

AFFORDABLE HOUSING ADVISORY COMMITTEE
Sumter County, FL

Meeting: July 12, 2012

Present: Gary Schick - Citizens First Bank; Richard Cole – Zoning & Adjustment Board; Diana Coulliard - Dibarco Building Corporation; Darlene Ford – Southern Comfort Enterprises, Inc.; Matt Yoder – T & D Concrete; Virginia Watson – Watson Enterprises; Brad Burris – Sumter County Fire Rescue

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, Affordable Housing fund quarterly report, Affordable Housing & SHIP projects update, draft marketing strategies and a draft debt collection plan.

Call to Order. Gary Schick called the meeting to order promptly at 10:00 a.m.

First order of business: *Approval of minutes dated April 12, 2012.*

A motion to approve the minutes was made by Mrs. Coulliard and seconded by Mr. Cole. The motion carried unanimously.

Second order of business: *Affordable Housing Fund Quarterly Report.* Mrs. Lafferty gave a detailed accounting of the Affordable Housing fund. The committee was given the current balance available for utilization, projected expenditures through September 30th, 2012 and the new fiscal year fund balance. Mrs. Lafferty informed the committee the remaining Affordable Housing funds will be spent on emergency repair projects and down payment assistance. Mrs. Lafferty further explained all remaining funds will be expended by September 30th, 2013. Mrs. Lafferty stated there were currently twelve code properties in the Bushnell office which had been sent to the County Attorney to proceed with foreclosure. The Affordable Housing fund will receive some proceeds from the foreclosures. There is a potential to receive more funds after staff reviews all old code cases. Mr. Cole asked for clarification on the amount of mortgage payments received. Mrs. Lafferty responded staff has only received repayments from project completed in June and July of 2012. The amount of monthly mortgage payments will increase as the current projects are completed. Mrs. Coulliard asked if the payments received were for the SHIP fund. Ms. Lafferty clarified those payments were for the Affordable Housing fund due to the repayment requirement for all strategies used to assist families. Mrs. Coulliard asked if any of the foreclosures where SHIP funded

homes. Mrs. Lafferty answered none had been reported as SHIP funded homes. Mrs. Watson continued the discussion to clarify that these cases were going to foreclosure because the County has code enforcement liens or other liens on the property. Mrs. Lafferty stated that was correct.

A motion to accept the Affordable Housing quarterly report was made by Mrs. Coulliard and seconded by Mr. Cole. The motion carried unanimously.

Third order of business: *Update on the SHIP & Affordable Housing projects.* Mrs. Lafferty gave an overview of the completed and current housing projects.

No action required.

Fourth order of business: *Discussion about committee members with an expiring term date of July 12, 2012.* Mrs. Lafferty informed the committee members that the Board of Sumter County Commissioners approved renewal terms for Diana Coulliard, Darlene Ford, Priscilla Lewis, Glenn Frazier, Brad Burris, and Annette McCullough on May 22, 2012. Each term will run from July 12, 2012 to July 12, 2014. Mrs. Lafferty also stated staff received approval to fill the current vacancy with an alternate from any industry instead of requiring a real estate professional. Staff is currently looking for an interested person who is willing to join the committee. Mr. Cole suggested staff contact State Representative Marlene O'toole because she is active in the community and could possibly recommend someone who may be interested in becoming a member. Mr. Cole recommended staff contact Josh Blake, who is the assistant to Marlene O'toole, and extend the offer to meet with prospective individuals.

No action required.

Fifth order of business: *SHIP new construction rule expires on July 1, 2012:* Mrs. Lafferty informed the committee that the no new construction rule for utilization of SHIP funds expired July 1, 2012. Mrs. Lafferty further stated with the expiring rule, SHIP 11/12 funds can be used for replacement homes as well as new construction for down payment and closing cost assistance. Mrs. Lafferty stated SHIP was not funded for fiscal year 12/13. Mr. Cole explained the process of reporting and receiving funds from the State of Florida. Mr. Cole continued by saying if staff has not received notification of no funding there could be a chance funding will come at a later date. Mr. Schick requested staff keep the committee members informed about SHIP funding.

No action required.

Sixth order of business: *Marketing strategies & debt collection on past due accounts.* Mrs. Lafferty discussed the draft marketing strategies prepared by staff and requested input from the committee on potential outreach and changes or additions to the strategy plan. Mrs. Coulliard suggested staff prepare packages for the Sumter County School Board to market teachers, staff and students. Mr. Cole suggested staff contact the elective officials. Mr. Cole informed the committee that Sumter County did redistrict at the election and there will be a new State Senator for all of Sumter County. Mr. Cole volunteered to schedule a meeting for introduction of housing staff after the elections. It would be good for the officials to have information on the services being provided available for the public. Mr. Cole asked if staff worked with the Sumter County Chamber of Commerce. Mr. Schick stated the Chamber has some big events coming in the future. Mr. Cole suggested staff contact the Director of Sumter County Chamber of Commerce. Mrs. Coulliard explained the Chamber's monthly meeting set-up and suggested staff present literature to display. Mr. Cole suggested staff utilize the Chamber's weekly newsletter. Mr. Yoder stated staff could leave flyers at T & D's construction office. Mr. Burris suggested staff display signs with contact information for Housing Services at or around some of the county offices such as the land field and animal control. Mr. Burris also suggested staff attend county events such as Amnesty Day and the annual Hurricane Expo. The committee discussed the down payment and closing cost assistance, the various types of families who utilized the assistance and the requirement of getting preapproval from a first lender before assistance is awarded. Mrs. Ford stated her concern is program abuse; when an applicant receives assistance, does not take care of the property and expects the program to pay for repairs. Mrs. Ford feels there is a lack of maintenance on the part of the homeowner. Mr. Schick asked if the delinquency rate was low for the down payment and closing cost assistance awards. Mrs. Lafferty explained the draft debt collection plan, which was provided to the committee, to help answer Mr. Schick's question. The committee discussed the repayment requirement and funding. Mrs. Watson stated the repayment requirement seems to make the homeowners take better care of the property. The committee members agreed when the homeowners are vested in the project they seem to have more care and maintain the property. Mrs. Lafferty further explained the current past due accounts. Mr. Cole asked if staff could prepare and present some housing success stories. Mr. Cole is interested in seeing how many people received assistance, the outcome of those projects and if the assistance has made a difference. Mrs. Lafferty stated she would present some success stories at the next Affordable Housing Advisory meeting. Mrs. Coulliard shared with the committee that Glenda Johnson was the first SHIP house built in Sumter County; she has paid off her mortgage and still resides in the home. Mrs. Lafferty discussed the ways to generate revenue for the housing programs and ways to collect debt owed from the past due accounts. Mr. Cole discussed the normal fee for debt collection. Mr. Schick commented on his preference to collect on these debts as it is an obligation of the homeowner to repay the funds. Several of the committee members agreed it is important to report the bad debt to at least one collection agency. Mr. Schick explained that a recorded judgment will follow

the applicant for years and could create a greater chance of collecting the debt owed. Mrs. Watson asked when assistance is provided, does staff record documents with the Clerk of Court in the official records. Mrs. Lafferty responded yes, a document is recorded with the Clerk of Court for all assistance provided, which details the loan amount and term of the assistance. The committee discussed wage garnishment as a type of collection for debt owed. Mrs. Lafferty requested the committee to review the draft plan and email staff any suggestions, changes or additions.

No action required.

Committee Member Input: Mr. Burriss requested to discuss a specific topic with the committee. As the Sumter County Fire Marshall, Mr. Burriss' mission is to save lives, protect property and prevent property loss. Mr. Burriss described an increasing problem making contact with an individual when a fire occurs on a vacant or abandoned property. Mr. Burriss stated he is required to make contact with someone to inform them the property has burned and to secure the property. Mr. Burriss continued describing a recent problem with a property in the Orange Homes area in Wildwood that from all outward appearances looked as if it could have been inhabited on a regular basis however it was not. The property was in foreclosure and the bank had a mortgage service company maintaining the property. It was determined the fire was caused by someone squatting in the abandon house. Mr. Burriss explained the reasons why a system needs to be created so Fire Services can have the property information available when a fire occurs. Mr. Burriss asked the committee for suggestions on ways to obtain the necessary contact information. The committee discussed different ideas, asked questions and made several suggestions. Mrs. Lafferty stated she would provide Mr. Burriss with a list of possible contacts which may help his office with their search.

Public Input: None.

Items for next agenda:

- Successful housing projects.

Next Meeting:

- October 11, 2012 @ 10:00 a.m. in Room 142 (as published for public notice)

Mr. Cole made a motion to adjourn at 11:45 a.m. and Mrs. Coulliard seconded the motion. The motion carried unanimously.

Submitted by: Virginia Watson
Virginia Watson, Secretary

Approved on the 11th day of Oct, 2012.

By: 
Gary Schick, Chairperson