



MINUTES
National Housing Development Trust Board of Directors Meeting
Thursday, October 1, 2015
10:00 a.m.

- **Call to Order**
The Chairman called the meeting to order at 10:25a.m.

- **Attendance**

| Name | Initials | Title | In Attendance | Apologies |
|---|----------|-----------------------------------|---------------|-----------|
| Mr. George A. Powell | GP | Chairman | ✓ | |
| Mr. Kearney S. Gomez | KG | Deputy Chairman | ✓ | |
| Mr. Teddie C. Ebanks | TE | Director | ✓ | |
| Mr. Harwell A. McCoy | HM | Director | ✓ | |
| Ms. Lucille Barnes Rico | LR | Director | ✓ | |
| Ms. Louise Christine Burke-Richardson | LB | Director | ✓ | |
| Mr. Rayburn Farrington | RF | Director | | ✓ |
| Mr. Allan Bush | AB | Director | ✓ | |
| Deputy Chief Officer, PLAHI Mrs. Leyda Nicholson-Makasare | LM | Ministry's Representative (PLAHI) | | ✓ |
| Financial Secretary's Office Designate – Mr. Randy Myles | RM | FS's Office Representative | ✓ | |
| Mr. Julio Ramos | JR | General Manager/ Secretary | ✓ | |

- **Welcome and Prayer**
The meeting got started with an opening prayer that was delivered by Mr. Harwell.
- **Chairman's Opening Remarks**
The Chairman welcomed the attendees and passed on apologies from the missing members.
- **Formal Approval of the Previous Board Meetings**
The Minutes of the Board of Directors meeting held on July 9, 2015 were confirmed as follows:

Moved: HM
 Second: TE
 Agreed: ALL

- **Matters arising from the last Board Meeting.**

NHDT Press Release - The previously requested Press Release was submitted to the GIS. The Board was advised that the GIS has indicated that the Press Release is too lengthy and further recommends that the report be distributed in parts and to be followed up with Press Briefings.

Agree: The intent of the Press Release Report whether it is lengthy or detailed is to provide an update on previously raised concerns and to provide update on the Trust's ongoing initiatives.

Action: Proceed in making the relevant arrangements to have the report distributed to the local media.

Bodden Town Easement - The requested agreement to facilitate the easement that would assist the NHDT in further developing BT has been drafted and circulated for approval. It appears that this has been held up as we are not getting the full commitment from the CIG to proceed.

AHI Applications - It has been reported that there have been delays on having Affordable Housing Applications approved as some applications have been deferred by the Committee.

Agreed: All efforts are made in allocating the remaining houses to applicants that fulfilled the required affordable housing criteria.

Homeowners Association – The homeowners association have been set up for the New Affordable Houses in West Bay & George Town all that the remains is Bodden Town site. A meeting will be scheduled in the coming weeks, now that the houses are being occupied.

Bodden Town AHI Site Grading – It was previously agreed that the developed lots in Bodden Town will not be graded with top soil. However in an effort to assist the new homeowners with the beatification of their yards, the NHDT should provide the material that has been stocked at the site.

Agreed: The Bodden Town Homeowner is extended this courtesy, however a costing of this exercise needs to be undertaken and reported.

CIG Unpaid Outputs – NHDT received a confirmation that the unsettled outputs of \$452k for 2011 & 2012 will not be settled as these amounts were not accrued by the CIG. NHDT Operations advised it is unfortunate that the CIG just managed to communicate this to the Trust considering multiple submissions were made along with the relevant follow ups.

Agreed: The NHDT proceed in writing off these unsettled outputs and have these reflected in the audited financials that are currently being undertaken.

- **Audit & Accounts Report**

2014-15 Draft Financial Statements - The Trust is currently being audited for the 2014-15 reporting period. The engagement for this Audit is \$33,000. It is anticipated that if this Audit is completed in a timely there is a possibility that the fee will be reduced. To date the Draft Financial Statements and the first set of audit samples have been submitted in the time prescribed.

Output Billing & Equity Injection 2014-15- The NHDT billing and refund for the 2014-15 was completed with no balances outstanding.

Output Billing & Equity Injection 2015-16 -The Board was provided with a schedule that outlined the 2015-16 budgeted outputs and Equity Injections. It is anticipated that the NHDT will be billing approximately \$1.1m for the 1st Quarter of Outputs and Bond Commitments that are due in Oct 2015.

NHDT Cash Balance Report was circulated and it was observed that the Trust currently has approximately \$3m as at Jul 9 2015 which has gradually increased particularly on the project development account due to the sale of affordable houses.

CIG's Strategic Policy Statement - The NHDT is required to present estimates for 3 Years from 2017 to 2019 on operational performances and capital expenditures that will fit into the CIG's Strategic Plan Policy. Further consultation is being made with our respective Ministry to further advice on the format required.

CIG Financial Support – As an alternative to further financial support from the CIG, it was recommended that the NHDT reach out to the Ministry for a CIG commitment to reserve a % of funds collected from other public services for set period. It was further explained that this arrangement is similar to what is in place for the NRA. Having this support then reduces or eliminates any Budgeted Operational Outputs.

Action: NHDT to look into reserving of funds from the CIG and report to the Board.

- **Affordable Housing Initiative Program (AHI) Program**

The below summary was presented and an overview on the allocation of the New Affordable Houses was provided.

NHDT NEW AFFORDABLE HOUSE SUMMARY - UPDATE Oct 1, 2015

| AHI House Allocation | East End | West Bay | Windsor Park | Bodden Town | Total |
|-------------------------------------|-----------------|-----------------|---------------------|--------------------|--------------|
| Houses Sold | 8 | 7 | 5 | 7 | 27 |
| Assigned under Lease & Lease-to-Own | 0 | 19 | 21 | 0 | 40 |
| Assigned As Special Case | 0 | 1 | - | 1 | 2 |
| Assigned for Sale | 2 | 4 | - | 7 | 13 |
| Vacant Available for Sale | 2 | 5 | - | 5 | 12 |
| Total | 12 | 36 | 26 | 20 | 94 |

Houses Sold - There are now 27 houses that have been sold to date. This includes the 2 most recent sales that transpired in September 2015.

Assigned House on Lease & Lease-to-Own - To date there are 40 houses under lease/rental and Lease-to-Own arrangement. The only rental from East End has moved out as he could not pay of the arrears and main the monthly commitment. There are still approximately 12 Clients pursuing their Banks to purchase the house that they occupy.

Assigned as Special Case - There at 2 Houses Assigned as Special Case. One is in keeping with Court Order for House Assignment to Ronnie Ebanks in WB. The other one is the Special Assignment to Caretaker and Dependents of the late Anna Evans, which was a previous homeowner in Windsor Park. Please see separate report as update on these cases.

Assigned for Sale – Of the 13 houses that have been assigned for sale, 2 will be closing in the next few days for a house in East End and Boddin Town. The Credit Union is still holding up 4 of the houses for Boddin Town.

Vacant Houses – By Districts:

East End - There are 2 1Bedroom Houses that are available for sale. It is anticipated that we will not have these sold quickly as the applicants that have expressed interest are interested in multiple bedroom houses.

West Bay - There are 5 Houses vacant for sale, of which 4 were affected by the encroachment issue. All that is required is for the NHDT to sign off on the required easement forms to formalize and complete the process. Once this is completed the Land & Survey Department will issue the relevant Block & Parcel numbers for these houses.

Boddin Town – There are currently 5 houses that remain to be assigned to applicants. The Trust currently has approximately 9 applications that are ready for review.

NHDT OLD AFFORDABLE HOUSE SUMMARY - Update Sep 2015

| NHDT Old AHI Site | Mortgage Tenants | Rental Tenants | Grand Total | NAU Assessed in Jun 2014 | NAU Identified Need Assistance | NAU identified Tenant that DO NOT Need Assistance | NAU identified Tenants currently getting Gov't Support |
|---------------------------------------|------------------|----------------|-------------|--------------------------|--------------------------------|---|--|
| Captain Joe & Osbert Dr, West Bay | 10 | 11 | 21 | 15 | 7 | 8 | 7 |
| Courts Road, Eastern Ave, George Town | 0 | 2 | 2 | 2 | 1 | 1 | |
| Total | 10 | 13 | 23 | 17 | 8 | 9 | 7 |

Mortgage Tenant Arrangements - The NHDT initially entered into a somewhat lease-to-own arrangement in that if the Clients maintain their payment commitment with the benefit of owning their house.

Rental Tenant Arrangements - Based on the records these are straightforward rental arrangements with no long-term benefit to the occupants.

NAU-DCFS Assessment – A total of 17 Tenants were assessed by the NAU of which 9 were identified as needing further Government Assistance and 8 as not qualifying for Government Assistance. Also as of recently the NAU identified 7 cases where Tenants are getting Government Assistance in the

form of Poor People Relief, Food, CINICO etc.

House Demolition - On September 2 Houses (1 in Eastern Ave & 1 in West Bay) were demolished as the Tenants have move on to alternative accommodations.

- **GGHAM Program**

Quarterly & Delinquent Reports – The standing GGHAM quarterly and delinquent reports as at Jun 2015 have been submitted to the CIG for reporting. The quarterly report as at September 2015 will be completed within October 2015.

Demand Payments – The demand payments reported as at Jun 2015 have been further pursued with the Banks and the CIG. All that remains is to formalize the request from the other 3 Banks that have not submitted their claims.

GGHAM Renewal – As a follow up from a meeting between the CIG and the CIBA progress has been made on the GGHAM Renewal process. The NHDT is currently reviewing the first agreement for consistency and has been tasked with reporting any issues as soon as possible. The Ministry has advised that the Renewal needs to be finalized prior to the next meeting of the Legislative Assembly scheduled for October 14th 2015.

The Operations has commenced the review and can confirm that thus far the issues amended have been in line with the discussions held. The Operations is currently drafting up the Brochure and Media Flyers to have ready for circulation once the renewal of program has been approved.

- **Property Management & Project Development**

Old Affordable Houses – The ongoing works has been limited to the effluent septic services, common grounds maintenance and a few one off plumbing and electrical works.

New Affordable Houses – There has been ongoing routine repairs and maintenance of the houses that are under the lease arrangement. Remedial works & Repairs are ongoing on the vacant houses that have currently been assigned for Sale.

Building & Tenders Committee – There are some site visits that remain to be completed by the Committee to further plan required works in the various sites. It was further expressed that some of the routine works for the various site is excessive considering there are only two Maintenance Officers. In light of this the NHDT should be looking into outsourcing or subcontracting some of the routine maintenance works.

Agreed: A work plan is established and the relevant costing be outlined. Consideration and preference should be given to outsource work to individuals that live within the district.

Tennant Complaint & Claim

Electrical Damages - A Windsor Park Tenant raised a complaint that her television was damaged due to the consistent power outage and faulty wiring in the house in light of this she is seeking compensation for damage to her television. In addressing the complaint the Occupant advised that

unfortunately she did not have a surge protection.

Agreed: The NHDT advise the Tenant that the NHDT will not be refunding her for the damages for the television as it is the occupant's responsibility to put in the relevant safe guards to protect her electrical appliances.

Tenant Complaint- A Windsor Park Homeowner complained that the due to the steep turn on the hill cars are constantly swerving off the road and driving on the sidewalk that is in front of his property. The Homeowner fears that if this not addressed it will lead to cars crashing into his property. He requested for the NHDT to erect a wall/fencing to address his concerns.

Agreed: The concerns raised would need to be pursued with the National Roads Authority. The Board maintains that fencing of property is the responsibility of the homeowner.

- **Other Matters**

R Ebanks transition to the New WB Housing Site – As a follow up from the Board's request the NHDT reached out to the confidants of Mr. R Ebanks to assist in process of relocating Mr. Ebanks to the New WB Site. The GM advised the Board that the Confidants have a more practical approach in comparison to what was initially discussed by the Attorneys that were assisting Mr. Ebanks. A comparative report was submitted to the board for review and consideration

Agreed: The commitments as outlined in the report are in in line with what was previously agreed and consistent with the initial court order of 2007 which obligates the NHDT to assign a house to Mr. R Ebanks. It was also suggested that a report outlining the bottom line commitment be provided to assist in finalizing the transition arrangement.

To Action: NHDT to seek the relevant pricing or quote for the commitments. Once completed the NHDT can proceed in circulating by way of round robin for the Board to finalize and vet.

BT House Special Case Assignment – The Board was advised that the required legal documentation for the Special Case Assignment has been drafted and submitted to the CIG to review and vet.

Special Purpose Fund –There is currently \$32,800 reported in the NHDT books as Donations received from Celebrity Cruises that date back to 2004. The Trust was advised that these funds were previously allocated however a reversal was made as it was determined that the allocations were not consistent with what was initially mandated.

Agreed: The Special Purpose Fund be allocated to offset Administration Fee (\$300 per applicant) for the newly prospective AHI Applicants. In addition to this it is required of the Trust to communicate to the prospective applicants their fees have been settled.

Action: Draft Up the Resolution on the allocation of the Special Purpose Fund and circulate to the Board by way of round robin.

Action: The NHDT is to implement the relevant procedures and controls that that will assist in reporting the allocation of these funds.


Resolution on Registry of Vehicle – A resolution was passed listing the officers for authorizing sign off of registration for disposal and acquisition of vehicle.

- **Adjournment**

The meeting adjourned at 12:45pm.


- **Next Meeting**

The next Board of Directors Meeting will be held on October 22, 2015 at 10:00am.



George Anthony Powell
Chairman

3/3/2016
Date



Julio Ramos
General Manager

3/3/2016
Date