

**AFFORDABLE HOUSING ADVISORY COMMITTEE**  
Sumter County, FL

Meeting: October 11, 2012

**Present:** Diana Coulliard - Dibarco Building Corporation; Darlene Ford – Southern Comfort Enterprises, Inc.; Matt Yoder – T & D Concrete; Virginia Watson – Watson Enterprises; PJ Lewis – Lewis Brothers, Construction; Glenn Frazier – Rainbow Ventures, LLC; Jacqueline Smith – Homes in Partnership; Cheryl Barnes – Barnes Realty & Appraisals, Inc.

**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, SHIP funding update and successful housing projects presentation.

Mrs. Lafferty announced Mr. Gary Schick, Chairman or Mr. Richard Cole, Vice-Chairman will not be attending the meeting therefore Mrs. Virginia Watson, Secretary will be conducting the meeting.

*Call to Order.* Mrs. Watson called the meeting to order promptly at 10:00 a.m.

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

A motion to approve the minutes was made by Mrs. Coulliard and seconded by Mr. Yoder. The motion carried unanimously.
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**Second order of business:** *Introduction of new board member Cheryl Barnes.* Mrs. Lafferty introduced Mrs. Barnes, gave a brief overview of her service on the Citizens Advisory Task Force (CATF) committee and welcomed her to the Affordable Housing Advisory Board (AHAC) committee.

No action required.
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**Third order of business:** *Affordable Housing Fund 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.

No action required.
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**Fourth order of business:** *Update on SHIP funding.* Mrs. Lafferty informed the committee the State Legislature did not fund SHIP for fiscal year 2012/2013. The SHIP community did complete an effort to convince the Attorney General to devote a portion of the banker's settlement to the SHIP program. Florida Housing Finance Corporation has stated a decision should be announced by the end of October 2012. Mrs. Lafferty further stated staff will know by July 3, 2013 if SHIP 13/14 will be funded. Mrs. Virginia Watson asked when a decision is made about funding will all counties receive SHIP money. Mrs. Lafferty answered all counties who received SHIP funding in the past will be included in any new funding as well as the banker's settlement. Mrs. Coulliard questioned if the documentary stamp fees were being collected. Mrs. Smith stated the fees were still being collected by the State, however instead of funding SHIP; all monies are now going into the State's general revenue account. Mrs. Coulliard asked when the legislatures voted to take the money from the SHIP program, who approved this decision and how the funds were resigned to be used for general revenue instead of the SHIP program. Mrs. Smith stated there was a unanimous vote not to use the funding for SHIP because the State of Florida was in financial trouble and those funds could be used in the general fund. Mrs. Smith continued stating the decision was initially made when Governor Jeb Bush was in office. Mrs. Coulliard requested more information on this decision and asked staff to discuss this topic in further detail at the next meeting.

No action required.
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**Fifth order of business:** *Successful housing projects presentation.* Mrs. Lafferty reviewed the statistics of each housing program. The committee members discussed the small number of replacement houses in which the owners did not take care of the property after assistance was received. Mrs. Coulliard questioned how Citrus County was able to buy houses, make repairs, and maintain the properties to collect rent after placing a family in the home. Mrs. Lafferty stated Citrus County was approved for Neighborhood Stabilization funding (NSP). Mrs. Lewis stated she thinks Citrus County received five million dollars in funds. Mrs. Coulliard asked how that county received funding. Mrs. Lafferty stated the qualifications for NSP funds were based on the foreclosure rate within a particular area. Mrs. Coulliard asked if there was a way Sumter County could obtain better foreclosure information. Mrs. Lafferty informed the committee that the funding cycle for NSP funds has closed therefore it would not help Sumter County to obtain the information at this point in time. Mrs. Lewis asked if the Villages were responsible for the low foreclosure rates because they buy all foreclosure homes back within their area which prevents those homes from being recorded as foreclosures. Mrs. Lafferty responded this could have been a contributing factor. Mrs. Barnes explained the process of how the Villages community and sales representatives handle and control the sale of a foreclosed home or when a home becomes vacant due to death. After reviewing the rental deposit statistics, Mrs. Lafferty informed the committee the strategy had been removed from the local housing assistance plan due

to the number of default accounts. Mrs. Lafferty reviewed the housing success stories for each program. Mrs. Lafferty asked Mrs. Smith if Homes In Partnership were going to continue building homes in the Webster area. Mrs. Smith stated the homes are built after a family is approved for assistance. Mrs. Lafferty discussed the first SHIP replacement home built in February 1994. Mrs. Coulliard gave the committee further information on this project. Mrs. Coulliard informed the committee how the program worked when she was on the housing board in 1993 and stated she agreed with the repayment requirement. Mrs. Watson stated it was nice to see success stories. Mrs. Coulliard stated she would be attending a luncheon that Marlene O'Toole will also be attending and she was going to mention the SHIP funding to Mrs. O'Toole.

No action required.

**Public Input:** None.

**Committee Members:** Mr. Frazier discussed the culture and the homeownership way of life, the cause and affect of short sales and reasons for keeping homeowners in a home.

**Items for next agenda:**

- Explain how a cap went into effect which statutorily redirected the doc stamp money intended for housing into general revenue.

**Next Meeting:**

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

Mrs. Coulliard made a motion to adjourn at 10:55 a.m. and Mrs. Barnes seconded the motion. The motion carried unanimously.

Submitted by: Virginia Watson  
Virginia Watson, Secretary

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

By: Gary Schick  
Gary Schick, Chairperson