

Home Buyers Round Table Board Minutes – January 14, 2016

In attendance: Todd Bruce, Christie Hill, Susan Day, Sid Boersma, Angie Grim, Sara Whitley, Ann Raschein, Ellen Bernards

10:30 Call to order

Minutes – Sara motioned, Angie seconded, approval December minutes passed.

Committee Chair meetings – Christie will be scheduling these monthly. Board members are also invited.

Treasurer's report – Ann provided Net Worth and Income Statement. UW Extension has been paid in 2015. End of year 2015 financials have not yet been Sara motions, Sid seconds, motion to approve passed.

We determined that we will not accept PayPal for any sponsorships because of expenses.

Christie: Deadline for Sponsor payments - March 1st

Sara: Membership Committee requests approval for funds for a HBRT owned projector. Tabled until next month after bowling costs are determined.

Ellen as EBLLC provided an update on the end of year work and costs. A discussion ensued.

Sid moved that the EB LLC invoice of \$2962.50 be accepted as written. Christie seconded. Motioned passed. EBLLC will submit invoice for \$2,962.50 when final 2015 report is submitted.

Susan puts forward a motion that any vendor who works with HBRT submit a change order request for any amount exceeding the accepted agreement before any work is done and/or any additional expenditures. Ann seconds; Ellen abstains, motion passes.

Ann will notify Yvonne of this new policy.

Susan will write a recommended process for the above at the next board meeting

We need to have a backup for facilitating HBE classes in case Ellen is ill. Ellen will come up with a list of potential volunteers for this. Class materials have been uploaded to DropBox and are on the flash drive at Project Home and Ellen has written instructions.

Ellen update on website – we are on schedule for a February launch of the updated website. There will be content materials that are being updated by HBRT members but not completed and will not delay the launch.

Committee Meeting Minutes

Sponsorship

Home Buyers Round Table

Agenda & Minutes

Sponsorship Committee

Lon & Christie Hill, Susan Day, Sid Boersma Chair, Christie Hill, (206) 2533,
hillc@firstweber.com

Meeting

Monday, December 14, 2015	10:00	Barriques 961 S. Park Street Madison, WI 53715
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- We discussed strategies to meet and increase the Sponsorship goals for 2016.
- Lon & Sid will focus on Realtors and will make plans to meet with local Real Estate firms and attend Sales meeting to let Realtor know about HBRT. Additionally, they will meet with Real Estate management to discuss the opportunity for Sponsorships.
- Christie & Susan will focus on Lenders and contact all HBRT lender members to consider Sponsorship

Marketing

HBRT Marketing Meeting

01/06/2016

In attendance: Dan Piazza, Jenna Wuthrich, Sally Balson, Mary Byrd, Kathy Kamp, Shelley Reynolds

What is our focus/what do we market at this time:

HBRT Organization

- Monthly Member Meetings
- Monthly Buyer Ed Classes
- Realtor DPA Trainings
- Lender DPA Trainings
- Anything else that we can assist with

Who are our clients?

- Home Buyers who have low to moderate income
- Realtors
- Lenders
- Other industry professionals
- Down Payment Assistance providers
- Sponsors/Friends/members
- Collaborating organizations & community at large

Referral Sources	Number of Referrals	% of Total
Lenders	93	46%
Realtors	19	9%
Word of Mouth	38	19%
Internet	27	13%

Lenders DPA Training (February 17, 2016)

- Last Year's Activities
 - We sent out 2 email blasts.
 - Posted to FB 3 times
- 2016 Strategies
 - 3 Email blasts
 - Save the Date
 - 3 weeks out and 1 week out
 - 3 Facebook posts
 - 2 LinkedIn posts
 - Press releases

****Sending over a Save the Date Email to Ellen to send out immediately. This will go out to our HBRT and WMBA lists**

****Have emails scheduled to go out on 1/20, 2/3, and 2/11. We are waiting on the flyer that the WMBA is assembling to finalize these emails. Dan P will reach out to Amy Gile-Enge to check on the status.**

****We will also schedule 5 FB and LinkedIn posts, as well. We will post 3 of them on the dates we send out the emails. We will also schedule 2 more on 1/27 and 2/15. Dan P will also look into the procedure to pay (\$20 each) to boost the posts on 1/20 and 2/11 to get more reach. Dan P will also look into creating a FB Event to further promote the training.**

Realtors DPA Training (March 16, 2016)

- Last Year's Activities
 - Emailed out to RASCW
 - Put in RASCW newsletter
 - 2 email blasts.

- Posted to FB 3 times
- Passed out Flyers at February monthly member meeting
- To-Do items for 2016....
 - 2 Email blasts
 - 3 Facebook posts
 - 2 LinkedIn posts
 - Press releases

**Jenna W will work on assembling a Save the Date email for this training. We will review at our 1/20 meeting.

**We will then finalize the rest of the emails and lay out the schedule for these at our 1/20 meeting.

**Shelley will reach out to RASCW to ensure we get an ad in their newsletter

**We will finalize and lay out the schedule for our SM posts for this event at our 1/20 meeting.

**We discussed dropping off flyers for the realtor training at broker offices here in town. We will discuss who/when we do this at our next meeting.

Home Buyer Ed classes

- Last Year's Activities
 - Email blasts.
 - Posted to FB
- To –Do items for 2016....
 - Email blasts
 - Facebook post for each class
 - LinkedIn post for each class
 - Press release for January

***Goal is 10% increase in attendance over 2015

**Sally is going to be the point person for monthly press releases that we are going to do for these classes. We have a good framework that Ellen and the Communications Committee put together for the January class. Sally will modify this slightly, using different quotes for each month's release. We will also lay out the schedule for these at our 1/20 meeting.

**We also discussed a letter program for the listing realtors on homes within the appropriate price range for our programs. We will send a letter to these listing realtors to make them aware of the programs that are available for prospective buyers for these homes. We will look into more detail after the Lender and Realtor trainings.

Other Possible Topics

- Underserved Populations

**We will also be providing Ellen and the Communications Committee with a calendar laying out all of our marketing activities for the year.

**Sally Balson will look some research on the cost of Zillow banner ads for our HBE classes and programs.

Education

No meetings held

Communications

No formal meeting notes.

Membership

Home Buyers Round Table Membership Committee

Agenda & Minutes

Attendees:

Rebecca Wiese, Debbie Olson, Ellen Bernards, Bill Pfeifer, Ann Raschein, Sara Whitley, Dave Clem, Sid Boersma

Meeting

January 8, 2016

12:00 pm – 1:30 pm

Summit Credit Union

307 E Wilson St

Madison, WI

Meeting notes:

- Verify remaining speakers through 2016
 - o Peter Zarov is confirmed for January Meeting – Debbie is following up to see if anything is needed for printing
 - o Kevin King is confirmed for February Meeting
 - o Ellen is contacting Mike Daniels to take over the March 10th meeting to find speakers. Also noted to contact WHEDA about their Veterans Program
 - o Speaker is confirmed for April Meeting – Ellen, can you provide speaker information for agenda?
 - o Debbie will contact WHEDA & Rural for May Meeting
 - o Switching June meeting to talk about Reverse Mortgage - Ellen will speak. Also contacting Sue about the Co-Housing again.

- Ideas for bowling giveaways
 - o Rebecca will be taking this and running with it! – She has \$100 to get some gift giveaways
 - o Sara will remind attendees at the January meeting & send a reminder on Jan 18th

- Presenter Letter
 - o Everyone is aware to send to speakers

- Review the updated mission statement
 - o Everything looked good

- Update on layout of meetings

- Noted we will set up some chairs behind the front of the table for seating.
- Veteran member should sit around the outside and let new attendees/members sit at tables unless members are needed to speak during meeting.

- How membership/ renewals will be handled
 - Ann will forward any renewals & member applications she receives from the PO Box to Sara & Ellen
 - Ellen to retain the list – Forward to Sara as needed for updates
 - Sara to send welcome letters to new members & cc in Chairs for committees noted on application
 - Asking to have all renewals in by end of January to update website – Ellen will send an email out on the 21st & Sara will mention at the meeting. Want to make sure we are updating to do when we roll out new website

- Update Nametags
 - Sara will create a more “formal” name tag for all members who have renewed thus far. Ellen to contact Angie to get template info to Sara for printing & we will have them at January meeting.

- Needing a Projector
 - Sid has offered his projector for the time being
 - Ask board if we could buy a projector for future use, we may be able to use Membership Budget to buy project
 - Cost will be under \$400

Home Buyers Round Table Board Minutes – February 11, 2016

In attendance: Todd Bruce, Christie Hill, Sid Boersma, Angie Grim, Sara Whitley, Ann Raschein, Ellen Bernards, Linette Rhodes, Dave Clem, Shelley Reynolds

10:30 Call to order

Minutes – Sid motioned, Sara 2nd, passes

Treasurer – reports will be emailed to board

Communications/Marketing/Membership – calendar attached, Shelley, Sara and Ellen (maybe Dan & Kathy Kamp) meeting to discuss timing.

Marketing committee is working on cool new stuff. Stay tuned!

We will work on complete year

10:54 Adjourn



STATE OF WISCONSIN
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Governor Scott Walker Secretary Dave Ross

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APPROVAL OF REAL ESTATE EDUCATION PROGRAMS OR COURSES

Laura Stanfield
 Home Buyers Round Table
 17 Applegate Court Suite 101
 Madison, WI 53713

2/11/2016
 Ref# RE 3858

APPROVED INSTRUCTORS:

Linette Rhodes

APPROVED COURSES AND METHOD OF INSTRUCTION:

COURSE TITLE	CE	CLASS	DIST
3 Hour designation course in lieu of two Electives	X	X	

Continuing education courses are valid for the biennium: **12/15/14 – 12/14/16**.
 Pre-license courses do not expire.

NOTICE: The program provider is responsible for issuing an individual certificate to each licensee who successfully completes each program or course. *The certificate must include the exact title of the course as listed above.*

Please do not hesitate to contact us regarding any questions you may have.

Department of Safety and Professional Services
 Education & Examinations Office

(608) 267-1813
DSPSContEducation@Wisconsin.gov

Home Buyers Round Table Board Minutes – April 14, 2016

In attendance: Todd Bruce, Christie Hill, Sid Boersma, Angie Grim, Ann Raschein, Ellen Bernards, Deb Neubauer, Dave Clem, Shelley Reynolds

10:30 Call to order

Feb 2016 Minutes – Sid motioned that we accept minutes, Deb 2nd, passes
No Board meeting in March

Treasurer reports – Ellen motions that we accept the reports, Sid 2nd, passes.

- All sponsors paid except Waterstone
- Both Sponsorship and Membership raised more money than budgeted
- Fiscal year reporting has not been done yet
- Sara and Ann are buying a computer and projector from Membership budget as previously discussed. Ellen will use this computer for HBE classes.

Spanish language – Deb updated us. Arlene Bollig, WWBIC & Monica Gonzalez, Assoc. Bank. are using the sessions of “Grow Your Green” and translating culturally and language-wise. For instance, banking system comes first. Running pilot class at Sun Prairie Library in May. Ongoing classes are probably going to be at Centro Guadalupe. Roll out in June. Goal: educate as many people as possible and then recruit families to use IDA. Will recruit through Centro Guadalupe, Latino Chamber, HBRT.

Discussion on robust home buyer education for limited English proficient individuals. If available we could provide translated documents through the website and class.

Ellen, as Ellen Bernards LLC, requests clarity from the Board on how to handle limited English proficient individuals in class. Board asks Education Committee to come up with guidelines for providing robust home buyer education to these individuals.

We acknowledge that HBRT has limitations on meeting the needs of these individuals. Referral to GreenPath.com/Housing for eHomeAmerica or FrameWork is an option. There are always charges for both of these programs.

FYI GreenPath now has a \$150 fee for phone or in-person Pre-Purchase education **unless** home buyers come through our class for which the counseling is free. This doesn't apply to fee for DPP, which is \$700.

Possible meeting topics next year – Spanish program and GreenPath; Doing business in a cultural competent way.

Upcoming events:

Habitat on June 28th – online sign up

RASWC/Movin' Out fund raiser on July 14th

May Board agenda items:

- Nomination committee appointed
- List of open positions
- Calendar of monthly tasks

Adjourned 11:35

Home Buyers Round Table Board Minutes – May 12, 2016

In attendance: Todd Bruce, Christie Hill, Sid Boersma, Angie Grim, Ann Raschein, Ellen Bernards, Susan Day

10:20 Call to order

Minutes – Sid motioned, Ann 2nd, passes

Treasurer – reports will be emailed to board

Discussion about 2016/2017 Board members. Sid motioned that nominating committee for 2016/2017 consist of Christie Hill, Angie Grim, Ellen Bernards. Ann seconds, passed unanimously.

Discussion about future of HBRT and any changes we might need to make to keep up with industry changes.

Open positions:

- Government
- Non-Profit
- Other

11:15 Adjourn

HBRT Board Meeting 6/9/2016

In attendance: Dave Clem, Ellen Bernards, Todd Bruce, Sara Whitley, Sid Boersma, Linette Rhodes, Ann Raschein

May minutes: Sid motioned to accept May minutes, Todd seconded, approved.

Treasurer report: Unexplained expense from last month of approx. \$600 is for printing for HBE classes and has been moved to the Home Buyer Education expense category.

Projector and computer were purchased. Projector cost was expensed to Membership and computer to Office supplies. Discussion about donating old computer and clearing information from it first.

Discussion about using savings for budgeted items. While the budget was approved, we do need to be sure that we're not going to erode our reserve requirement.

Sara moved to approve to treasurer report, Sid seconded, passed.

Deb Neubauer has resigned from the board. She has been a long-term board member and leader and we will miss her.

Board Elections: We have 2 volunteers for the Board, Laura Stanfield and Mike Daniels.

Current members who are up for election and have accepted nomination: Dave Clem, Christie Hill, Sara Whitley. All have agreed to run for the Board for the 2016/2017 year. We need to recruit 2 Others (Laura Stanfield and Mike Daniels volunteered); 2 Government representatives, 1 non-profit representative.

The Board requests an update from the Education Committee re: Spanish Financial Literacy initiative by the annual meeting in September.

RASWC/Movin' Out fundraiser – Linette moves that we donate \$300, Ann seconds, passed.

11:25 adjourned

Home Buyers Round Table Board Minutes – September 8, 2016

In attendance: Dave Clem, Sara Whitley, Shelley Reynolds, Ann Raschein, Ellen Bernards, Tony Gates, Mike Daniels, Rebecca Weise, Laura Stansfield

10:10 Call to order

Minutes – Sara motion to approve, Ann 2nd, motion carries

Treasurer – Sara motion to approve, Shelley 2nd, motion carries.

- New Members who join from now until the end of the year will carry over to 2017. In assents, they will receive the rest of 2016 free. Motion to change membership drive to Jan vs Sept made my Shelley, 2nd by Laura, motion carries

Election of Board Officers:

- Dave Clem, President – Ann motion to approve, Rebecca 2nd, motion carries
- Sara Whitley, Vice President – Dave motion to approve, Tony 2nd, motion carries
- Ann Raschein, Treasurer – Dave motion to approve, Sara 2nd, motion carries
- Shelley Reynolds, Sectary – Ann motion to approve, Tony 2nd, motion carries

Other business:

- Ellen of Ellen Bernards, LLC is looking for another position outside of education. She is committed through December 2016. Also Project Home will have no room to use for 1/3 of the year. HBRT will need to find a coordinator to handle all the ins and outs of the classes.
 - o Green Path maybe on board again
 - o Do an RFP to find new agencies
 - Mike Daniels to draft the RFP and send out to HUD agencies by Oct 1st
 - Request RFPs to be returned before 10/31 for review at the next board meeting.
 - o Motion to develop Sub Committee – Laura 1st and Dave 2nd, motion carries. The following will part of the committee:
 - Terri Goldbin, Susan Day, Laura Stansfield, Ann Raschein, Shelley Reynolds, Dave Clem

11:17 Adjourn

HOME BUYERS ROUND TABLE BOARD OF DIRECTORS MEETING

October 2016

Call to order: 10:16

Secretary Minutes: Sent via email.

Treasurer Minutes/Report: Kate motion to approve, Sara Second, motion carries.

Action Item: Review 2017 budget at Novembers meeting – Dave Clem

Agenda Items:

1. Update on RFP for HBE Class Ad Hoc Committee Meetings – Ad Hoc committee met twice in the past month, created the RFP, discussed options about HBRT becoming HUD approved, discussed who we would receive the RFP. We want to work with a local agency, looking at long term security,
2. The RFP was sent out to membership and HUD approved agencies in the area by Dave Clem.
The RFP is attached. All returned RFP's come to Dave Clem, President.
3. Update on UW Extension and Spanish speaking Financial Education – HBRT awarded the UW Extension \$25K to help with a class that will educated them. After the Spanish speakers are ready, we will work to offer the HBE class in Spanish. We have received information showing that they are back on track! They are now giving an 8-to-1 ratio of funds. One of the HBRT members is proposed to teach at the UW Extension. Monica from Associated Bank.
4. Dan P is chairperson of the Sponsorship Meeting.
5. Lender training – consider doing two CE sessions during 2017, get a date scheduled as soon as possible – Feb. 15 & March 15. The CE needs to be re-approved for education, so Laura Stanfield is checking on that.

Motion to adjourn, Laura S., seconded by Anne, Passes: 11:03

Shelley Reynolds
HBRT BOD, Treasurer

HOME BUYERS ROUND TABLE BOARD OF DIRECTORS MEETING

November 2016

Call to order: 10:05

Secretary Minutes: Sent via email. Motion to approve, Kate, Sara Seconded, motion carries.

Treasurer Minutes/Report: Sara motion to approve, Shelley second, motion carries. Sara Whitley requested to have the 20th anniversary party have a line item on the budget.

Action Item: Review 2017 budget at December meeting – Dave Clem

Agenda Items:

1. Conflict of Interest Policy and Annual Statement – All board members need to complete and return to Dave Clem.
2. Review and discussion of RFP's received for HBE classes
3. All board members submit questions to Dave Clem concerning our RFP by 11/15/16 who will pass these questions on to the WI Partnership and Movin Out.
4. Dave Clem will send us the scoring questions.
5. Action Items: Schedule a date for the Wisconsin Partnership and Movin Out to meet with the board to assist in our decision. – tentatively Schedule to meet at Old National on Monona, 12 – 2:00, on November 29, 2016.

Past Action Item: Lender training – consider doing two CE sessions during 2017, get a date scheduled as soon as possible – Feb. 15 & March 15. The CE needs to be re-approved for education, so Laura Stanfield is checking on that.

Motion to adjourn, Laura S., seconded by Anne, 11:15

Shelley Reynolds
HBRT BOD, Treasurer

Home Buyers Round Table of Dane County

Board Meeting 12/8/2016

In attendance: Sid Boersma, Kate Sullivan, Tony Gates, Laura Stanfield, Dave Clem, Sara Whitley, Jenna Wuthrich, Rebecca Wiese, Mike Daniels.

Absent: Shelley Reynolds, Ann Raschein,

Minutes: Sid moved to accept November 2016 minutes, Sara seconded, passed unanimously.

Treasurer's report: Sid moved to accept Treasurer's report, Tony seconded, passed unanimously.

Sponsorship update: in process. Dan Piazza is working on it.

HBRT & Movin' Out MOU needs to be written, approved by both board and MO, and signed by 12/31/2016. Need to decide on payment schedule and making some of the proposal language official.

Dave has all conflict of interest statements are signed except Shelley's which Dave will get soon.

Website discussion: move Spanish language icon so that people can find it more easily.

Strategic Plan revision: Kate and Jenna will work on simplifying the plan and get it to the Board

Budget discussion:

- Dave will send Committee Chairs the Treasurer's report to help them stay on track.
- We increased Sponsorship income by \$5000. We will all have to focus on

HBRT 2017 Budget - Proposed

Income

Membership	\$2,500
20th Anniversary Party	\$1,500
Professional Training	\$500
Sponsors	<u>\$30,000</u>
	\$34,500

Expenses

Accountant	\$400
Annual Fee	\$100
Communications Committee	\$2,900
Education Committee	\$1,750
Gifts Given	\$300
Home Buyer Education	\$25,000
Liability Insurance	\$500
Marketing Committee	\$750

