

## **AFFORDABLE HOUSING ADVISORY COMMITTEE**

Sumter County, FL

Meeting: October 10, 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; 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; Karen Davis - SCARC.

**Members Absent:** Sandra Woodard – Early Learning Coalition of Nature Coast; Mary Lou Mills – Habitat for Humanity.

**Public Attendees:** Robert Becker – Helping Hands Outreach Ministry; 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, spreadsheet outlining the number of assisted families in FY 2012/2013 and Fair Housing presentation.

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

**Public Forum:** Mr. Gene Barton introduced Mr. Robert Becker, Co-Chairman of Helping Hands Outreach Ministry. Mr. Becker thanked the committee for allowing him to make a brief presentation, explained he will be showing a four minute video which tells what their organization does, will be discussing the reason behind the organization and finish with answering any questions the committee may have. The video explained Helping Hands Ministry began in 2006 to help families living in substandard conditions in the nearby communities. The organization purchases used mobile homes which are completely renovated and furnished with appliances, furniture, dishes and linens. In the past six years, Helping Hands has grown from twelve to over three hundred volunteers, has completed sixteen family projects and plans to complete two projects each year in the future. The ministry is in need of skilled volunteers to assist with the renovations. Typically, there are approximately thirty five to forty families on the list in need of improved housing. Helping Hands is not a hand out ministry but a hand up ministry. The value of each family project is approximately \$45,000, ½ in cash and ½ in donated

services and materials. It is required for each family to live within eight miles of The Villages, to own their land, to repay \$15,000 interest free and attend a personal money management class. The repayment is considered a pay it forward for future families chosen for new housing. The volunteers have found incredible satisfaction and joy in participating with the family projects. Helping Hands provides an opportunity to give back the blessings they have received to others less fortunate and offer renewed hope to families and their children. Mr. Becker explained Helping Hands provide families with greater hope, a brighter future, and a safe place to live which can make a real difference in their lives. The ministry has assisted 24 adults and 43 children with the sixteen new homes. Helpings Hands instills accountability, responsibility and pride with each family. Mr. Becker explained the repayment requirement and that the ministry creates a close bond with each family to make a positive impact upon the children of the household. Mr. Becker read two thank you letters the ministry received from children.

Helping Hands continues to help the families after the projects are completed with debt or financial problems, legal issues and maintenance upkeep. The ministry has broken down racial barriers; they only see the need and the conditions that children are living in within Sumter County. With the need for housing so great, the biggest problem is choosing which family will receive a new home. The children of the families are included in church activities, summer programs and are given the chance to experience new things such as riding in an airplane and helicopter. Mr. Becker discussed their need for an inexpensive storage space to keep the donated supplies and materials. Mr. Becker also stated the ministry needs help with upfront financing. Mr. Becker asked the members if a bank, credit union or financial institute would provide financing for these families to pay the full \$15,000 up front. Mr. Becker stated the ministry struggles with raising funds to continue doing these projects. Mr. Cole asked how the ministry handled the families who are struggling to make their payments. Mr. Becker stated there are mentors who are assigned to each family, they offer a money management program and allowed payment reduction in an effort get the families caught up on the repayment. Mr. Barton stated Helping Hands does not have a mortgage against the property so there is no recourse to collect the money. Mr. Barton stated they would like a bank to provide financing using the land and new mobile home as collateral. Mrs. Lafferty asked Mrs. Crane and Mrs. McCullough if it was possible for a bank to provide financing for this type of project. Mrs. Crane stated it would difficult to get a loan for these projects because of the strict lending guidelines.

Mrs. Couillard, Mr. Barton and Mr. Becker discussed impact fees. Mr. Cole asked why Helping Hands chose to assist families within eight miles of The Villages. Mr. Becker stated most of the volunteers live in The Villages, are retired and can't drive long distances to assist with a project. They have experienced problems with getting helpers or volunteers on projects which are to far from their home. Several members continued discussion on financing the projects. Mr. Becker stated Helping Hands has a golf outing and a pancake breakfast fund raiser upcoming in an effort to raise money to continue the ministry program.

Mrs. Couillard recommended Helping Hands set up a mortgage payback. Mr. Cole asked how Helping Hands secure their loans. Mr. Becker stated they execute a written contract which is not recorded with the Clerk's office. Mr. Becker stated Helping Hands is making a change with all new families by having the church hold the title of the mobile home until all funds are repaid. The committee discussed financial hardships, suggestions on how the ministry can hold title to the property and reasons why a recorded mortgage would be helpful to Helping Hands. Mr. Cole thanked Mr. Becker for attending the meeting and his presentation.

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

A motion to approve the minutes was made by Deputy Chief Kennedy and seconded by Mr. Yoder. The motion carried unanimously.

**Second order of business:** *Introduction of new committee member Mrs. Samantha Crane.* Mrs. Crane introduced herself to the committee and stated she was happy to have the opportunity to join. Staff and members welcomed Mrs. Crane and thanked her for participating on the committee.

*Introduction of new committee member Mrs. Karen Davis.* Mrs. Davis introduced herself to the committee and commented on her experience with families in the community who are in need of housing. Mrs. Davis stated with her work in supportive living she has seen some of the new homes being built by Helping Hands. Mrs. Davis commented on the need of support services for families such as how to budget their money, save money, and manage problems that affect the household finances. Mrs. Davis stated she was glad to receive an invitation to become a member of the committee. Staff and members welcomed Mrs. Davis and thanked her for participating on the committee.

*Introduction of new committee member Mrs. Mary Lou Mills.* Mrs. Mills did not attend the meeting; this was the second consecutive meeting of no attendance. Mrs. Lafferty gave the committee an overview of Mrs. Mills' position with Habitat for Humanity. Mr. Cole asked Mrs. Lafferty to contact Mrs. Mills to see if she was still interested in serving on the committee.

No action required.

**Third 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. Mr. Cole asked what the reason was for the increase in mortgage payments. Mrs. Lafferty explained the increase was a result of funding utilization which increases the monthly repayment amount.

The committee was given the current balance available for utilization, projected expenditures and the new fund balance. Mrs. Lafferty gave a detailed accounting of the SHIP 12/13 and 13/14 funds. Mrs. Lafferty reviewed the number of families assisted in FY 2012/2013 and which program strategies were used. Mrs. Couillard asked if the government shut down affected housing services provided by Sumter County. Mrs. Lafferty explained all funds received and being utilized came from the State not the Federal office therefore the shut down has not prevented Sumter County from providing services to the citizens.

No action required.

**Fourth order of business: Fair Housing Presentation.** Mrs. Lafferty gave an overview of the Fair Housing law, requirements and restrictions. Mrs. Lafferty explained some situations where housing discrimination can occur, how to file a Fair Housing complaint and what language to avoid when advertising available housing. Mrs. Lafferty discussed the requirement for a landlord to allow a disabled tenant to make modifications to their rental unit at the family's expense. Mrs. Couillard asked if the family would be required to pay to have the rental unit returned to the original condition when they leave. Mrs. Lafferty replied "yes". Mr. Cole stated a landlord can not prevent a tenant from installing a ramp on the property; provided the ramp is built in a manner that it can be removed upon the family exiting the unit. Mrs. Couillard asked if a landlord could refuse to allow pets. Mrs. Lafferty explained if the family has a disability which requires a service animal; the landlord must allow pets.

No action required.

**Committee Members:** Mr. Barton asked the committee to let him know if anyone becomes aware of available storage space for Helping Hands. Mrs. Ford asked how big of a building does the ministry need. Mr. Barton stated they are in need of a 3000 or 4000 square feet building. Mr. Barton stated the building needs to be in Wildwood or The Villages.

**Items for next agenda:**

- None at this time.

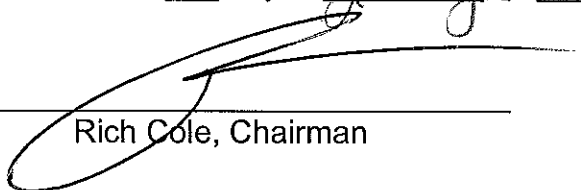
**Next Meeting:**

- January 9, 2014 @ 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. Barton seconded the motion. The motion carried unanimously.

Submitted by:   
Diana Couillard, Secretary

Approved on the 9<sup>th</sup> day of January, 2014.

By:   
Rich Cole, Chairman