. We discussed few preregisters is because advertising really hasn't started yet.

Minutes from October, December and January:

Updates to and review of October 14, 2010 minutes:

RE: Youtube video for the 2010 fair. This is done, link is on the bottom of the homepage of the Round Table website. No music because we do not have copyright.

RSS feed has been removed because we haven't found a good, upbeat feed. Ellen emailed updated member benefits to all of the board for input and to Linette

October minutes approved with above changes

Updates to and review of Dec. 9, 2010 minutes:

Discussion of results of the Education Committee's survey – promotions took care of this.

December minutes approved.

Updates to and review of January 13, 2011 minutes:

Discussed about power point presentation re: community seconds/down payment assistance. Alternative housing (Operation Fresh Start, Urban League, Land Trust, Habitat etc.) will mention in Down Payment Assistance portion of fair education. Removed portion re: power point presentation.

January minutes approved with the above changes.

Howard requested updated matrix. **Terri** will send out matrix requesting changes for lender training and the Fair.

Chris - April 13th is the lender training – all day, two sessions. **Chris** will bring lunch to speakers at the UW Extension building on Fen Court. Wis Mort Bankers will send blast.

Terri –

March 10 meeting will be Fair planning meeting, wind-up. Promote strategic planning. Terri will find strategic planning documents and email out to membership for people to look it over, after Fair but before April meeting. Hank suggested we announce this at the March membership meeting.

April 14 meeting will be fair recap and revisit strategic planning. Monthly Membership meeting will be from 8:30 to 10:30 followed by a quick 15 minute board meeting.

May – not sure yet what will happen until we see whether we need to continue the strategic planning, figure out how to approach sponsors.

Realtor Blitz – Ellen and Terri will go, no computer/website b /c of cost. Jaimes is still working on the booth but it will be ready by then. Ellen will get it from Jaimes and return to FEC.

Chris says REP will set up booth day of Fair, needs someone to bring booth from FEC to Fair.

Financials approved.

Adjourn @ 10:40 am

HBRT Board Meeting

March 10, 2011

Call to order: 9:50 am

Present: Ellen Bernards, Hank Bodette, Mary Byrd , Terri Goldbin, Chris Haroldson , Lori Kay, Howard Mandeville

Absent: Lindsay Gallagher, Susan Day, Linette Rhodes

Guest: Tracy Nelson, Nelson & Assoc. Training and Consulting Services LLC

Strategic Planning: debriefed from Strategic Planning

Survey Monkey Questions: (comment fields with all)

Strategic road map for home buyer education

- Can organization be successful without a Fair? Y/N
- Is there are better ways to accomplish our mission than the Fair? Y/N
- Which of these would you support? Check all that apply:
 - Expanding the website offerings
 - Speakers Bureau
 - Providing articles and information to the media
 - Financially support non-profit organizations providing home buyer education that meets certificate requirements
 -
- Rate the following potential educational offerings in order of importance:
 - Pre-purchase
 - Home Buyer Readiness (longer term preparation)
 - Money Management
 - Post-Purchase
 - Down payment assistance & special lending specific
 - Home Buyer orientation
- Audience
 - First Time Home Buyers
 - All Home buyers
 - Low to moderate income
 - All income groups

- Spanish
- Hmong
- Other
- Delivery methods
 - Face to face one-on-one
 - Webinar
 - Group
 - Website resources
- If our organization had to select ONE way to accomplish our mission going forward, would it be:
 - Fair
 - Other avenues mentioned above
- General comments:

Lori will edit above for grammar and verbiage and get back to Ellen by Monday. Ellen will create SurveyMonkey and distribute to membership by Wed. end of day.

Tracy will update Strategic Plan based on input from Membership meeting today.

Mary presented financial statements. Not all of the Fair expenses have been recorded. Ellen moved to accept, Terri seconded. Financials approved.

March Minutes approved with one change (added Tracy's) Chris moved to accept, Mary seconded. Minutes approved.

May membership meeting agenda – Dave Sheperd facilities report and discussion on WHEDA Home Buyer Education planning meeting - 8:30 to 9:30

May board meeting agenda – review survey results.

Terri made motion to reimburse up to \$100 to upgrade Ellen's SurveyMonkey. Ellen will approach her organization to pay for ½ of the upgrade. Lori seconded, motion passed.

HBRT Board Meeting

March 10, 2011 (added Guest's company name)

Call to order: 9:50 am

Present: Ellen Bernards, Hank Bodette, Mary Byrd , Susan Day, Terri Goldbin, Chris Haroldson , Jaimes Johnson, Lori Kay, Linette Rhodes

Absent: Lindsay Gallagher, Susan Day, Howard Mandeville

Guest: Tracy Nelson (Nelson & Assoc. Training and Consulting Services LLC)

Feb minutes approved

Strategic Planning:

Brief Recap of 2008: Tracy led 3 different session @ end of 2008. Summary of Sept. 2008 session discussion is on page 10 & 11 of Strategic Planning Master Document.

Annual event very popular and very successful, have tried smaller events and they didn't work well. We didn't have agreement on what direction to take. We didn't feel we were providing as much value as we wanted; market conditions have changed. We needed to address this.

Identified stakeholders :

- What do potential homebuyers need?
- What do members want from being involved with the Round Table
- What do sponsors want from supporting the group?
- What do exhibitors want from participation in event?

What's working – what's not working – Page 10 & 11.

October: SWOT analysis Page 6 – 9

December meeting: Page 5 took ideas for closing the gaps and categorized them.

- Websites
- PR/Media
- Marketing
- Membership

Split above into committees

Ranked top priorities pages 2 – 4 for Key Areas of Focus

Created volunteer interest form to slot people in the above committees.
Since then, we've gone back to the one large event.

- Needs of community have changed
 - One big fair
 - Pros and cons of not having fair
 - Fair is identity of group
 - Concerns of conflict within group
 - Have competing interests
 - Who are the final decision makers
 - Continuous education
 - Need here because of change in ability of community to
- Document can live beyond original – staying with original document
 - Update documents/names of committees
- Understanding of mission is to promote home buyer education not be primary deliverer of that education
- What have we already accomplished
- Discussion on home buyer education models
- Additional sponsor benefits so value of sponsorship went beyond annual event
- It seems to help the group has time to mull over decisions, to get input,
- Speakers, value in education
- The board will identify strengths via email – pages 2, 3 and 4.
 - Tracy will update the form for pages 2, 3, 4
 - Set up chart:
 - Progress
 - Ongoing
 - N/A
 - Terri goes over and gets to rest of us to review and change as needed.
 - Due after the fair **NO LATER THAN 3/31**
 - Terri will forwarded to Tracy
- New strengths
 - Speakers
 - New members
 -
- April meeting:

- Fair (we will have new information here)
- WHEDA info
- History of strategic planning (Tracy)
 - Pull out key themes
 - Explain document and reorder it
 - Progress to date (Terri)
 - Review Key Areas of Focus not yet accomplished (Tracy)
 - Set up survey process &
- Determine on-going areas of focus (based on existing strategic plan)
 - Use Survey Monkey (to members only) after the April meeting based on existing plan
 - Send out twice
 - Goes to full membership with a deadline 1 week later
- 2 hour member meeting 8:30 – 10:30
- 1 hour board meeting starting @ 10:45 – 11:30
- Board approved February minutes.

HBRT Board Meeting

April 14, 2011

Call to order: 9:50 am

Present: Ellen Bernards, Hank Bodette, Mary Byrd , Terri Goldbin, Chris Haroldson , Lori Kay, Howard Mandeville, Jaimes Johnson

Absent: Lindsay Gallagher, Susan Day, Linette Rhodes

Guest: Tracy Nelson, Nelson & Assoc. Training and Consulting Services LLC

Strategic Planning: debriefed from Strategic Planning

Survey Monkey Questions: (comment fields with all)

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 - Low to moderate income
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- Spanish
- Hmong
- Other
- Delivery methods
 - Face to face one-on-one
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- If our organization had to select ONE way to accomplish our mission going forward, would it be:
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- General comments:

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Mary presented financial statements. Not all of the Fair expenses have been recorded. Ellen moved to accept, Terri seconded. Financials approved.

March Minutes approved with one change (added Tracy's company name). Chris moved to accept, Mary seconded. Minutes approved.

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May board meeting agenda – review survey results.

Terri made motion to reimburse up to \$100 to upgrade Ellen's Survey Monkey. Ellen will approach her organization to pay for ½ of the upgrade. Lori seconded, motion passed.

HBRT Board Meeting

May 12, 2011

Call to order: 9:36 am

Present: Ellen Bernards, Hank Bodette, Mary Byrd , Terri Goldbin, , Lori Kay, Susan Day, Linette Rhodes, Jaimes Johnson

Absent: Lindsay Gallagher, Chris Haroldson, Howard Mandeville

April minutes accepted w/change (add Jaimes as “present”)

Financial statements reviewed, accepted with change in grant award category names, tba

RT Home Buyer Education: discussion about providing – motion: for the HBRT to financially support a Saturday 7- 8 hour home buyer event in June 2011, with a maximum budget of \$2750 @ 1922 S. Stoughton Road. GreenPath and Project Home would provide the education, venue, etc, with approval from Project Home. GP will contact chairs of HBRT education committee and will submit budget to board within 2 weeks of today. We will have a materials table for all RT members. Susan made motion, Jaimes seconded, Ellen abstained. Motion passes.

Provide lunch for Habitat build: approved up to \$200. Susan will order and deliver.

2011/12 Board members: Chris Haroldson, Howard Mandeville and Hank Bodette are not running for board. Lori Kay and Jaimes Johnson are running. Discussion about approaching the following people to assess interest in Board membership: Phil Salkin (“other”); Sid Boersma, Jessica Rippenberg and Nicole Charles (realtor); Judy Olson, Marianne Morton or other staff from CW and Angie Grim (non-profit); Micha Petersen, Tony Gates and Todd Bruce (lenders). Ellen will ask Lindsay wants to stay on the board for 2011/12. Split up responsibility to recruit the above and have answers before June meeting. Terri will email the board member description to the current board.

June meeting: Fluno Center Real Estate day and Realtors golf outing is June 9th, general membership meeting decided we should change dates for June's meeting. Board is suggesting either 6/15 or 6/16. Ellen will send out MeetingWizard to HBRT members only today or tomorrow with 1 week deadline. When we decide we need to also inform all that 6/15 or 6/16 will replace 6/9 meeting AND we'll have a July meeting on 7/14 (usual 2nd Thursday). Lori will check room availability

Survey results: discussion

Concerns and ideas:

- If we just award grants, it may significantly change the organization and may change income amounts of sponsorship
- HBRT is hub of information
 - Be sure that all HBE events are promoted through HBRT
 - Membership meetings
 - Website calendar
 - Get WHEDA more involved with us and get support from them
 - Support (how?) non-profit education offerings
 - Offer ancillary or complimentary offerings (like Saturday HBE)
- Marketing offerings
 - Set up referral chain -
 - Realtors
 - Lenders – check list
 -
 - Educate lenders for readying home buyers
 - Separate marketing materials
 - Value to non-profits – support operational costs, offer in-kind
- Push for requirements for all down payment assistance
- Target market – first time home buyers
- Business model:
 - What:
 - F2F group (either through other non-profits or direct to home buyers)
 - Website

-
- Who:
 - Customers: First time home buyers
 - Constituents (members/sponsors)
 - Non-profits
 - Lenders
 - Realtors
 - Gov't
 - Other
- How do we meet the needs of above:
 - Customers:
 - Support non-profits
 - Offer group or other direct to customer education
 - Website offerings
 - Constituents (especially sponsors):
 - Create educated, purchase-ready home buyers w/certificates
 - Provide information on down payment assistance programs
 - Promotional opportunities for sponsors
 - Opportunity to participate in educational offerings
 - Logo'd promo materials
 -
- Needs:
 - More information from sponsors
 - Board members who work for organizations that are also sponsors will solicit information from the decision makers.
 - \$:
 - Financial
 - **Speakers = \$\$ (annual contribution)**
 -
 - In-kind
 -

- More robust committees
 - Website
 -

HBRT Board Meeting

June 16, 2011

Call to order: 10:40 am

Present: Ellen Bernards, Hank Bodette, Terri Goldbin, Susan Day, Jaimes Johnson, Lindsay Gallagher,

Absent: Chris Haroldson, Howard Mandeville, Mary Byrd, Lori Kay, Linette Rhodes,

May minutes Lindsay motioned to accept, Ellen second, passed unanimously.

No Financial statements to review

Movin' Out Sponsorship: Lindsay moved to sponsor at the \$300 level, Jaimes seconded, passed unanimously. No booth, discussion about other ways to promote the website including balloons. Ellen emailed Howard to find out if we can do this. Lindsay will look into the cost of the balloons and will email with cost and get the OK from the board to spend \$. We will offer tickets to members who are willing to go and promote/network the Round Table at the July membership meeting.

Logo: Lindsay made the motion to adapt our logo to include our website, Susan seconded, passed unanimously. Lindsay will check with Ingrid about changing the logo or having someone else make the change. She will communicate with Terri as Chair of the Marketing Committee

Board Nominees: Lindsay, Lori & Jaimes are re-running;

Lender:

Non-Profit: Angie Grim, Judy Olson

Realtor: Sid Boersma

Other: Shelley Reynolds, Tony Gates

Need to get firm answers from Jessica Riphenburg (Ellen will follow up), Micha Petersen (Hank will follow up), Todd Bruce (Lindsay will call).

Next steps for Round Table: general discussion regarding progress at general membership meeting.

Budget discussion: Lively budget discussion including how to estimate income, how to allocate money to each committee as well as overhead. Discussed website possibly being funded partly from overhead, partly from education and partly from marketing. Ellen will develop a frame-work budget for discussion purposes at next board meeting.

Education requested more direction: Because we do not have a budget yet, we cannot give a dollar amount. We are charging the Education Committee to research costs on the following items. Lindsay will communicate this to the Education Committee.

- Explore on-line education
- Develop a self-screening tool on-line
- Support live face-to-face education perhaps with non-profit organizations
- Lender/realtor training

Sponsorship: Jaimes requested that we not publicize ending the Fair and will send thank you notes for 2010/2011 sponsors.

HBRT Board Meeting

July 14, 2011

Call to order: 10:15 am

Present: Ellen Bernards, Linette Rhodes, Terri Goldbin, Susan Day, Jaimes Johnson, Lindsay Gallagher, Howard Mandeville

Absent: Chris Haroldson, Mary Byrd, Lori Kay, Hank Bodette

June minutes: Lindsay motioned to accept, Susan seconded, passed unanimously.

Financial statements: Ellen motioned to accept, Linette seconded, passed unanimously.

Ballot: change name of Other to Other Professionals tentatively; Non-profit: Angie Grim & Judy Olson; Other Professionals: Lori Kay, Jaimes Johnson, Shelley Reynolds, Tony Gates; Gov't: Terri Goldbin; Financial: Todd Bruce; Real Estate: Sid Boersma, Jessica Riphenburg is a maybe (under realtor). We are also going to include the existing Board members on the ballot

Annual Meeting: clarified that all members vote, not by organization. Will have food at annual meeting, Membership committee will handle this. Paul Grimyser from City of Madison Community Development Division Green Madison Program will speak first, then we'll conduct business. Vote on line – Ellen will set up Survey Monkey for this with Terri's approval – open throughout August.

Website: documents are there, member list can be alphabetized. Member list will be updated by membership chair. Education blog will be updated by Education Chair. Linette will train chairs on this. Website (Linette) will handle the technical aspects of website. Creative content of the website needs to be provided by committee chairs to Linette. She will review and post.

Budget: General discussion including:

- Insurance – we need directors and officers insurance and probably don't need liability insurance. However, the cost for D&O will be higher. Need to budget for this. Howard will review and also have check current policy. Terri will send to Howard. We may be cancelling current policy.
- Everything is still in process
- Website upkeep will move to operational expenses
- Marketing will likely add Marketing Materials (incl. possibly magnets) and Trade Shows.
- Membership will spend whatever it brings in, at least from a budget
- Budget info from committees MUST be presented to board by next board meeting. Board will finalize budget at Aug Board meeting and present to membership @ Sept. meeting. Education and membership has submitted budget.

Logo: Lindsay will get a clean, higher resolution of new logo. Thanks to Lindsay for making change. She will also check on different typestyle

Sponsorship: Jaimes has sent out TY notes which says “stay tuned” for changes.

Next membership meeting: 45 minutes for Pam Rood's focus group.

August 20 Money Conference – decided not to participate. Ellen can have checklist or other marketing materials at her GreenPath table.

Adjourn: Linette motioned, Jaimes seconded 11 am

Board Notes only-----there was no quorum. No actions taken.

HBRT Board Meeting

August 11, 2011

Start: 10:15 am

Present: Ellen Bernards, Linette Rhodes, Terri Goldbin, Jaimes Johnson, Hank Bodette – don't have quorum.

Absent: Chris Haroldson, Mary Byrd, Lori Kay, Susan Day, Lindsay Gallagher, Howard Mandeville

No Financial statements

Election update: 75% have voted. Close at end of month.

Budget:

- Howard provided a quote of approx. \$1000 for insurance. Terri or Howard will ask for a quote from our current carrier.
- Proposed budget for board approval via email approval:

Income

Sponsorship	<small>(Majors 5 x \$2000)(Friends \$250 x 10 or \$500 x 5 = \$2500)</small>	\$12,500	<small>Majors 5 x \$2,000</small>
Membership	<small>(40 x \$50)</small>	\$2,000	
Lender Training	<small>(4 sessions)</small>	\$2,000	
From investments	<small>(use to cover website expenses)</small>	<u>\$4,000</u>	
			<u>\$20,500</u>

Expenses

Operational Expenses

Accountant	\$600
Annual Fee	\$85
Insurance	\$1,000
Website upkeep	<u>\$1,000</u>

Total Operational Expenses		\$2,685
Education:		
Home Buyer Ed	\$7,500	
Lender Training	<u>\$500</u>	
Total Education		\$8,000
Marketing:		
Advertising <small>(Includes \$1,000 for printing Sponsor materials)</small>	<u>\$6,000</u>	
Total Marketing		\$6,000
Membership		
Food/party	<u>\$1,000</u>	
Total Membership		\$1,000
Sponsorship:		
Sponsorship activities	<u>\$1,000</u>	
Total Sponsorship		\$1,000
Special Project from investment		
Website expansion	<u>\$4,000</u>	
		<u>\$4,000</u>
Total Expense		<u>\$18,685</u>
Net Income		<u>\$1,815</u>

Next membership meeting: 30 minutes for Paul Grimyser from City of Madison Community Development Division to discuss the Green Madison Program. We will have food (Membership committee will handle this), results of the election, promote membership and “bring a friend” - 90 minute meeting.

Next Board meeting

Old & New Board to meet following general meeting

Need to approve July & August Minutes

Need insurance quote info

Adjourned @ 10:40

HBRT Board Meeting

Sept. 8, 2011 Start: 10:15 am

Present: Ellen Bernards, Terri Goldbin, Jaimes Johnson, Susan Day, Hank Bodette (old board), Howard Mandeville (old board), Lindsay Gallagher, Judy Olson (new board), Shelley Reynolds (new board), Tony Gates (new board), Sid Boersma (new board), Todd Bruce (new board)

Absent: Chris Haroldson (old board), Linette Rhodes, Mary Byrd, Lori Kay (old board)

OLD BOARD ACTIONS:

July Minutes: Howard moved for acceptance of July minutes, Hank seconded, motion passed unanimously.

August Notes: No Minutes, only Notes, as there wasn't a quorum. (attached)

Budget was approved via email. Howard moved to reaffirm the approval of the budget previously approved by email (identical to notes provided by Terri today from August 11, 2011). Jaimes seconded. Motion passed unanimously.

Board members retiring: Hank Bodette, Howard Mandeville, Lori Kay, Christine Haroldson were thanked for their service and left the meeting.

NEW BOARD ACTIONS:

Financial statements: 2011/2012 (titled Income/Expense by Category:9) Home Buyer Education expense of \$2,168 should have been in 2010/2011. However, it was likely paid in July 2011 and because we operate on a cash basis it will show in 2011/2012. This expense was budgeted for 2010/2011. If it was paid in July, **the budget will have to be amended to include a 4th education presentation. Tax return is due Nov. 15th, 2011.** In addition, there are multiple errors on 2010 2011 Budget – 2011:7 in the Budget categories. **Mary and Ellen will correct the financials.** We did not vote to accept the financials at this point.

Election of Officers:

- President: Terri is willing to be president for one more year
- Vice President: Jaimes is willing to accept Vice President and be President in training. Shelley is willing to be Co-Vice President, as allowed by the By-laws.
- Treasurer: Ellen is interested in being Treasurer. We will need to check with Mary to see if she is still interested in being Treasurer. No one else expressed interest.
- Secretary: Sid is open to being Secretary if no one else is interested. Sid would have NO objection to anyone else being Secretary. It is very important that the Secretary be in attendance at the Board meetings.

Terri will contact Board members who are not in attendance to see if they are interested in any of the Board positions, then send out to Board as email vote. **Board voted via email and officers are as stated above. (Ellen, Treasurer & Sid, Secretary)**

Terri went over responsibilities of a Board meeting (Attached)

Committee membership:

- Terri – Marketing* (Temporary Chair)
- Sid - Marketing
- Ellen – Membership*
- Shelley – Sponsorship
- Jaimes – Sponsorship*
- Susan – Sponsorship
- Tony – Education
- Todd – Education*
- Judy - Education
- Lindsay – Education/Website
- Linette – Marketing/Website
- Mary - ?

***Leads will update member description and list of committee members. Ellen will send current committee descriptions to Board committee leads and when completed send to Shelley to format.**

Lindsay suggested that we need to have a website liaison on each committee. Board thought this was a good idea. Requirement is for someone who will be willing and able to make updates to website for their committee and is also willing to edit. Must be able to learn program (Percolate),

We discussed ways to recruit members to committee.

INSURANCE: **Terri** presented cost and policy for West Bend D&O insurance coverage. The costs are \$700 total which is less than budgeted amount. Susan made a motion to put in place for the benefit for the Board of Directors of HBRT the **errors and omissions insurance and to accept the change in the general coverage** for HBRT. Jaimes seconded. Motion accepted unanimously.

Judy Olson (who is not an attorney) has reviewed the policy for adequate coverage. **Terri will call and clarify legal defense or other issues.**

Jaimes motioned for adjournment, Shelley seconded. Adjourned at 11:20 am.

notes

Home Buyer Roundtable	The Villager Mall 10:00 a.m.
Date	October 13, 2011
Present	Sid Boersma, Ellen Bernards, Terri Goldbin, Tony Gates, Linette Rhodes, Susan Day, Shelley Reynolds, Todd Bruce, Judy Olson
Absent	Mary Byrd, Jaimes Johnson, Lindsay Gallagher
Old Business	Terri will send out September Minutes
New Business	Ellen discussed having taxes done by Summit Tax in Sun Prairie
	Ellen Distributed Account Balances Document
	Ellen Distributed Register concerning Grants-Westphal discontinued – will adjust budget and expenses to reflect that.
	This year on Budget we have negative balance due to addition error. General discussion on how to adjust budget so it is not negative. Decision to: Lower income from Lender Training to \$1000, negative expense item for unused grant of \$3000, other \$185 will be taken out of membership. Judy proposed the above, Linette seconded. Passed unanimously. Ellen to correct budget.
	One lender and one Realtor session-recommend reduce Lender Training Income to \$1000
	Associated Bank is our bank- We may change banks but will do so only after research and for a good reason. Susan recommended considering Major Sponsors.
	We have approx \$45,000 on account and Ellen proposed longer cds
	Discussion cds- about changing too much but reasonable accounts to
	Be good stewards of savings- we will discuss in November

Discussed who can sign checks other than just the treasurer-
accountability. **We will work on a system of checks and balances.**

Ellen to upgrade Norton approved by board by vote-will cost \$50.Sid
proposed, Judy seconded, approved unanimously

Next Meeting

November 10

HBRT Board Meeting

November 11, 2011 Start 10:15 AM, Finish 10:35

Present: Terri Goldbin, Jaimes Johnson, Susan Day, Sid Boersma, Shelley Reynolds, Tony Gates, Todd Bruce, Linette Rhodes

Absent: Ellen Bernards, Lindsay Gallagher, Mary Byrd, Judy Olson

Board Action

Approved/passed September October minutes

Financials provided to Board.

Ellen is working on filing RT tax return by 11/15 or she will obtain an extension. **Terri** will follow up with Ellen on this.

In the financials there was some question as to how/why Fair/Grants awarded is a negative number. **Ellen** to respond to this. Board discussed financials. No need to approve financials at this time.

Laura Stanfield to approach RASCW to see if they would be willing to contribute a booth to RT at the Realtor **Blitz on March 8, 2012** free of charge, in exchange for RT putting on Realtor Training at no charge. RASCW would in exchange also receive a free RT Membership.

RT March meeting date is the same date as the Blitz. We can ask at **December** RT membership meeting who will be attending Blitz to determine if we will have our HB Round Table.

Sid discussed magnets. Approached **Magnets USA** with proposal for 1000 business card size with the “stick anywhere feature”. Make sure quote is for 2 colors—as our logo is 2 colors. We need to include our tag line, logo, possibly the PO Box 1491, Madison, WI 53701-1491, info@homebuyersroundtable.org email address on the magnets. Have Magnets USA workup proof. Send to Board Members for approval of design before placing order.

New Board Actions

Membership letter distributed **for Board review**. Any comments should go to **Terri** by end of today.

Next board meeting following the December 8 HBRT at 9:45.

Motion for adjournment

Moved, Seconded and approved to adjourn

Home Buyers Round Table of Dane County Board Meeting

Date: December 13, 2012
Time: 10:00 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Jaimes Johnson, Susan Day, Ellen Bernards, Todd Bruce, Sid Boersma, Angie Grim, Terri Goldbin
Absent: Linette Rhodes, Tony Gates, Dave Clem, Jessica Riphenberg, Shelley Reynolds

MSC (Motion, Seconded, Carried): Adopted November Minutes.

MSC: Approved financials. Note: Susan to email Ellen wording for footnote to be placed in financials regarding the \$1,500 FROM CHECKING (INCOME) and the \$1,500 GRANTS OUTSTANDING (EXPENSE). Round Table books are on a cash basis, except for the accrual of the grants which will expire by 3/19/14.

Board reviewed Audit Committee guidelines. Suggest **Audit Committee** determine terms of its members. (One year vs two year).

In January, **Ellen** will give Audit Committee the financial book binder so they can perform an audit. **Ellen** will also email Susan the Quicken financials.

MSC: Approved Proposal for 2013 Homebuyer's Education from Green Path & Project Home \$16,828. Note: This was the only proposal we received on our RFP. The three Saturday classes are already budgeted in Education Committee budget. Ellen abstained from voting due to conflict of interest. Voted to approve via email: Dave Clem, Susan Day, Sid Boersma, Tony Gates, Angie Grim, Terri Goldbin. Approved via voice vote at December Board Meeting: Todd Bruce, Jaimes Johnson, Jaimes states Jessica Riphenberg told him she votes YES. No response from: Shelley Reynolds & Linette Rhodes.

Jaimes to talk with Shelley regarding: HDG (Housing Discussion Group) involvement.

Ellen to forward to Jaimes email from Rural Development.

Adjourn @ 10:45 a.m.

Next Board meeting January 10, 2013

Terri Goldbin, Treasurer