

MINUTES OF THE ADVISORY COUNCIL  
CRAWFORD- SEBASTIAN  
COMMUNITY DEVELOPMENT COUNCIL  
OF FORT SMITH, AR

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November 19, 2014

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The Advisory Council of Crawford-Sebastian Community Development Council of Fort Smith met in regular session on Wednesday November 19, 2014, in house at Crawford- Sebastian Community Development Council. The following council members and guest were in attendance: Karen Phillips, Kate Porter, Michael Fuchtman, Griselda Perez, Donna Hyde, Debbie Biggs, Veronica Quinteros, DeAnna Neal, Eddie Powers, Kat Allen, LaToya Campbell, Violet Adams, Ronnie Miller, Patty Riley, Dean Wein, Calvin Williams, James Vitali, Paul McCollom II, Ken Pyle, Helen Fox, Lynn Cole, Delmi Sanabria, and Tricia Watson. We did have a few members that were not in attendance.

Karen Phillips called the meeting to order at 11:30am

Applications Approved

Karen discussed the approval of our Housing Preservation Grant. Karen went on to discuss the Annual Report, stating in the past year we have helped 136 families get to their goal of homeownership. Karen discussed the new one page app that she has been sending out. The one page app allows our counselors to be able to take an application through the mail or email and be able to pull their credit and see where the client is with their score. If the client is not mortgage ready it allows the counselor to provide an action plan to them to provide them with resources on how to boost their score and the steps that are needing to be taken in order to get them mortgage ready. By having the one page app it is also allowing more time to be focused on the people that are mortgage ready and getting them into the home of their dreams. The one page application is providing faster and more convenient service through our homeownership programs.

Karen also informed the council about the partnership we no longer have with Liberty Bank. Once Centennial took over Liberty Bank we did not get the same offers as we had with Liberty. We are now partnered with Arvest Bank for credit rebuilding tools.

Applications Awaiting Approval

Karen stated that CSCDC requested funds from Arkansas Trust Funds in the amount of \$89,000, State Farm in the amount of \$7,000, Coca-Cola in the amount of \$50,000, NeighborWorks OU Grant in the amount of \$125,000, NeighborWorks Community Stabilization in the amount of \$50,000 and also NeighborWorks Real Estate Development funds in the amount of \$50,000.

Griselda Perez, CSCDC'S Housing Counseling Manager / DPA Coordinator, reported in 2014 there were 1046 people that have been counseled, which is up from 2013 where there were 1039 people counseled. She discussed that the classes we offer are changing the way that people are spending their money, and the way they think about their credit, learning that their credit is a big part of their life and need to always be aware of it. We are building the confidence in our clients and teaching them decision making when it comes to buying or refinancing their home. We are constantly teaching budgeting to our clients, we want them to be able to be confident in the daily spending of their lives and making smart choices. Griselda referred to the Annual Report handout. She stated in 2014 there have been 31 households that have attended Financial Management Classes, 145 households have attended the Homebuyers Workshop, and 16 households have attended the Home Maintenance Classes.

#### Houses for sale or purchased/ REHAB

Calvin Williams is CSCDC'S Housing Services Manager. Calvin stated that in 2014 we have sold two of our rehabilitated homes, one on Bluff Ave and the other on North 39<sup>th</sup> here in Fort Smith. We have been working on a house on South 17<sup>th</sup>, it is a 3 bedroom 2 bathroom home, which have been working on with the Fort Smith Housing Authority. Calvin stated that he projects the house to be ready in about 2 or 3 weeks. Calvin also said that we have another house that is in the bid process and is already sold. Karen added in saying the house is 5213 South 17<sup>th</sup> in Fort Smith and the family that would qualify for the home could receive up to \$25,000 in assistance if it was needed. Karen also stated that we do not have a price on the home yet, but were thinking of pricing the home between \$85,000 and \$90,000. Karen indicated that we will be spending about \$70,000 in Rehab cost on the home on South 17<sup>th</sup> St. She has noticed a need for 2 bedroom homes in Fort Smith because we have a lot of clients that are on fixed incomes and cannot afford a lot of the homes that are in the area. We now have three 2 bedroom 1 bath homes that are under construction, they will be very energy efficient and very affordable, estimating the payments on them to be about \$300 monthly and that is including the taxes and insurance that will be on the homes.

#### Self-Help Housing

Michael Fuchtman is CSCDC's Self Help Housing Manager. Michael stated that Self-Help is picking up a lot this year. As of right now there are 5 house that are under construction and out of those 5 there are 3 that are getting ready to be closed on with new homebuyers between now and December. We have 5 approved applications, 4 new applications that have been submitted and gaining several new appointments weekly.

Karen indicated that this is huge for us because last year alone we only had 5 homes total completed. Also adding in that there has been political pressure causing deadlines and goals to be set forth for USDA and so far it's working.

Michael ended with telling us that he had won his first appeal with the USDA.

Karen added in about the beautification that was done at bluebird on 11/08/2014. Latoya our Ameri-Corp Vista and some employees from CSCDC and community volunteers pitched in that Saturday to add some beauty to the new building location entrance in Cedarville.

#### IDA Program

Kate Porter is CSCDC'S IDA Case manager. Kate stated that the IDA program is picking up very quickly lately. Between October and now she has had 14 new IDA clients open new account for Small Business, Homeownership, Home Repairs and Education. Kate has only been the IDA Case Manager since July of 2014 and she indicated that this is the most people she has had in one quarter so far. She also stated that the majority of the IDA's being opened have been for Small Business. As of right now there are 36 active IDA's progressing towards their savings goal.

#### ESG Program/ Case Manager

Patty Riley is CSCDC's ESG program manager. Patty told us a little about her program stating her goal is to help people who are homeless get into a better stable situation. Her program helps with the first month's rent of qualified clients and also any deposits needed on utilities. Every 30 days she meets with her clients on a case management plan. She makes sure they are meeting the goal that have been set for them to be in her program and helping make their life more stable.

Patty told the council about her newest success story of a man who went from nothing, homeless and losing his kids, to now having a job, got into a place now with the help of Patty's program and gained his children back from an unstable environment. She is hoping to see him go through CSCDC's homeownership program to purchase his first home for him and his children.

#### Weatherization Program

Debbie Biggs is the Weatherization Director at CSCDC. Debbie stated that in the past quarter, July- Oct that her program has weatherized 51 homes. Her program covers 10 counties and which is up from being able to only cover 2 previously. Kat Allen and Eddie Powers also work in the Weatherization Program as energy auditors. Their goal is to make more energy efficient homes through weatherization. There are some people that do not always qualify for the needs that want in her program so she is able to offer those clients information to the utility company, which allows them to receive the assistance that is needed for their families. Weatherization and CSCDC's Home Rehab program is able to partner together, which is allowing her workers to go out to areas that maybe the Home Rehab program worker cannot or they are able to step in if a client applies for both program, they can get their information from them and help us in our process. The Energy Auditors are able to go all the way out to Bella Vista. Karen added in that it helps with being able to partner with them because we are able to send one person out the location for more than one duty, rather than multiply people out for separate jobs, it cuts back on lots of expenses in traveling and double staffing.

#### Advisory Council Member Ideas

Some statements that were made by our members giving their input on what is going on. Lynn Cole stated that the Van Buren Benefit Bank office is now closing. Ken Pyle added in that business is starting to pick up a lot more than usual. Ken also added in about the Riverview Hope Campus, they have spent 4 ½ years with the Old Fort Homeless coalition raising money for the campus. Their goal is to make an area for people that do not have homes to be able to be stabilized and have a home to call their own and improve their quality of life. Ken stated that they have raised 1.9 million out of the 2.8 million that is needed for the campus. They are working on a 75 bed low demand shelter located on 301 South E St in Fort Smith. This will include day services and also include kennels for people that have animals. Ken stated the Mercy is planning to move one of their locations to the Hope Campus to treat people with medical needs, which will include a 6 exam medical room clinic and possibly one pharmacy. Ken is hoping on receiving grant money from Arkansas Housing Trust Funds in the amount of \$250,000 and also through Mortgage Settlement Funds in the amount on \$690,000. Karen is the incoming President of Old Fort Homeless Coalition. Patty added in with Ken Pyle saying she is looking forward to the campus.

Karen also added in with the matter informing the council that the homeless only have a certain amount of time to stay in shelters and can only be in there during certain hours depending on the weather. Whereas the Riverview Hope Campus does not enforce time frames.

Karen closed with telling the council of the new building that CSCDC is moving too. She stated he building is on Zero St. in Fort Smith and is still in the process of being rehabilitated and we are hoping to be in the building in 2015 by the agencies 50<sup>th</sup> Anniversary.

Meeting was adjourned at 12:45pm