

**Southwest Home Equity Assurance Program**

*BOARD MEETING MINUTES*

April 9, 2018

CALL TO ORDER

Chairman Ray Nice called the meeting at 6:33 pm. Immediately, thereafter Commissioner John Tully took roll call.

COMMISSIONERS IN ATTENDANCE:

Ray Nice  
John Kurtovich  
Chris Koczwar  
John Tully

ALSO PRESENT:

Elsa Bekele, CPA  
Victoria Gaspar, Executive Director

APPROVAL OF MINUTES

Chairman Ray Nice introduced the need to approve the past minutes. Due to the lack of quorum at the February meeting, December's regular meeting and February's regular meeting needed approval. Commissioner Tully motioned to accept the December 11th regular meeting minutes and Commissioner Kurtovich seconded the motion. All 4 commissioners in attendance were in favor so the motion carried.

Following the December vote, the Commissioners addressed questions and approved the regular minutes for February 5<sup>th</sup>. Commissioner Chris Koczwarra motioned for approval and Vice-Chairman Kurtovich seconded the motion. All 4 commissioners in attendance were in favor so the motion carried.

### FINANCIAL REPORT

Due to the recent passing of Commissioner Joe Loduca, Mrs. Elsa Bekele took the floor to speak about the financial report. She went over the regular budget before proceeding into the Proposed Budget Amendment. In her report, she reviewed each line item and updates, if any. There were a few questions from Commissioners. However, after a brief discussion Commissioner Koczwarra motioned to accept the financial report. Commissioner Tully seconded the motion.

Proceeding the financial report, the proposed budget amendment was initiated by Mrs. Bekele in which she explained in more detail.

### PROPOSED BUDGET AMENDMENT

Prior to vote for a proposed amendment, a public notice was made at least 30 days prior. The public notice was posted on January 5th, 2018. The proposed amendment and its process were discussed with more explanation on line items specifically legal expenses. The conversation concluded with an iteration for the amended budget. Several Commissioners had questions and added to the discussion. Commissioner Koczwarra motioned to accept the proposed budget amendment and Commissioner Tully seconded the motion. All voted "aye" to accept the proposed budget amendment which would then be submitted to Cook County Clerk.

### CHAIR REPORT

Chairman Ray Nice began with a moment of silence to observe the recent passing of Commissioner Joe Loduca. He continued his Chair Report by remembering Commissioner Loduca, his character and his specific role on the Commission.

### EXECUTIVE DIRECTOR'S REPORT

Ms. Gaspar gave an update on current numbers regarding new memberships, overall numbers and the website count. Ms. Gaspar informed the Commission of updates and recaps on past speaking engagements with several civic and non-profit organizations within the district. She also explained the IT updates with the server replacement and newly implemented crash plan.

Prior to the meeting, Commissioners were briefed on personnel life insurance expiration dates. To adhere more closely with State of Illinois Life Insurance Policy and become more cost-efficient, another provider's quote was included in the briefing. There was a transitory discussion on the change in policy. It was to be noted that the Commissioners were aware and approved the change in life insurance policy beforehand. Chairman Nice concluded this discussion by taking a vote on the life insurance policy change. Vice Chairman Kurtovich motioned to accept the new life insurance policy. Commissioner Tully seconded the motion to accept.

Following, Ms. Gaspar continued her report by introducing some revisions to marketing and explained the wait on the magazine. Ms. Gaspar sought approval in increasing her budget to order new and bigger reusable bags for the program with our advertisement stamped on. She explained that the more ordered, the more cost-efficient it is to purchase. Commissioners voted to approve an increase of marketing bags to \$1500 dollars. It was motioned by Commissioner Koczwarra and seconded by Vice-Chairman Kurtovich.

## NEW BUSINESS

Chairman Nice reminded the Board of its obligation to the people who own property in the district and the importance of assisting them with benefits. Ms. Gaspar reintroduced pending proposals that she has been working on that help homeowners who are private drain recipients and need sidewalk repair. She explained that private drain recipients usually have sewer related issues and therefore it was something noted in the Act. She continued that SWHEAP could potentially cover the costs of a plumber/contractor obtaining a permit and inserting a camera down the sewer. In relation to the sidewalk repair, SWHEAP could help with a city implemented program-50/50 or institute their own sidewalk repair assistance program. Commissioners added to the discussion by asking questions and conversing on whether other home projects could be included in this. It was also mentioned that providing this type of assistance is overreaching and typically part of homeownership anyway. Beautification and landscape assistance was also offered as an option of assistance that SWHEAP can provide. It was added that more information was needed on how much sidewalk repairs are and how much a single square was. Towards the end of the discussion, everyone agreed that there certainly needed to be financial caps and limits to prevent any abuse of the programs and to ensure legitimacy and authenticity.

## OLD BUSINESS

Providing summer internship opportunities for youth of the district had been discussed. However, it was widely noted what liability this would bring. Ms. Gaspar explained that she was in contact with their liability and workers' compensation representative and would direct those questions to him on what would be covered. It was also mentioned that duties would and can substantially change the policy and liability and that it was an area of concern. Moreover, it was important to note the type of duties because of auditing purposes.

## ADJOURNMENT

Vice-Chairman Kurtovich motioned for an adjournment and it was seconded by Commissioner Koczwar.

Respectfully submitted,

John Tully

Secretary