

**AFFORDABLE HOUSING ADVISORY COMMITTEE**

Sumter County, FL

Meeting: July 11, 2013

**Members Present:** Richard Cole – Zoning & Adjustment Board; Diana Couillard - Dibarco Building Corporation; Matt Yoder – T & D Concrete; PJ Lewis – Lewis Brothers Construction; Cheryl Barnes – Barnes Realty & Appraisals, Inc.; Gene Barton – Helping Hands Outreach; Sandra Woodard – Early Learning Coalition of Nature Coast.

**Members Absent:** Samantha Crane – Suncoast Schools Federal Credit Union; Darlene Ford – Southern Comfort Enterprises, Inc.; Deputy Chief Stephen Kennedy - Sumter County Fire & EMS; Annette McCullough – Community Bank of Florida; Mary Lou Mills – Habitat for Humanity.

**Public Attendees:** Denna Lafferty - Sumter County Housing Coordinator

**Location:** 910 North Main Street, Suite 142, Bushnell, FL. 33513.

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

Hand-outs to members: Agenda, Affordable Housing fund quarterly report, SHIP fund quarterly report, copy of email from Florida Housing Finance Corporation regarding SHIP 2013/2014 funding, copy of the FY 2013/2014 SHIP Funding Certification executed by County Administrator and copy of the Public Notice published for the new funding.

*Call to Order.* Mr. Cole called the meeting to order at 10:11 a.m.

**First order of business:** *Approval of minutes dated April 11, 2013.*

A motion to approve the minutes was made by Mr. Yoder and seconded by Mrs. Barnes. The motion carried unanimously.
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**Second order of business:** *Introduction of new committee member Mrs. Sandra Woodard.* Mrs. Woodard introduced herself to the committee. Mrs. Woodard also gave the committee an overview of the Early Learning Coalition of Nature Coast organization and provided a description of the families being served by their program within Sumter County. Staff and members welcomed Mrs. Woodard and thanked her for participating on the committee.

Mrs. Lafferty informed the committee two new members, Samantha Crane and Mary Lou Mills, had scheduled vacation during this week's meeting. Both members apologize for not attending their first meeting.

No action required.

**Third order of business:** *Discuss residency requirement for all committee members.* Mrs. Lafferty informed the committee of the residency requirement for all members serving on a committee under the direction of the Board of Sumter County Commissioners. With the implementation of this policy, Mr. Gary Schick and Mrs. Hilary Cook could not renew their term on the Affordable Housing Advisory Committee effective July 12, 2013 because they are not citizens of Sumter County. Mr. Cole requested the minutes reflect that the committee sends their regards and are sorry Mr. Schick and Mrs. Cook could not comply with the residency requirement. Mr. Cole informed the committee that the Board of Sumter County Commissioners made this requirement for all positions on the committees under their direction. Mrs. Couillard asked if there were any other bankers interested in serving on the committee. Mrs. Lafferty stated Mr. Gary Schick's position had been filled by Samantha Crane from Suncoast Schools Federal Credit Union. Mrs. Lafferty further stated Mr. Glenn Frazier did not reapply and Mrs. Mary Lou Mills from Habitat for Humanity had filled his vacancy. Mrs. Lafferty continued explaining that Mrs. Sandra Woodard filled Mrs. Hilary Cook's vacancy and currently the only vacancy open is for a member to represent the Sumter County resident sector. Mrs. Lafferty stated Mrs. Karen Davis from SCARC is going to apply to fill the remaining vacancy.

No action required.

**Fourth order of business:** *Re-election of Chairman and Vice-Chairman.* The committee discussed the need for a nomination by the members for Chairman and Vice-Chairman.

A motion to nominate Mr. Cole as Chairman of the Affordable Housing Advisory Committee was made by Mrs. Lewis and seconded by Mrs. Couillard. The motion carried unanimously.

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

**Fifth order of business:** *Affordable Housing Fund and SHIP Quarterly Report.* 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. Mr. Cole asked what the balance will be at the end of the fiscal year. Mrs. Lafferty stated she estimates an ending balance of \$11,000.00. Mrs. Lafferty gave a detailed accounting of the SHIP 12/13 fund. Mrs. Lafferty explained staff had received an increase in applications due to recent advertising and expects to expend all funds in the SHIP 12/13 account by the end of the fiscal year. Mr. Cole asked if staff normally receives more calls for emergency repairs during hurricane season. Mrs. Lafferty replied "no, there is not increase in calls for assistance during that time; staff receives calls throughout the year". Mrs. Lafferty stated staff has seen an increase in applications for HVAC repairs this summer. Mrs. Couillard asked if these repairs can be completed on mobile homes. Mrs. Lafferty replied "if the mobile home is a 1994 or newer model". Mrs. Couillard stated most of the mobile homes in need of repair are older than 1994. Mrs. Lafferty explained if staff receives a call requesting assistance on an older mobile home, the homeowners are referred to USDA or Mid-Florida Community Services. Mr. Cole asked Mrs. Lewis what is the turn around time for USDA assistance. Mrs. Lewis explained that USDA has thirty days to respond to the applicant and assistance is provided within sixty to ninety days depending on funding. Mrs. Lewis further explained USDA funding and what programs are available at this time. Mr. Cole asked what the turn around time is for Sumter County's assistance. Mrs. Lafferty stated thirty days however weather could delay projects and a family with no water could increase the time frame. Mrs. Lewis stated USDA has responded to an application within two weeks and further explained how they utilize the available funding. Mrs. Couillard asked if USDA was federally funded and if those programs are being cut or receiving reduced funding. Mrs. Lewis stated at this time there is no grant money available however there are loan programs available. Mrs. Lafferty stated she heard some of the federal programs were being reduced or eliminated.

No action required.

**Sixth order of business:** *SHIP funding for fiscal year 2013/2014.* Mrs. Lafferty informed the committee that Sumter County will be receiving \$350,000 around July 15, 2013. Mrs. Lafferty reviewed the email sent by Florida Housing Finance Corporation which detailed the restrictions on the new funding. Mrs. Lafferty explained each restriction, reviewed allowance for replacement housing and discussed reduction in administrative funding. Mrs. Lafferty further explained the requirement for twenty percent of the total allocation to be utilized on special housing needs. The committee discussed the three percent administrative funding and the impact it could have on a housing agency.

Mrs. Lafferty reviewed the SHIP funding Certification executed by the County Administrator. Mrs. Lafferty clarified all funding will be utilized by homeowners only as there was no funding allocated for rental strategies. Mr. Cole asked what documentation is required for assistance with the installation of a handicap ramp. Mrs. Lafferty explained she completes an inspection of the residence, determines eligibility and provides assistance based on staff's recommendation. The family will indicate their housing need; staff will assess those needs and provide assistance based on funding requirements and/or availability. Mr. Barton stated Helping Hands members met a lot of families who are scared to have someone from the government come into their homes or inspect their home; the families think their living conditions will cause them to lose their children. Mr. Barton asked if Housing staff conducts an inspection and sees terrible living conditions, is there a requirement to contact child services. Mrs. Lafferty replied "no". Mr. Barton stated this is a persecution by some of the thirty families Helping Hands interviewed in the last several months. Mrs. Couillard commented on her feeling it should be a responsibility to report the family if there were obvious signs of neglect. Mr. Barton stated he was referring to a family's bad housing conditions which are beyond their control to correct. Mr. Barton continued explaining the lack of education prevents the families from understanding the program rules and when they hear stories from the community about losing their children because of bad housing conditions, this stops the families from applying for assistance. Staff and members agreed that they want to help families in these types of situations and would not jeopardize their children's home. Mr. Barton stated Helping Hands have chosen three families to assist this year with housing. Mrs. Lafferty informed Mr. Barton she would provide him with housing flyers to give to the remaining families not being assisted by Helping Hands in case they want to apply for the available assistance. Mr. Barton explained the Helping Hands repayment obligation to "pay it forward" which allows the continuation of the organization's assistance. Mr. Cole explained the complexity of the Legislature's decision on which programs are funded with a small amount of money. Mrs. Couillard asked Mr. Cole if there were any decisions made by the Legislature to discontinue utilizing the income generated from documentary stamps for general fund purposes. Mr. Cole replied "not that I am aware of". Mr. Cole gave a short summary of the staff involved within the Legislative committees. Mrs. Lafferty discussed with the committee the proposed plan on how staff will be utilizing the new funding. Mrs. Lafferty reviewed the public notice which was published in the Daily Sun and will be published in the Sumter Shopper. Mrs. Couillard asked if there has been any news on the banks loaning money for new home purchase. Mrs. Barnes stated the loaning process was going very good for several months and then the announcement was made about changing the interest rates. The committee had discussion on interest rates and the affect they have on the economy. Mrs. Barnes gave a short summary of the lending requirements for home purchase. Mrs. Barnes explained the perception of fewer foreclosures within the communities, lenders not taking title of property, the flood of foreclosures affecting re-sales and how the flood of foreclosures can hinder the small return on the housing market.

No action required.

**Public Input:** None.

**Committee Members:** Mrs. Woodard had some questions about the repayment requirement and on some of the information staff sent regarding the housing programs. Mrs. Lafferty responded to Mrs. Woodard's questions. Mrs. Couillard asked if there was anything staff needed from the committee members. Mrs. Lafferty replied "help inform the community of the availability of funds". Mrs. Couillard and Mr. Cole asked if staff would send them some flyers to distribute. Mr. Barton apologized for arriving late and informed the committee that an author had written a book about the Helping Hands organization. Mr. Barton stated he would provide the committee members with the book's web link to review.

**Items for next agenda:**

- None at this time.

**Next Meeting:**

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

Mrs. Barnes made a motion to adjourn at 11:10 a.m. and Mr. Yoder seconded the motion. The motion carried unanimously.

Submitted by:   
Diana Couillard, Secretary

Approved on the 10<sup>th</sup> day of October, 2013.

By:   
Rich Cole, Chairman