

AFFORDABLE HOUSING ADVISORY COMMITTEE
Sumter County, FL

Meeting: April 11, 2013

Present: Richard Cole – Zoning & Adjustment Board; Diana Couillard - Dibarco Building Corporation; Darlene Ford – Southern Comfort Enterprises, Inc.; Matt Yoder – T & D Concrete; PJ Lewis – Lewis Brothers Construction; Glenn Frazier – Homes in Partnership; Deputy Chief Stephen Kennedy –Sumter County Fire & EMS; Annette McCullough – Community Bank of Florida; Hilary Cook – USDA; Cheryl Barnes – Barnes Realty & Appraisals, Inc.; Gene Barton – Helping Hands Outreach.

Public Attendees: Denna Lafferty - Sumter County Housing Coordinator

A copy of the public notice for this meeting is on file.

Hand-outs to members: Agenda, copy of the new Local Housing Assistance Plan (LHAP) for State FY 2013/2014-2014/2015-2015/2016, draft letter of support for the SHIP program and the Affordable Housing fund quarterly report.

Call to Order. Mr. Cole called the meeting to order promptly at 10:00 a.m.

First order of business: *Approval of minutes dated January 10, 2013.*

A motion to approve the minutes was made by Mrs. Couillard and seconded by Mrs. Barnes. The motion carried unanimously.

Second order of business: *Introduction of new committee member Mr. Gene Barton.* Mr. Cole introduced Mr. Barton and welcomed him to the committee. Mr. Barton gave the committee an overview of the Helping Hand Outreach organization and their contributions to housing within Sumter County. Each committee member introduced themselves to Mr. Barton.

No action required.

Third order of business: *Discuss the new Local Housing Assistance Plan (LHAP) for State FY 2013/2014 – 2014/2015 – 2015/2016.* Mrs. Lafferty explained that the LHAP contains seven strategies designed to assist the residents of Sumter County, Incentive Strategies and eight Exhibits. Mrs. Lafferty continued explaining the changes made to the plan. Housing Rehabilitation was separated from Housing Replacement, the Utility Connection strategy was added to assist homeowners with fees for connecting to regional central water and/or sewer service and staff added a Homeowner Accessibility

strategy to assist with making a residence more accessible for persons who have special housing needs. Florida Housing Finance Corporation suggested staff include a strategy specifically designed to assist families with special housing needs as this issue has been discussed by the Legislature and is a possible area for funding. Mrs. Lafferty further explained staff changed the Down Payment and Closing Cost assistance from a different award amount based on the family's income level to an award of \$10,000.00 for all income levels. The change was necessary because of the funding decrease and staff wanted the SHIP strategy to match the Affordable Housing strategy. Mrs. Lafferty informed the committee that the budget attached to the plan in the housing delivery goals chart was based on the projected program income received from monthly repayments. If funding is received from the State in July, Housing staff will amend the budget as well as the housing delivery goals chart. Mrs. Lafferty informed the committee that the plan is up for approval by the Board of Sumter County Commissioners (BOCC) on April 23, 2013 and staff has requested the BOCC to allow the County Administrator to make any necessary revisions to the chart when required. Mr. Cole asked if staff needed a motion to approve the plan. Mrs. Couillard asked if a motion for approval would prevent or assist the BOCC in approving the plan since they do not review this committee's meeting minutes. Mrs. Lafferty informed the committee that the County Administrator notified staff of the BOCC's request to review the meeting minutes from all of the committees under the Board of Sumter County Commissioners. Deputy Chief Kennedy asked if a revision is necessary in the future, would a recommendation need to be made from the committee and then go back to the BOCC for approval of those revisions. Mrs. Lafferty answered yes; all revisions must receive final approval from the BOCC. After discussion among the committee, it was decided a motion was not necessary at this time. The plan was presented to the committee and discussed as required.

No action required.

Fourth order of business: *Review the Board of Sumter County Commissioners decision to re-position two committee members.* Mrs. Lafferty explained that each member on the committee represents a certain sector within the community. As the members are aware, Mrs. Smith retired from Home in Partnership therefore she could no longer represent the non-profit housing provider sector. The BOCC approved to move Mr. Frazier to fill the vacancy for a non-profit housing provider representative and move Mrs. Barnes from an alternate position to fill Mr. Frazier's old position representing a Sumter County resident. Mr. Barton was approved by the BOCC on April 9, 2013 to fill the last vacancy on the committee. Currently, all position are filled, however, Mrs. Watson notified staff she does not wish to continue serving on the committee when her term expires on July 12, 2013. Mr. Cole asked what position Mrs. Watson represents. Mrs. Lafferty stated Mrs. Watson is the Secretary and represents the Real Estate Professional sector. The committee will need to nominate and appoint a new Secretary. Mr. Cole asked if there were any volunteers for Secretary. Mrs.

Couillard volunteered and Mr. Cole requested a nomination for Mrs. Couillard to fill the Secretary vacancy opening up on July 12, 2013.

A motion to nominate Mrs. Couillard as Secretary of the Affordable Housing Advisory Committee was made by Mr. Yoder and seconded by Mrs. Ford. The motion carried unanimously.

Fifth order of business: *Affordable Housing Fund Quarterly Report.* Mrs. Lafferty presented the revised quarterly report to comply with the request of several committee members to make it simpler for review. Mrs. Lafferty gave a detailed accounting of the Affordable Housing fund and the increase in monthly mortgage payments received since the last meeting. The committee was given the current balance available for utilization, projected expenditures and the new fund balance. Mrs. Lafferty informed the committee that staff will not be utilizing any Affordable Housing funds until after October 1, 2013 to allow time for the fund to increase by generating revenue from the monthly repayments. Mr. Cole asked how this information compares to last year's report. Mrs. Lafferty explained at the beginning of last fiscal year, the account had a large carry over amount of money which was utilized by the replacement of substandard homes throughout the community. The funds were spent as required and the account will generate money from the monthly mortgage repayments. As of March 2013, the payment amount which is being received monthly was \$2,500.00. Those repayment funds can be used to assist more families within the community. Mrs. Couillard stated it will take a long time to generate enough money into the account for more replacement projects. Mrs. Lafferty stated at this time staff is planning to utilize Affordable Housing funds only for emergency repairs. If more money is generated from the sale of code properties or other means, the plan will be revised. Mr. Cole asked how many requests does staff receive for assistance. Mrs. Lafferty stated she has not received many requests at this time. Staff has not been marketing the programs since the decrease in funding. Mrs. Cook asked about the status of the down payment and closing cost assistance program. Mrs. Lafferty explained staff will be able to assist a few applicants with SHIP funds for down payment assistance as that program currently has a fund balance of approximately \$38,000.00 and generates over \$5,000.00 a month in repayments. Mrs. Cook asked if there will be any restrictions on the type of home an applicant can purchase. Mrs. Lafferty stated a family can purchase a new or existing wood frame or concrete block home. Mrs. Couillard asked if funds could be used to purchase a mobile home. Mrs. Lafferty replied if the mobile home is a 1994 or newer model.

No action required.

Sixth order of business: *Review of draft letter of support for the SHIP program.* Mrs. Lafferty reviewed the draft support letters with the committee. Mrs. Couillard asked if funding for the state and local housing trust fund was related to documentary stamps. Mrs. Lafferty replied "yes". Mrs. Cook informed the committee of an article in the business section of the Sentinel which stated the State was going to continue to raid the affordable housing fund and last year \$96 million dollars was taken for use in the general budget. According to the article, this year the Senate wants to sweep \$204 million and the House wants to sweep \$182 million. Mrs. Cook continued stating since 2002, the Legislature has diverted \$1.3 billion out of the housing trust fund for the general revenue budget. Mr. Cole informed the committee that the Senate has passed their budget and the House is schedule to pass their budget later today. After both budgets are passed, the Senate and House will go into a conference committee to reconcile their differences. Mr. Cole stated it would do no harm to send the support letters; however, there is a possibility it will not be effective because the budgets are done. One big issue of concern which will be discussed is the Medicaid expansion plan. Mr. Cole gave more suggestions of Representatives which should be sent the support letter. The committee discussed sending a letter of support for the SHIP program to the BOCC. The members agreed not to send a letter to the BOCC at this time since they will be receiving a copy of the Affordable Housing Advisory Committee meeting minutes to review. By receiving the committee's meeting minutes, the BOCC will become aware of the need to support affordable housing programs.

A motion to approve the letter of support from the entire committee and to email each Legislative Representative a letter urging support for the SHIP program was made by Mrs. Couillard and seconded by Mrs. Cook. The motion carried unanimously.

Sixth order of business: *Update on SHIP funding and contact information requested by several committee members.* Mrs. Lafferty informed the committee that staff was unable to obtain further contact information, other than what was given to the committee at their January meeting, of persons who were interested in showing support for the SHIP program.

Public Input: None.

Committee Members: Mr. Cole requested staff provide name plates for each committee member. Since the AHAC meetings are for the public, it would be helpful should someone attend with questions, know who is speaking and addressing their questions. Mr. Barton asked the committee if there were any training programs for families within the community. The Helping Hands organization has encountered families with members in the household who are able to help with the rehabilitation, maintenance or upkeep to their property however do not have the necessary training or knowledge. The committee had discussion about various informational materials which exist to help families with maintaining their home. Mr. Barton expressed the need for

the general public to have training available for maintenance, repairs, etc. Mr. Frazier explained what materials Homes in Partnership provides and names of several organizations that provide those materials. Mrs. Lafferty stated staff could partner with agencies within the community to provide training to the public. Mr. Cole suggested staff prepare a resource booklet for the public instead of providing training to limit the liability for County staff. Mr. Barton asked the committee if there were any vocational schools within the area which provide training for individuals. Deputy Chief Kennedy stated there were vocational schools within the county however he is unsure if they offer the specific courses a family would need to participate in repairing or maintaining their home. Mr. Frazier stated Lowes and Home Depot offer training for minor upkeep and repairs on homes as well as other items. If an individual approaches those companies and makes a request for a specific training generally they accommodate those requests.

Items for next agenda:

- None at this time.

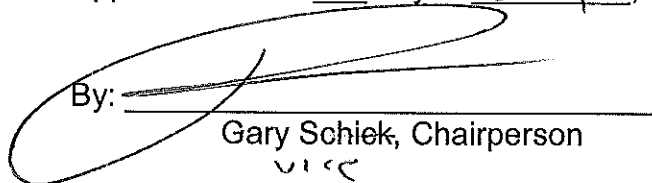
Next Meeting:

- July 11, 2013 @ 10:00 a.m. in Room 142 (as published for public notice)

Mrs. Couillard made a motion to adjourn at 11:00 a.m. and Mr. Frazier seconded the motion. The motion carried unanimously.

Submitted by: 
Diana Couillard, Secretary

Approved on the 11 day of July, 2013.

By: 
Gary Schiek, Chairperson
VICE