

Meeting Minutes

Attendance

PRESENT:

Anthony Ansonge
Sam Getsinger
Bethany Parent
Bill Heffernan
Kat Byers
David Anolick
Debbie Bishop
Evelyn Maciha
Grace Ronkaitis
Gwenne Allgaier
Josh Chamberlain
Kyra Summers
Marc Milburn
Pam Niebrzydowski
Peachy Rentenbach
Rev. Gerald Cook
Blair Cole (Remote)
Art Jeannot
Truman Bicum
Melanie Chaney

ABSENT:

Ashlea Walter
Lindsey Walker
Chuck Corwin (E)
Marna Robertson (E)
Brandy Keeney (E)

The meeting was called to order at 12:30 p.m. by Chairperson, Art Jeannot.

Roll call was taken, and a quorum was established.

Agenda

Chairperson Art Jeannot requested approval of the meeting Agenda, including an addition of a 7-month CD approval discussion.

Motion by Melanie Chaney, supported by Sam Getsinger, that the meeting agenda be approved as amended. Motion carried.

Membership Announcements

None.

Public Input

None.

Policy Council Report

Blair Cole, Head Start Policy Council Chairperson, presented the Policy Council minutes from the meeting held on June 13, 2024.

Motion by Kat Byers, supported by Debbie Bishop, that the minutes of the June 13, 2024, Head Start Policy Council meeting be approved as presented. Motion carried.

Executive Directors Report

GOVERNANCE BASICS TRAINING

Kerry Baughman, Executive Director, reported on NMCAA Board Governance Basics training. Board members will review:

- Board Basics
- What does a Board do?
- Legal Duties
- Basic Responsibilities
- Committees

Information will be included with the June meeting Minutes.

STRATEGIC GOALS: FY24

A new scorecard has been developed to track the progress of NMCAA's FY24 Strategic Goals. Each month information will be gathered to show how NMCAA is meeting each goal.

DIMENSION RENEWABLE ENERGY

Dimension seeks to create the opportunity for third-party community solar projects to serve Consumers and DTE customers. Their mission is to bring the benefits of renewable energy to all. Should state-wide community solar come to Michigan, Dimension is seeking a partnership agreement with NMCAA.

2023 ANNUAL REPORT

The 2023 NMCAA Annual Report is available now. It can be found online at www.nmcaa.net, under the "About Us" tab, click on "Agency Financials & Reports". Hard copies are also available.

Motion by Peachy Rentenbach, supported by Sam Getsinger, to accept the Executive Director's report as presented. Motion carried.

Business

FINANCIAL UPDATE REPORT

Meredith Gafill, Controller, reviewed the May 2024 financials which included comparisons to prior month and year expenditures and revenues.

Motion by Peachy Rentenbach, supported by Pam Niebrzydowski, to approve the May 2024 financials as presented. Motion carried.

FY24 FINANCIAL POLICIES AND PROCEDURES

Huntington Bank Line of Credit

Grant funding is uncertain at best, particularly through election years. Establishing a line of credit has been an ongoing discussion as the federal budget appropriations process has been increasingly drawn out and complicated. Establishing a Line of Credit is one of the recommendations to help non-profits weather the uncertainty. NMCAA banks with Huntington Bank and has been pleased with the services and support provided. The proposal is to establish a NMCAA Line of Credit in the amount of \$800,000.

- NMCAA business assets (not including real estate) will be used to secure the loan at this amount.
- Origination fee - \$2,000
- Annual fee - \$1,250

Roll call to approve motion establishing a Line of Credit with Huntington Bank in the amount of \$800,000. Motion carried. Two nays recorded from Anthony Ansoorge and Marc Milburn. One vote abstained due to conflict of interest from Kyra Summers.

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Discussion regarding applying safeguards to utilizing line of credit. Internal control policy needs to be in place to establish clear policies and procedures around how and when the line of credit can be utilized.

Motion by Art Jeannot, supported by Marc Milburn, to prohibit the use of the Line of Credit until an Internal Control Policy for Use of the NMCAA Line of Credit is approved by the Board of Directors. Motion carried. (Nay- Ronkaitis)

A hard copy of a Board Resolution authorizing the Executive Director and Board Treasurer to conduct business with Huntington Bank on behalf of Northwest Michigan Community Action Agency, Inc. and agrees to \$800,000.00. collateral for the line of credit that will be all business assets of Northwest Michigan Community Action Agency. The resolution was also read aloud to the Board before a motion was made to approve.

Roll call to accept Resolution as written, authorizing Kerry Baughman and David Anolick to conduct business with Huntington Bank on behalf of Northwest Michigan Community Action Agency, Inc. Motion carried. (Nay - Ansonge)

Huntington Bank Certificate of Deposit

- Huntington Bank currently offers a 7-month Certificate of Deposit (CD) at 5.05%
- Will generate ~\$3,000/month and ~\$20,000 over the 7-month period
- Offset LOC fees and generate unrestricted funds

Roll call to approve moving \$800,000 from NMCAA checking account with Huntington Bank into a 7-month Certificate of Deposit at 5.05% (5.18%) APY. Motion carried. (One vote: abstained due to conflict of interest from Kyra Summers)

Housing and Energy Efficiency Services (HEES)

Kerry Baughman presented on behalf of Tish Stave, HEES Director. Three (3) Weatherization Budgets were submitted May 30, 2024.

Department of Energy (DOE) Formula Weatherization Grant

Program Year July 1, 2024 – June 30, 2025

TOTAL:\$522,613, Average Cost Per Unit:\$8,497.00*

*This is an estimated 6-month allocation, expected to receive more in January 2025

Motion by Bill Heffernan, supported by Kat Byers, to approve the Weatherization PY24 Department of Energy Grant in the amount of \$522,613. Motion carried

BiPartisan Infrastructure Law (BIL) Funds

Program Year October 1, 2024 – September 30, 2025

TOTAL:\$1,429,501, Average Cost Per Unit:\$8,453.00

Motion by Peachy Rentenbach, supported by Bethany Parent, to approve the Weatherization PY24 Bipartisan Infrastructure Legislation (BIL) Grant in the amount of \$1,429,501. Motion carried.

Low Income Home Energy Assistance Program (LIHEAP)

Program Year October 1, 2024 – September 30, 2025

TOTAL: \$280,480, Average Cost Per Unit: \$10,000.00*

*Expected second allocation in early 2025

Motion by Josh Chamberlain, supported by Bethany Parent, to approve the FY25 Low Income Home Energy Assistance Program Grant in the amount of \$280,480 in addition to the 2nd allocation in 2025. Motion carried.

Multi-Family Weatherization

- This week NMCAA is wrapping up its first multifamily project!
- Keystone Village Apartments (Homestretch owned, LIHTC Property)
- 3 buildings of 8 units each = 24 units
- Average cost per unit, expected \$2,500 (this does not include Health & Safety improvements)
- Attic insulation, weather stripped doors, water heater pipe wrap, dryer vents, added ventilation, light upgrades
- Monitored by State on May 30th. Great feedback. Suggested improvements being completed this week
- Looking forward to conversations with interested landlords for PY24

Financial Management Services (FMS)

Kerry Baughman presented on behalf of Karen Emerson, FMS Manager.

NeighborWorks America

(The Neighborhood Reinvestment Corporation, doing business as NeighborWorks America, is a congressionally chartered nonprofit organization that supports community development in the United States and Puerto Rico). Network Expendable and Capital Grant Request FY24 Amount Granted: \$259,000.00

Motion by Evelyn Machia, supported by Josh Chamberlain, to approve the NeighborWorks Round FY24 Round 1 Expendable and Capital Grant in the amount of \$259,000.00. Motion carried.

U.S. Department of Housing and Urban Development (HUD) Comprehensive Counseling

Grant Period: October 1, 2023 to March 31, 2025, Total Award: \$41,274.00.

Motion by Truman Bicum, supported by Debbie Bishop, to approve the FY24 HUD Housing Counseling Award in the amount of \$41,274.00. Motion carried.

New Programming

Emmet County Housing Stability Program (ECHSP)

- NMCAA was approached by Emmet County to see if we would be interested in administering funds to provide Down Payment Assistance to promote home ownership. These funds are from the County's General Fund.
- After numerous discussions, we submitted a final proposal to the county which was presented and approved during the May 16th Emmet County Board of Commissioners meeting.
- While the primary focus is down payment assistance, there are flexibilities to provide other support services including assistance with property taxes, lot rent, foreclosure prevention and mortgage delinquency.
- Eligibility up to 120% AMI
- Award period is June 1, 2024 to May 31, 2027
- Total Award is \$1M which includes 18% Administrative Costs
- Emmet County clients will be provided all NMCAA services possible.

Motion by Sam Getsinger, supported by David Anolick, to approve the Emmet County Housing Stability Program in the amount of \$1,000,000. Motion carried.

Homeless Prevention (HP)

Sarah Hughes, Homeless Prevention Director, presented on various Housing & Urban Development (HUD) projects and grant requests for the FY26 that runs from October 1, 2025 – September 30, 2026. Homeless Prevention will be submitting waiver requests for match requirements.

HUD Adult Rapid Re-Housing Project GGTA total: \$159,304

Motion by Pam Niebrzydowski, supported by Sam Getsinger, to approve the FY26 HUD Adult Rapid Re-Housing grant in the amount of \$159,304. Motion carried.

HUD Continuum of Care (CoC) Planning Grant total: \$86,409

Motion by Peachy Rentenbach, supported by Kat Byers, to approve the FY26 HUD Continuum of Care Planning Grant in the amount of \$86,409. Motion carried.

Youth Homeless Demonstration Project (YHDP)

•YHDP Coordinated Entry and Diversion Project – Total:\$53,318

•YHDP Individual Youth Rapid Re-Housing Project – Total \$270,052

•YHDP Pregnant and Parenting Rapid Re-Housing Project - \$176,638

Motion by Pam Niebrzydowski, supported by Peachy Rentenbach, to approve the YHDP Coordinated Entry and Diversion Project in the amount of \$53,318, the YHDP Individual Youth Rapid Re-Housing Project in the amount of \$270,052 and the YHDP Pregnant and Parenting Rapid Re-Housing Project in the amount of \$176,638. Motion carried.

Michigan Department of Health and Human Services (MDHHS)

Consolidated Rapid Re-Housing Project (RRH) – Total: \$434,249

Program Year October 1, 2024 – September 30, 2025

Motion by Grace Ronkaitis, supported by Kat Byers, to approve the 2024-2025 MDHHS RRH Project grant in the amount of \$434,249. Motion carried.

Emergency Solutions Grant Project(s) – Total \$411,306

Program Year October 1, 2024 – September 30, 2025

- NMCAA (projected) Allocation – Total \$280,958
- Goodwill Industries of Northern Michigan (projected) Allocation – Total \$106,848
- New Hope Church (projected) Allocation – Total \$23,500

Motion by Evelyn Machia, supported by Gwenne Allgaier, to approve the FY25 MI Department of Health and Human Services Emergency Solutions Grant in the amount of \$411,306. Motion carried.

Minutes of Previous Meeting

The minutes of May 16, 2024, meeting of the Board of Directors were presented for board action with the change of adding Marc Milburn’s “nay” to the motion to “approve the Program Year 24-25 Transportation Waiver Request which waives the child safety restraint system requirements for school buses as presented”.

Motion by Kay Byers, supported by Rev. Jerry Cook, that the minutes of the May 16, 2024, meeting be approved as presented with additional change. Motion carried.

June Miscellaneous Items

- Senate Bill 632 and House Bill 5290 would cap the interest rate on payday loans at 36%. The average interest rate charged by payday lenders is 391%.
- 2024 Community Needs Assessment in progress. The Board will have an opportunity to provide input by participating in a community needs survey. Look for that in the incoming weeks.

In 1987, Northwest Michigan Human Service Agency (NMHSA) conducted a Community Needs Assessment. The top need for respondents was Dental Services (Cost) followed by Medical Services (Cost) and Employment.

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There will be no Board of Directors Meeting in July. See you in August!

There being no further business to come before the Board, the meeting was adjourned at 2:23PM.

Next meeting will be: **Thursday, August 20, 2024**

Respectfully Submitted,

Debbie Bishop, Secretary

Aimee Muloin, *Recording Secretary*