

AFFORDABLE HOUSING ADVISORY COMMITTEE

Sumter County, FL

Meeting: June 5, 2014

Members Present: Richard Cole – Zoning & Adjustment Board; Diana Couillard - Dibarco Building Corporation; PJ Lewis – Lewis Brothers Construction; Sandra Woodard – Early Learning Coalition of Nature Coast; Matt Yoder – T & D Concrete; Samantha Crane – Suncoast Schools Federal Credit Union; Donna Brown – Community Housing Partners; Cheryl Barnes – Barnes Realty & Appraisals, Inc.; Gene Barton – Helping Hands Outreach; Leland Greek - Sumter County Fire & EMS; Karen Davis – SCARC; Darlene Ford – Southern Comfort Enterprises, Inc.

Members Absent: None.

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 and informational sheet regarding policy change.

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

Public Forum: None.

First order of business: *Introduction of new committee member Mrs. Donna Brown.* Mrs. Brown introduced herself to the committee and provided information on how Community Housing Partners assist homebuyers within the communities. Staff and members welcomed Mrs. Brown and thanked her for participating on the committee.

No action required.

Second order of business: *Discuss policy change to exclude mobile homes from receiving assistance.* Mrs. Lafferty explained that staff received a directive from the County Administrator to implement a policy change to exclude mobile homes from receiving housing assistance and to review the proposal with the committee prior to submitting the recommendation to the Board of Sumter County Commissioners (BOCC). Mrs. Lafferty reviewed with the committee the current policy and gave statistical information on assistance provided last fiscal year. Mrs. Lafferty informed the committee their recommendation would be given to the BOCC for consideration on implementing the policy change.

Mrs. Couillard asked if there were other public agencies that could help the elderly families within the community who live in mobile homes and if the policy change would only be applied to SHIP funding. Mrs. Lafferty stated the policy change would be for both the Affordable Housing and SHIP funding. Mrs. Lafferty and Mrs. Lewis explained the USDA and Mid-Florida programs that provide home repair assistance. Mrs. Lewis stated both programs have limited funding. Mrs. Barnes asked what the qualifications for the available programs were. Mrs. Lewis reviewed the qualifications and discussed the different funding levels, eligible repairs and funding availability. Mrs. Barnes asked if staff received a reason for making this policy change. Mrs. Barnes expressed her concern that there are not enough assistance programs or other agencies available to send a family in need of housing repairs. Mrs. Couillard asked what the steps were for approving a family for assistance.

Mrs. Lafferty explained that staff first verifies the family is income eligible then a site inspection is conducted to determine the condition of the structure. Staff and the Housing Rehabilitation Inspector discuss with the family their repair request. Mrs. Lafferty stated staff can determine at the time of inspection if the requested assistance can be provided or if the structure needs extensive repairs making it ineligible for assistance. Mrs. Couillard expressed her concern that an elderly family would be denied assistance based on the fact that they reside in a mobile home. Mrs. Couillard stated the SHIP program has a consistent history of not expending a large amount of funding on mobile home repairs. Several members discussed the current family on the waiting list who resides in a mobile home. Mrs. Lafferty informed the committee that the family could receive assistance with an exception granted by the BOCC and staff would provide a positive recommendation for the exception. Mr. Greek asked if the family could receive assistance with current funds not governed by the policy change. Mrs. Lafferty stated there were not enough remaining funds to cover the repairs needed.

Mrs. Brown asked if funding was provided for the purchase of a mobile home. Mrs. Lafferty stated all funding utilized provided emergency repair assistance only. Staff has not received an application for a mobile home purchase and all rehabilitation applications are assisted with the replacement strategy. Mrs. Lafferty discussed the Florida Statute for the SHIP program which allows assistance to be provided on a mobile home that is 1994 or newer. The committee questioned the reason why staff is requesting a policy change. Mr. Yoder stated he owns several mobile homes, can not obtain property insurance and has put a lot of money into the homes for repairs. Mr. Yoder stated mobile homes are not a good investment, requires a continuation of money for repairs and have no benefit to county business. Mr. Yoder stated it would be a better option to place a family in a newly constructed home, an apartment or other available housing. Mr. Yoder explained that a mobile home depreciates in value unlike a site built home. Mrs. Couillard stated only \$42,000 was spent on mobile homes and Mr. Yoder stated he would rather see that money be used to assist a family getting into a site built home. Mr. Barton explained how Helping Hands Ministry completely rebuilds mobile homes for their eligible families. Mrs. Lewis stated Housing Services does not

conduct repairs on older mobile homes since the current policy states the residence must be a 1994 or newer to be eligible for assistance. Mrs. Woodard asked if removing the current policy would make Housing Services more eligible to receive grant money. Mrs. Lafferty explained that Sumter County is not required to apply for SHIP or Affordable Housing funding, that the local housing assistance plan governs how staff utilizes the funds and why the plan would need to be changed to reflect the exclusion of mobile homes. Mrs. Woodard questioned the reason why staff was requesting to exclude mobile homes from assistance. Mr. Yoder commented that it is his opinion there is a need to move beyond mobile homes as an effort to make the community better based on the facts he previously stated.

Mrs. Crane stated Suncoast Schools Federal Credit Union does not provide financing for mobile homes. Mrs. Crane stated she feels it's important to give a little assistance, suggesting changing the age or considering other options; but she does not agree with excluding mobile homes all together. Mrs. Crane asked about a one time assistance policy. Mrs. Lafferty stated staff currently implements a one time assistance policy. Several of the committee members stated there were many families living in mobile homes within the community that have no other place to reside because of financial burdens. Mr. Barton stated it seems the biggest issue with the policy change is there are too few alternatives for families in need of assistance. Mrs. Lewis informed the committee of a church in Fruitland Park who provides handicap ramps to eligible families. The church has limited funding since the assistance is provided by donations from church members.

Mrs. Couillard stated she feels a small portion of the money should go to assist the citizens of Sumter County who reside in mobile homes. Mr. Cole asked if the committee would agree to make a recommendation to keep the policy in place with a 10% cap on assistance for mobile homes. Several committee members discussed a cap on assistance. Mr. Yoder stated again he would rather see the funds be spent on site built homes instead of mobile homes. Mr. Yoder stated there has to be a reason why the county is pushing to get away from assisting mobile homes and it is his opinion it's for reasons he previously stated. Mrs. Barnes suggested the committee make the recommendation not to exclude mobile homes from receiving assistance and allow the BOCC to give the final approval on the decision to change or keep the current policy.

Mrs. Couillard asked if the recommendation could specify that a medically needed or disabled family, who reside in a mobile home, can be eligible to receive assistance. Mrs. Lafferty stated to considered implementing this into the policy, the committee would need to create a policy which clearly defined what would be needed from the family to determine disability or medically needed. Mr. Barton stated it would be necessary to clearly define the eligibility requirements of a family who is claiming disability or medically needed.

Helping Hands has experienced this situation with determining eligibility for their clients in the past. Mrs. Lafferty stated every structure is thoroughly inspected to ensure the home is eligible for repair prior to approval of assistance. After further discussion, Mr. Cole asked for a recommendation from the committee. Mr. Yoder expressed his disagreement with the recommendation under consideration.

A motion to recommend the Board of Sumter County Commissioners keep the current policy in place and cap the assistance at ten percent; allowing only ten percent of the total funding to be utilized for families residing in mobile homes; was made by Mrs. Couillard and seconded by Mrs. Woodard. The motion carried 10-2 with Mr. Yoder and Mr. Greek voting opposed.

Mrs. Lafferty informed the committee that she would take the committee's recommendation to the County Administrator immediately following the meeting. Staff would notify the committee by email, after further direction has been given, on what will be presented to the Board of Sumter County Commissioners. Mr. Yoder requested staff report on why the County Administrator suggested the policy change.

Committee Members: None.

Items for next agenda:

- None at this time.

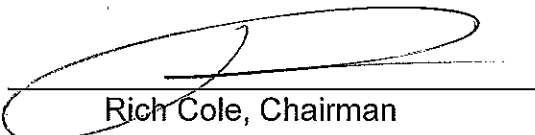
Next Meeting:

- July 10, 2014 @ 10:00 a.m. in Room 142 (as published for public notice).

Mr. Barton made a motion to adjourn at 10:45 a.m. and Mr. Yoder seconded the motion. The motion carried unanimously.

Submitted by 
Diana Couillard, Secretary

Approved on the 10th day of July, 2014.

By: 
Rich Cole, Chairman