

HOME BUYERS ROUND TABLE BOARD MEETING

Date: January 10, 2013
Time: 10:15 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Jaimes Johnson, Shelley Reynolds, Angie Grim, Todd Bruce, Susan Day,
Ellen Bernards, Dave Clem, Terri Goldbin
Absent: Linette Rhodes, Jessica Riphenberg, Sid Boersma

(Tony Gates is no longer on the Board)

MSC: (Shelley/Angie) Approved December Minutes.

Jaimes to review and suggest Bylaw updates.

Ellen distributed financials. **Ellen** to scan & email Budget Report to the Board.
Ellen explained the footnote placed on Net Worth statement with regard to accounting to Grants Outstanding as an accrual and not on a cash basis as all other of Round Table financials.

Terri to get Ellen social security # for 2012 Grant issued so Ellen can issue 1099.

At future RT meetings we will call out for committee members.

Membership Committee to follow up and welcome the new comers that attend our RT meetings.

Angie to get to Ellen list of Habitat needs to send to RT Membership.

Discussion on website and how to handle >80% CMI attendees. May need to look at ways website can accommodate.

Board to continue to watch homebuyer education space issue. May need to look for bigger space in future (i.e. Villager, Innovation Center....). For now, we will be increasing class size at Project Home up to approx 50-55 attendees.

Ellen to provide Board with list of space criteria.

Terri to check on status of Villager parking lot addition.

Ellen to contact Sid regarding ordering more RT magnets.

Adjourn 11:08 a.m.
(Updated 1/11/13)

HOME BUYERS ROUND TABLE BOARD MEETING

Date: February 14, 2013
Time: 10:20 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Jaimes Johnson, Shelley Reynolds, Todd Bruce, Susan Day, Ellen
Bernards, Dave Clem, Linette Rhodes, Jessica Riphenburg, Terri Goldbin
Absent: Sid Boersma, Angie Grim

MSC: Approved January Minutes.

MSC: Approved Treasurer Report.

Sponsorship Committee to review Major Sponsors, fees, etc.

At **March Board meeting**, to discuss additional benefits to Major Sponsors.

Bylaws. **Jaimes** to present specific Bylaw changes to Board at March meeting.

Board decided at this time to leave Tony Gates Board position vacant.

MSC: Approved a Latest News Feature be added to Round Table website.

Adjourn 11:10 a.m.
Terri Goldbin, Secretary.

HOME BUYERS ROUND TABLE BOARD MEETING

Date: March 14, 2013
Time: 10:15 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Jaimes Johnson, Shelley Reynolds, Todd Bruce, Susan Day, Ellen
Bernards, Terri Goldbin, Sid Boersma
Absent: Angie Grim, Jessica Riphenburg, Linette Rhodes, Dave Clem

MSC (Sid/Shelley): Approved February Minutes.

Approved Treasurer Report.

Ellen to contact outstanding Fair Grantee Down Payment Assistance winners to see if they will be using grants.

Ellen stated homebuyer education costs \$43 per household or \$30 per individual.

Round Table Board will continue to explore outreach to minorities. Green Path will take the lead.

Discussion whether Round Table should charge a small fee for homebuyer education classes. Will continue to research and discuss further at a future date.

At April meeting will discuss whether there should be additional benefits to major sponsors.

Adjourn 11:00 a.m.
Terri Goldbin, Secretary

HOME BUYERS ROUND TABLE BOARD MEETING

Date: April 11 2013
Time: 10:15 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Todd Bruce, Angie Grim, Linette Rhodes, Dave Clem, Ellen Bernards,
Jaimes Johnson, Susan Day
Absent: Shelley Reynolds, Teri Goldbin, Sid Boersma

Minutes

Mins-- mm: LR 2nd DC all approved

EB--Grants follow up

Should we extend expired grant march 19th homebuyer anticipated in few months putting in offer and we confirmed 6months she will have available. EB will follow up ok and ask for testimonial for website.

Cost for classes discussion item

Raise sponsorship instead of charging for classes.

DC- Cost--paying class commits to class but fee could discourage people getting good education that we provide.

LR-our issue is not people not committed it is our budget we need to review

SD--need to create sustainable program so need to look at budget of class costs

Books--\$20 per book

Room costs

Advertising out of budget (don't need \$200)

JJ- to many unknowns to decide, this budget goes through this calendar year this is something we know we need to keep

Education classes for under served not part of this budget--will be looking at other models of funding through the sub committee

Capital Newspaper is going a homebuyer guide wants to know if we want to advertise-- board votes no at this time, classes full and do not think its the targeted population

Marketing to underserved

Create sub committee that will look at the best ways to reach and create new ways to reach populations and what information they need.

junior achievement-partner with summit?? How can we reach out to the schools to provide financial literacy. Not really our mission to provide edu kids. homeownership Can use the schools to market to families though.

Task Force-- how can we find liaisons in the communities so we don't rely on families members (children) to translated

Jessica Rippenburg resigns from the board. James would like to talk about board recruitment at each meeting. And formalize the recruitment process will be taken on task for James.

This next year goal-- get shared documents on Dropbox.

Mm close-- EB 2nd DC all approved

Adjourn 11:00 a.m.
Linette Rhodes

HOME BUYERS ROUND TABLE BOARD MEETING

Date: May 9, 2013
Time: 10:15 a.m.
Place: The Village on Park Street, atrium community rooms
Attending: Shelley Reynolds, Todd Bruce, Sid Boersma, Angie Grim, Linette Rhodes, Dave Clem
Absent: Jaimes Johnson, Ellen Bernards, Teri Goldbin, Susan Day

MSC (Sid/Shelley): Do not have April minutes so we will approve April minutes via email.

No Treasurer Report.

Discussion whether Round Table should charge a small fee for homebuyer education classes. A discussion began with the idea that the price could go down if we print the materials and when that was rejected, we discussed the importance of the books. Is it possible to have books on-hand to use at the classes and the home buyer could purchase one if they want to? Does HUD require that they have these books? Will continue to research and discuss further at a future date.

Adjourn 11:00 a.m.
Shelley Reynolds, Vice-President

Home Buyers Round Table Minutes 6/13/2013

In attendance: Shelley Reynolds, Sid Boersma, Angie Grim, Ellen Bernards, Jaimes Johnson, Todd Bruce, Susan Day, Dave Clem

Board meeting called to order 10:15

Jaimes moved to accept financials & minutes from May 2013 board meeting via email. Angie seconded, motion passed unanimously.

Discussion about meeting in July re: HUD banking changes. Decision to cover this topic in September or October. Membership committee needs to meet re: 2013/2014 meeting schedule and will contact Marcia Howe at Monona State Bank to speak.

Discussion re: recruiting board members for 2013/2014. Shelley & Jaimes will draft overview of recruitment information and board requirements. Shelley will be point person on this. Current board members are to look over member list and come up with at least one person to recruit to run for Board position, not underselling responsibilities for Board members. We will send ideas for members to Shelley to OK for approach. Existing BOD members will contact prospective Board member and, if interested, send Articles of Incorporation. Need ballot by end of July to be sent out in early August via SurveyMonkey.

Jaimes moved to support the Movin' Out Mallards fund raiser at the level of \$300. Ellen seconded, motion approved unanimously.

Before the September meeting, final accounting will be done for 2012/2013. At September meeting, Ellen will turn over "book" and backup of end of year Quicken files for review.

HBRT Board Meeting 09/12/2013

In attendance: Deb Vesling, Ellen Bernards, Linette Rhodes, Sid Boersma, Todd Bruce, Jaimes Johnson, Terri Goldbin, Shelley Reynolds, Susan Day, Angie Grim, Deb Neubauer, April Carlisle

Welcomed new board members and thanked Terri for coming to this meeting as a Board member ex-facto(?)

Approve minutes – Sid Boersma moved, Shelley seconds, passed unanimously.

Action Item: Ellen send minutes to Linette for last several months.

Susan & Sid made a motion that there was an interpretation of the bylaws and that interpretation was to shorten the time between ballot and the annual meeting. Linette seconded. Passed unanimously.

Note: 27 members of the Home Buyers Round Table voted, which is 50% of the membership.

2012/2013 Officers:

- President – Jaimes Johnson
- Vice President – Shelley Reynolds
- Treasurer – Ellen Bernards
- Secretary – Terri Goldbin

Election for Board of Directors for 2013/2014:

- President –
 - Shelley Reynolds – Accepted – elected unanimously
 - Jaimes Johnson – declined
 - Susan Day – declined
- Vice President –
 - April Carlisle – Accepted – elected unanimously
- Treasurer –
 - Ellen Bernards – Accepted – elected unanimously
- Secretary –
 - Deb Vesling – Accepted – elected unanimously

Discussion: Home Buyer Education - Ellen needs more support, particularly for Saturday classes. And as we go forward we may need to add additional Saturday classes to handle increasing demand for home buyer education

In addition, discussion re: on-line education. The consensus was that video was not a good way to provide on-line education but web-based training may be an option. GreenPath may be offering on-line in the (hopefully) near future

Discussion: Website – Linette feels that this is more of a marketing option vs. education. **Action Item: Marketing Committee** should work with Linette on this.

Action Item: Jaimes will go over bylaws with new board members.

Adjourned at 11:20

HBRT BOARD MEETING NOTES

Thursday, October 10, 2013

Meeting Called to Order at 10:05 am by April Carlisle, Vice President. President, Shelley Reynolds absent.

Budget:

Nothing changed from last year. All committees need to submit budget requests so that final budget can be approved by November 1, 2013. Send to Ellen Bernard's ASAP.

We had to dip into our reserves for the first time to cover costs for Home Buyer Education Seminars. \$41,000 remain in reserves.

Ellen please send out minutes from September meeting to board members.

Certification for Realtors

Sponsorship committee discussed the possibility of having Certification for Realtors who go through training to get certified and be listed on HBRT website. Great benefit to members of HBRT. Still point of discussion. Sid recommended charging for training. April suggested that it should only be open to HBRT members (member benefit). Lenders training is \$25.00, Realtor training is free currently. \$50 membership of HBRT. Tabled for discussion at future board meeting.

Financials and Minutes to be approved via email.

Adjourned at 10:15 am

HBRT BOARD MEETING NOTES

Thursday, November 14, 2013

Meeting called to order at 10:15 am by Vice President, April Carlisle. President, Shelley Reynolds absent.

Roll Call: Jaimes Johnson, Susan Day, Ellen Bernards, April Carlisle, Todd Bruce, Dave Clem, Deb Neubauer, Angie Grim, Deb Vesling

Approval of Minutes: Moved By Ellen, seconded by Deb, all approved

Treasurer's Report

\$45,000 in bank

\$5,000 moved to checking account from savings

No contract with Project Home for 2014 yet. Ellen will run numbers based on increase of 15% in household in attendance. Increase from 2012 to 2013 was 16% for families. Ellen asked Jaimes and the Board to consider a contract situation with GreenPath/Project Home.

\$1,530 expensed for Nov. 2013 class to Project Home for books, registration and space, but not sent yet – waiting for Board approval after monthly report is sent out, hopefully by end of week.

2012-13 budget included over \$13,000 from savings but only required \$5,000.

Proposed Budget: Some committees approved budget amounts. Discussion about increasing Marketing budget to \$3,500, adjusting amount out of savings. Discussion on Website Budget - awaiting bill from Ingrid for Website development, so that we don't know how much to budget. Susan Proposed that budget be amended to increase Marketing to \$3,500 and Website to \$6,000. Ellen suggested leaving the Website where it is now until further discussion with Website Committee (Linette) about financial needs. Ellen moved that Marketing budget be changed to \$3,500 and she will contact Linette about Website budget. The Website budget will be then be amended to reflect that and updated to adjust amount out of savings. The amended budget will be sent by Ellen to all Board Members for Final Budget approval. She will also add a Misc. category in the amount of \$200.00. April seconded. All approved.

Website: Sign up on line for education needs to be researched and set up by Education committee in coordination with Website. Translation is another addition for website that is being worked on (Spanish and soon Hmong). Charge for translator, \$100? Part of Website Budget – referred to Website Ctte.

Education: We need to discuss needs for Spanish Speaking and Asian education. Now being handled one on one, not in classroom. Materials are not available in Hmong, but Ellen does have Spanish and Hmong counselors available, based in Milwaukee but willing and able to travel to Madison for Home Buyer education and counseling. There is another source for Hmong home buyer ed in Milwaukee (Friendship House?) In addition, Education Committee needs (or may want) to coordinate with Ellen re: home buyer written resources in Hmong.

PayPal: Memberships can be paid via PayPal but only through link in email, not by link directly from the website. Interactive application possibly to be done next year. Member Registration form will be sent via email by Membership Committee to everyone on the email list (300+ people) along with button to

PayPal for anyone who wishes to pay by credit or debit card. Registration form will need to be returned to Ellen via email or snail mail. Ellen will double check with PayPal to make sure that we are registered as non-profit and whether % or transaction fee per payment. In the meantime, we will only accept memberships via PayPal, no sponsorships. Ellen moved that PayPal be used for membership only. Dave seconded. All approved.

The Board approved Ellen and Shelley to take non-profit for accounting via email. \$20 - \$25.00 per person – to be posted to the new Misc. category in budget.

Certification for Realtors and Lenders: Sponsorship committee suggested designation or certification to Realtors for completion of Class for Education about Affordable home ownership and Down Payment Assistance. Value added to members only? Designation idea to go to Education Committee. Probably no time for this Budget Year.

Request Committees to provide strategic plan for 2014-2015 Year by March 31 2014.

Website Translator Question: Amount to be determined by Website committee. Please clarify who is doing this and what certification s/he has and is it being done correctly? Needs to be in recognized basic format of Spanish. Do we need to have a certified translator double check translation in process? Refer to Website and/or Education Committee.

Sponsorship Ctte has not discussed, but needs to be agreed to soon. Should we allow Major Sponsors to advertise special loan products? Board does not advise.

Ellen will get full report for Education to Sponsorship Ctte by next week.

Adjournment: 11:15 am

HBRT BOARD MEETING NOTES

Thursday, December 12, 2013

Meeting Called to Order at 10:05 am by Shelley Reynolds, President.

Treasurer's Report/Financials:

Last month's report was changed to reflect requested changes, except to add \$200 for Misc. Website bill submitted. Ellen would like to pay Project Home on a monthly basis the cost of room rental and for books used in 2014 for homebuyer education. Financials approved. Moved by Sid, seconded by Susan.

Board Discussion Topics:

1. Update – PayPal is up and running. Ellen would like to arrange for all registration to be done online for HBRT and for Home Buyer Education. Linette suggests putting it on the website. Ellen and Linette to work on that together.
2. Review of seminar – Shelley and Ellen took the accounting course for non-profits. Didn't really apply to HBRT and not very useful.
3. Certification for Realtors – Subject discussed and voted down.
4. Realtor Class Marketing: We want to encourage agents to attend class – become member and get on the list... Marketing committee should discuss and present options for marketing HBRT to agents who attend class. **Video clip about HBRT (Marketing ctte and Shelley)?** We discussed doing a post-class survey to find out effectiveness of class and to solicit interest in membership in HBRT. Follow up **Survey a month or two after** – survey monkey (Education Committee). Linette to contact Jill about Marketing committee, Deb to contact Laura on Education. Ellen to send Linette list of people on Marketing committee.
5. Committee meetings – Either need President, VP to attend meeting or for minutes of meetings to go to all board members. Expectation of having at least a quarterly meeting?
6. Update – Website translation update. Should we pay our translator more than \$100? Translation should be ready by end of next week. \$100 was agreed to and a thank you note to be sent by Ellen
7. Strategic planning update and discussion:

Consider hiring Walter Jankowski to help with strategic planning. \$1,500 - \$2,300 fees. We need focus and a plan going forward. Possible half day strategic planning meeting for board plus committee chairs, sponsors, past leadership. Deb made suggestion about having a brainstorming meeting prior to strategic planning meeting. Ellen suggested doing this at January meeting. Ellen will facilitate this discussion. Sid and April will ask Walter to attend meeting. Budget? Ellen suggested allocating a portion of the Marketing budget to this purpose. We need numbers from Marketing committee about how much is actually required. We can then re-allocate unneeded funds to this purpose. Shelley will discuss this with Marketing committee chair, Jill. Sid made a motion to approve expense for Strategic Planning (Walter Jankowski) plus food. Jaimes has offered UW Credit Union meeting room (\$2,500). Seconded by Ellen. Approved. Sid and April to liaison with Walter and get back to the board.

Adjourned at 11:17 am