

# LCA Board Meeting 02-21-2007

## Meeting Minutes

LOCATION: Tree House  
6:45 Walk-thru **ACTION ITEM:** email Robert action items from walk-thru inspection  
7pm convene

PRESENT:

Julie (Vortex),  
Teresa (4722),  
Misia (Tree House)  
Rob and Fran (Ailanthus)  
Rick (Percolator)  
Teresa (Shofam)

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### AGENDA / TABLE OF CONTENTS:

#### I Regular Agenda Items

- A) REPORT: Check-ins
- B) SCHEDULING: Next Meeting
- C) REPORT: Finance report (see "Appendix B")
  - 1. PROPOSAL **APPROVED:** Ailanthus Maintenance rollover request for roofing work
- D) ACTION ITEM: Automatic agenda items (late rent)

#### II New Business

- A) PLANNING: Feb. 21 'Special Meeting on Finance'
- B) NASCO Seminar Review - Items for action this meeting
  - 1. PROPOSAL: Get individual member agreements for all residents.
  - 2. PROPOSAL: Designate a 'Rents and Debt Collector'
- C) REPORT: Maintenance Team inaugural (see "Appendix A")  
Recommendations
  - a. Reform collection of maintenance dues.
  - b. Hire a ~ \$700/year consultant(s) to review each property once/year.
- D) PROPOSAL: Hire a Properties Inspection Consultant to Report on Each Property Annually
- E) TABLED ITEMS
  - \* Bad debt review and solutions brainstorm
  - \* PROPOSAL: Designate a Recruiter / Vacancy Filling Coordinator
  - \* PROPOSAL: Make LCA ultimately responsible for individual member debt
  - \* DISCUSSION: Get Consensus/Reform Policy for Collected Maintenance Dues
  - \* DISCUSSION: Community Skill-shares facilitation
  - \* DISCUSSION: Alumni Development program
  - \* PROPOSAL: Default minimum \$10/month repayment schedule for individual and community debts.
  - \* PROPOSAL: Get individual member agreements for all residents (pending new draft by Teresa of 4722).
  - \* PROPOSAL: Designate a 'Rents and Debt Collector' (pending Board reps' report-back re: success finding interested Collectors?)
  - \* PROPOSAL: Establish a Supportive and Firm Procedure for Responding to Faltering Tenancies (see "Appendix C")

#### III Appendices

- A) "Maintenance Team Inaugural Report"
- B) "Finance Report"
- C) "A Supportive and Firm Process for Responding to Faltering Tenancies"
- D) "Ailanthus Roofing History"

# MINUTES

## I Regular Agenda Items

### A) REPORT: Check-ins

1. Julie reported for Vortex House. Vortex has roof leaks in 3R and 2R bay window, probably due to snow accumulation. Barbara may be in her final weeks (fighting cancer).
2. Teresa reported for 4722. They'll be getting subletters for 2nd Floor apartment. Stevie and Morgan gave themselves May 1 deadline to decide about returning, in case their house purchase venture isn't working out. Both have indicated they'll stay involved developing the LCA organizationally (Stevie) and helping coordinate the 4722 wall repairs with Mural Arts (Morgan). Teresa and Jaysun are pregnant!
3. Misia reported for Tree House. Lots of leaks have led to mold in various places. They're fighting with home remedies like ventilation and lamps to heat/dry the areas.
4. Fran reported for Ailanthus. New leaks in 3 Bath and 2 Bath.
5. Rick reported for Percolator. Heat in Rick's room remains insufficient. Need brick repointing various places. Doing a second round of mediation with Stevie about late rent from one house member.
6. Teresa reported for Shofam. Had problem with heater ignition > replaced a copper piece (pilot verification thermometer? pilot gas line?). Trouble with previous tenants' debt with utility companies. There was informal assent that if Shofam produces documentation of the billing and any payments, the LCA will try to pay off back dues in a lump-sum if possible, but otherwise ASAP.

### B) SCHEDULING: Next Meeting

1. Board members and LCA members will meet 6:00pm (6:30? I have 6pm from my notes at a previous meeting -- rm) @ Nyumbani 1014 S. 47th Street for a Special Meeting on Finance.
2. We scheduled 6:45 (walk-thru) and 7pm (convene for action) Wednesday, March 21, 2007 @ Vortex House as the next LCA Board Meeting.

### C) REPORT: Finance report (see "Appendix B")

Teresa and Misia eventually figured out together that Tree House delivered checks for Oct. '06 back rent, and February '07 rent, before the start of the meeting.

#### 1. PROPOSAL: Ailanthus Maintenance rollover request for roofing work

Fran reported (See "Appendix D - Ailanthus Roof") on the history of some previously approved roofing work, the last phase of which was delayed at the end of FY '06, when the 4722 Wall and dry basement work ate up grants funds that otherwise would have been used to complete the Ailanthus roofing work.

**APPROVED:** Ailanthus to retain into FY '07 \$2631 in unspent FY '06 collected maintenance dues, for use toward specified roofing work in FY '07.

### D) ACTION ITEM: Automatic agenda items (late rent)

Thanks to last-minute payment, Tree House late rent was not an automatic agenda item. Rick posed the question of how long unpaid back rent should just hang around on the books. Robert suggested that \$10/mo toward any back debt should be the default minimum expectation, and that the Board should actively seek repayment agreements beyond this default, on a case-by-case basis.

There was brief discussion of individuals' unpaid rent, and whether their house is responsible to pay it.

All of the issues were tied back to the proposal for a Collector position within the LCA.

No action was taken on any issues or proposals raised.

## II New Business

A) PLANNING: Feb. 21 'Special Meeting on Finance'  
We sketched out a program for the upcoming meeting...

### 1. Financial Goals Activity

Group activity featuring the goals provided on sheets that Teresa has. People take 30 seconds each on their own to brainstorm ideas to reach goals.

### 2. REPORTS

- a. Teresa presents on Housing Market Analysis
- b. Robert presents on Financing/Selling to Achieve Goal of a True Break-even Budget

### 3. DISCUSSION

- a. Financing, Selling; Selling vs. Financing; Selling-and-Financing  
Discuss financial and organizational/cultural implications of these decisions -- feeds back on financial goals.
- b. Cost-share implications from "Housing Market Analysis" and "True Break-even" reports.

**ACTION ITEMS:** Rick to facilitate meeting. Teresa to bring 'Financial Goals' pages for the activity.

B) NASCO Seminar Review - Items for action this meeting

### 1. PROPOSAL: Get individual member agreements for all residents.

There was informal consensus to pursue the proposal. Model agreements for individuals have been drafted within Tree House and Percolator, and Teresa volunteered to meld ideas from both into a unified agreement the LCA could make with members in all communities.

**ACTION ITEM:** Teresa to meld existing models and create an agreement that could be used for agreement between LCA and all individual members.

### 2. PROPOSAL: Designate a 'Rents and Debt Collector'

#### a. Pro:

- i. 'getting each others' back' in terms of making clear late payment strains community;
- ii. dog 'shock-collar' effect of very responsive feedback for late rent -- delinquent payers know *next day* that people care when they miss the rent deadline
- iii. Frees Board to do other work, and focus only on serious debtor cases that won't be solved by reminder calls and follow-thru.

#### b. Con:

- i. Could feed the "I'm just payin' the man" mentality by making collection more impersonal.

#### c. Development of Proposal

##### i. Duties

- \* Coordinate with each community's finance point person to track late-paying individuals and contact them promptly and proactively to inform them of their debt.
- \* Monitor debts of individuals and total overdue rents of communities and report monthly to the Board (in writing, not necessarily in person). The idea is to alert the Board of any situation that may require action (like meeting and making a repayment agreement, or suggesting a person or community move out).
- \* Maintaining copies of all individual member contracts with LCA.

##### ii. Compensation

\* Teresa (4722) related her role as Collector for Mariposa Food Coop, and said she is paid \$8/hour for that work. There was informal consensus that the 2 hours/month an LCA collector might spend could be affordable.

**ACTION ITEM:** We agreed that each Board rep would solicit Collectors from their community, and the proposal revisited at the next meeting.

C) REPORT: Maintenance Team inaugural (see "Appendix A")

### 1. Recommendations

- a. Reform collection of maintenance dues.
  - ii. Many new systems are viable. One example: monitor maintenance closely and allow each community a \$1000 revolving account to handle smaller items. LCA 're-ups' account whenever receipts are presented for expenditures.

2. Maintenance Team will need support from within each house, to research and answer survey questions about maintenance, such as, "When was your water heater last replaced?" or "When did your house have a total roof replacement last?"

D) PROPOSAL: Hire a Properties Inspection Consultant to Report on Each Property Annually

Teresa presented a proposal researched by herself and Jaysun, to hire A Peace of Mind home inspection service to survey and report on each of the LCA properties once per year. The total cost for all properties, per year, would be about \$2700.

There was general approval of the proposal, but concern that we may not be able to afford it now. Julie eventually won support for putting off a final decision until we'd made decisions about the question of getting loans or selling a house to finance a recovery from underfunded maintenance.

It was suggested that we ask POM about doing and paying for the inspections one-per-month, spreading the payment out over a year or two years. Teresa volunteered to follow up on this and other questions.

#### E) TABLED ITEMS

- \* Bad debt review and solutions brainstorm
- \* PROPOSAL: Designate a Recruiter / Vacancy Filling Coordinator
- \* PROPOSAL: Make LCA ultimately responsible for individual member debt
- \* DISCUSSION: Get Consensus/Reform Policy for Collected Maintenance Dues
- \* DISCUSSION: Community Skill-shares facilitation
- \* DISCUSSION: Alumni Development program
- \* PROPOSAL: Default minimum \$10/month repayment schedule for individual and community debts. Guidelines to stimulate Board to seek repayment schedules sooner.
- \* PROPOSAL: Get individual member agreements for all residents (pending new draft by Teresa of 4722).
- \* PROPOSAL: Designate a 'Rents and Debt Collector' (pending Board reps' report-back re: success finding interested Collectors?)
- \* PROPOSAL: Establish a Supportive and Firm Procedure for Responding to Faltering Tenancies (see "Appendix C")

### III Appendices

#### APPENDIX A

##### Maintenance Team inaugural Report

###### 1- Suggested Duties

- a. Supervise hired annual inspection of each property.
- b. Maintain and update Maintenance Replacement Schedule quarterly.
- c. Review major maintenance proposals (expenditures over \$2000 - whether from grants or collected maintenance)
- d. Develop relations and info with/about contractors.

###### 2- Current Projects

- a. Properties Survey
  - i. Solicit 'Maintenance Lists' and other maintenance tracking info from each community.
  - ii. Visit and inspect each property.
  - iii. Create 'Maintenance Replacement Schedule' (other tracking tools?)

###### 3- Recommendations

- a. Reform collection of maintenance dues.

#### APPENDIX B

##### Finance Report

###### February Financial Report:

###### Who owes what:

**Ailanthus** -- Owe \$2631 unspent maintenance money and Q1 financial report

**Nyumbani** -- Owe \$232 (Sept 05 & August Cost Share), Feb Cost Share, \$1384 unspent maintenance money, Q1 financial report

**Percolator** -- Feb Cost Share

**Quilumbo Shofam** -- Paid \$40 towards March Cost Share, Q4 (05-06) & Q1 Financial Report

**Tree House** -- Owe \$469.99 (Oct 05), \$920 (Oct06), Feb Cost Share, Receipts from Q2&3, final 05-06 Financial Report & Q1 Financial Report

**Vortex** -- All paid up

**4722** -- All paid up

**Pentridge Children's Garden** -- \$246 this year's property tax & \$267 last year's property tax

**Harmony House** -- Owe Jun, Jul, Sept, Oct, Dec, Jan, Feb's loan installments (received a payment in August & November)

**Harmony House** -- \$11076 Debt from FY03-04 & 04-05 & 05-06 (Original Debt was \$7600 in Owed Cost Share + in \$5076 Owed Maintenance, so far they have paid \$1600)

**Castle Grey Skull** -- Owe \$5923

**Bob Massey** -- \$658

**Jubilee** -- Owe Final Financial Report for 2002-3 and 2003-4

###### Current Balance:

\$2205 in our general fund (This can be used for maintenance grants)

\$10,000 in our emergency fund (the goal is to have \$10,000 for emergency maintenance)

\$0 set aside for our property taxes which are due in February (I am setting aside \$1200 a month)

###### Agenda Items:

Tree House owes more than two months Cost Share

###### Notes:

IRS forms 990ez was sent out

\$1456 was sent to Basement Services for work at Percolator & Tree House. (\$1456 will be sent monthly)

\$800 was sent to Garth Gill for furnace work at Percolator (I still need a receipt/bill for this)

\$13781 was sent to City of Philadelphia for Property taxes

(I included a line above for what the Pentridge Children's Garden owes us for property taxes)

\$240 was sent to the City of Philadelphia for Housing Inspection Licenses

#### APPENDIX C

##### A Supportive and Firm Process for Responding to Faltering Tenancies

Following process begins if an occupant has 3 or more months' unpaid rent.

A. Financial Consultation -

Both parties seek to understand through detailed disclosure of income sources, reasonable expenses, and prospects for changed situation, what rate of repayment is possible through soliciting personal loans, offering collateral and other measures. Emphasis on detailed disclosure and the consensus of the community that it is appropriate to ask for private financial information, given the circumstances. Debtor leaves upon achieving an understanding to stay is unworkable. If there is agreement to stay, a realistic repayment plan is signed.

B. Mediation -

Initiated if the repayment plan (includes regular rent plus the agreed monthly repayment amount) is >15 days behind. A trusted 3rd party develops agreement between LCA and debtor about situation. Debtor leaves if appropriate. If there is agreement to stay, it is conditioned on getting current with original repayment plan within 30 days of Mediation. It is understood that inability to get current at this stage is a certain indicator the relationship is unworkable.

C. Binding Arbitration -

LCA argues for eviction, debtor argues to stay; arbitrator's decision is binding. If there is agreement to stay, arbitrator defines terms.

D. Resort to Court -

If debtor does not comply with arbitration, LCA files suit in PA court for eviction and judgement for unpaid debt, one day after move-out date.

E. Pursue Debt Aggressively -

30 days from a court judgement favorable to the LCA , LCA seeks attachment of wages, court-ordered drafts from bank accounts, and any other means available to recover debt.

" APPENDIX D

2/21/07  
LCA Board  
Mtg.

ATLANTHUS ROOF

I

April 2005:

- ① Original Estimate : \$11375
- ② Work to be Done : \$11075

II

③ Atlanthus had \$3000 internal collection (11075-3000 = \$8075) maintenance \$

July 05 Board Mtg: \$8075

● ~~Prioritized Repairs~~ Itemised Repairs:

totalled \$6675 (approved for LCA Grant)

III

11/22/05 - \$3042 LCA check

\$3633 remaining repairs

IV

checks to Kirk Contracting:

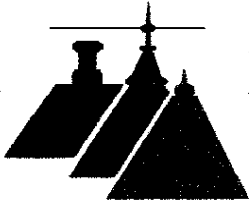
7/14/05 \$845 \$167  
 9/21/05 \$859 \$3333  
 2/1/06 \$900 \$858

TOTAL: \$5858 PAID OUT  
 ROOF REPAIRS

5858 PAID OUT  
 - 3042 LCA GRANT  
\$2826 ATLANTHUS FUNDS

V

Repair Remaining : \$3400



# Kurtz Construction Company

10 E. Moreland Avenue  
Philadelphia, PA 19118  
(215) 247-8020  
(215) 247-1148 (FAX)

## Roofing Specialists

Proposal To:

Phone: (215) 726-6911

Date: 4/21/2005

Fran Staret  
4811 Springfield Avenue  
Philadelphia PA 19143

Location:

Proj: 19446

### Specifications:

1. Remove and dispose of the existing gusset lining and damaged wood sheathing from the front right second floor built in gutter. Reinforce any damaged structural wood framing. Replace the damaged wood sheathing, fascia, soffit and crown molding where necessary. Paint all exposed wood with one (1) coat of primer. Fabricate and install a new 16 oz. copper lining and 3" x 4" copper drain into the existing downspout. Fabricate and install new 16 oz. copper flashing to the window sill. Install new gray slate under the window sill and at the bottom of the valley where missing.

\$3,200.00

2. Remove and dispose of the existing gutter lining and the damaged wood sheathing from the front left built in gutter. Reinforce any damaged structural wood framing. Replace the wood sheathing, fascia, soffit and crown molding where necessary. Paint the new exposed wood with one (1) coat of primer. Fabricate and install a new 16 oz. copper built in gutter lining and 3" x 4" copper drain into the existing downspout. Replace the damaged slate in this area only.

\$1,800.00

3. Remove and dispose of the existing roofing material from the front porch roof. Replace the damaged sheathing where necessary, especially in the gutter area. Any structural repairs will be completed at an additional cost based on time and material. Fabricate and install two (2) new custom copper drains. Install fiberglass base sheet and new mineral surfaced modified bitumen roll roofing to the gutter area. Install new 30 lb. roofing felt and 25 year fiberglass asphalt shingles to the remainder of this roof. Fabricate and install new 16 oz. copper base, step and counter flashing to the juncture of the house wall. Fabricate and install new custom copper edging to the roof perimeter. Line the valleys using mineral surfaced modified bitumen roll roofing.

\$3,400.00

Estimator: Mark Gyuraki

We Propose hereby to furnish material and labor - complete with above specifications, for the sum of:

dollars

Payment to be made as follows:

1/3 Deposit is required before work is started, balance due upon completion of work.

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized Signature:

Note: This proposal may be withdrawn by us if not accepted within 30 days

### Acceptance of Proposal

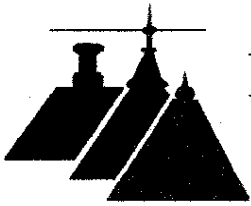
The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance: \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

APP'D



# Kurtz Construction Company

10 E. Moreland Avenue  
Philadelphia, PA 19118  
(215) 247-8020  
(215) 247-1148 (FAX)

## Roofing Specialists

Proposal To:

Phone:

(215) 726-6911

Date:

4/21/2005

Fran Staret  
4811 Springfield Avenue  
Philadelphia PA 19143

Location:

**Proj: 19446**

### Specifications:

4. Install new white aluminum 3" x 4" downspout to the front left and the front right second floor roof drains. Replace the bottom section of the left rear downspout. Inspect the ground drains and attempt to clear. Replace the 3" round downspout on the right side of the front porch. \$600.00
5. Clean all roofs, gutters and downspouts on the entire house. Apply moth balls and cover the hole in the rear second floor eave at the downspout. \$175.00
6. Replace the missing and badly damaged slate on all sections of the main roof. Secure any loose slate where necessary. \$1,500.00
7. Remove and dispose of the existing hip shingles from the rear first floor porch roof. Install new GAF Timberline fiberglass asphalt hip and ridge shingles to this area. \$300.00
8. Fabricate and install a new 16 oz. copper diverter to the left side large lift dormer to direct the water to the roof section between the dormers. \$400.00

Estimator: Mark Gyuraki

We Propose hereby to furnish material and labor - complete with above specifications, for the sum of:

dollars

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All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized  
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Signature \_\_\_\_\_

Date of Acceptance: \_\_\_\_\_

App. D  
②