

**CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE**

MEETING AGENDA

**June 25, 2008 at 9:00 AM
Family Services Center
21450 Gilbralter Drive, Conference Rm
Port Charlotte, Florida**

- I. Roll Call
- II. Approval of Minutes of May 28, 2008
- III. Discussion of report to BCC on affordable housing strategies
- IV. SHIP
2008 Housing Fair, October
- V. Multi Family Report – Brandi Day
- VI. Public Comment - Limited to Three Minutes. Must Address Housing Issues.
- VII. Committee Member Comments

Adjournment

Next Meeting: The meeting will be held on July 23, 2008 at the Family Services Center located at 21450 Gibraltar Drive in Port Charlotte.

*NOTE: IF YOU ARE UNABLE TO ATTEND, PLEASE CONTACT BRANDI DAY
AT 505-4884 SO YOU CAN BE RECORDED AS EXCUSED.*

Enclosures: Agenda; May 28, 2008 Minutes; SHIP, Multi-Family and Recycled funds Reports

CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
May 28, 2008

The meeting convened at 9 a.m. at the Family Services Center at 21450 Gibraltar Drive in Port Charlotte. Committee members present included Jim Kelley, Melissa Doyle, Jeff Ahrens, Jeanette Deptula, Jean Farino and Barbara Melanson. Charlotte Johnson and Earline Oliver were excused. The following people were also present:

Brandi Day, Program Coordinator for Charlotte County Housing Division,
Vikki Carpenter, Director of Charlotte County Human Services,
Jeff Crimer, Planner II for Charlotte County Growth Management,
Brenda Bala, Executive Director, The Housing Corporation,
Robert Hebert, Charlotte County Community Initiatives and Legislative Liaison,
Calvin Knowles with Meridian Community Services Group, Inc.,
Graciela E. Nurse, Director of Cooper Street Recreation Center,
NaShara Price, Youth Development Coordinator for Cooper Street Recreation Center,
Dr. Donald Kiah, President of Board of Directors for Cooper Street Recreation Center,
Mike Mansfield, Executive Director of Charlotte County Habitat for Humanity,
Jim Sweeney, and
Commissioner Duffy.

Motion was made by Jim Kelly and seconded by Jeff Ahern to approve the April 2008 minutes. Motion carried; none opposed.

Mrs. Carpeneter and Ms. Burton were present at the meeting to discuss the recent changes to the Affordable Housing Advisory Committee, which were passed by the Board of County Commissioners on Tuesday, May 27th. The changes will result in expanding AHAC to 11 members. All members will need to be appointed by a resolution. Therefore, current members of AHAC are being asked to resubmit their resumes in application for the appropriate seats. The goal is to have the new members approved at the Board of County Commissioners meeting on June 24th.

Mr. Hebert and Mr. Knowles presented a proposal to amend the Community Development Block Grant proposal to add a new project. The amendment would allow for \$525,000 of the Hurricane Recover block grant funds to be used for the expansion of the Cooper Street Recreation Center in Punta Gorda. Funds for this project are available because other projects funded through the CDBG have come in under the original bid amount. There has also been less demand than anticipated for some programs. A motion was made by Barbara Melanson to approve the amendment and seconded by Jim Kelley. Motion carried; none opposed.

Mr. Crimer reported that Charlotte County's Growth Management office is working to update the County's Comprehensive Plan. He is seeking guidance from committee members as well as participation in focus groups tentatively scheduled for July and October to discuss proposals. This will be coordinated with the Committee's efforts to prepare a report for the Board of County Commissioners by December regarding programs to promote affordable housing in the County.

The Multi-family report, the Housing Corporation Report and the SHIP/Recycled report were shared with the Committee. Mrs. Day reported that the multifamily rentals are experiencing declining occupancy due to local economic conditions. Mrs. Bala reported strong demand for the homeownership programs. There are more than 500 people in the Homebuyer's Program. Because they are expected to receive downpayment assistance, the Downpayment Assistance program is currently closed with no applications being accepted. More than 550 homeowners have been assisted through the Foreclosure Program since October 2007. There has been increased demand for housing rehabilitation assistance, including families still recovering from Hurricane Charley damage. The Housing Corporation has also had great success with its My Safe Florida initiative. They will have helped 135 homes prepare for hurricane season by June 30, 2008. They plan to renew their contract with that program and possibly expand their efforts into Lee and DeSoto Counties.

In Public Comments, Mike Mansfield reported that Habitat for Humanity recently finished a very successful Building Blitz, which finished five houses in the Neighborhood Revitalization area. They hope to have completed 22 homes by the end of their fiscal year on June 30th. They have 27 families working through the program. There are still two lots left to buy in the Neighborhood Revitalization to fulfill their contract to with Charlotte County.

During Member Comments, Jeff Ahern asked about Loraine Helber, the former Housing Manager for Charlotte County. Chairment Jean Farino responded that she is no longer with the County.

The next meeting will be held June 24, 2008, at 9am at the Family Service Center at 21450 Gibraltar Drive in Port Charlotte.

The meeting was adjourned at 10:30.

Respectfully submitted,



Brandi Day,
Program Coordinator,
Charlotte County Housing Services



The Housing Corporation

1620 Tamiami Trail ♦ Suite 103 ♦ Port Charlotte ♦ Florida ♦ 33948 ♦ (941) 255-9454 ♦ fax (941) 624-3253

CHARLOTTE COUNTY CORNERSTONE LOAN PROGRAM ♦ AND ♦ REHABILITATION PROGRAM

ACTIVITY REPORT

PERIOD BEGINNING 01-01-08 ENDING 05-31-08

Total Number of Applications Received 41
Total Number of Applications Processed 41
Total Number of Applications Approved 32
Total Number Minority Applications Received 6

Total Number of Down Payment/New Construction Applications Approved 26
Total Number of Rehabilitation Assistance Applications Approved 6

Total SHIP Dollars Funded 985,703.20
Total Rehab SHIP Dollars Funded 144,039.98
Total Down Payment/New Const. SHIP Dollars Funded 841,663.22
Total Cornerstone Loan Mortgages Generated 1,762,381.00

APPLICANT INFORMATION

Head of Household:	Male <u>16</u>	Female <u>16</u>
Head of Household Race:	White	<u>26</u>
	Black	<u>3</u>
	Hispanic	<u>2</u>
	Other	<u>1</u>
Head of Household Age:	0 - 18	<u>0</u>
	19 - 25	<u>9</u>
	26 - 40	<u>8</u>
	41 - 64	<u>12</u>
	64+	<u>3</u>
Family Size:	1 Person	<u>16</u> ▶ Total Clients Assisted <u>16</u>
	2 - 4 Persons	<u>15</u> ▶ Total Clients Assisted <u>36</u>
	5+ Persons	<u>1</u> ▶ Total Clients Assisted <u>6</u>
		▶ Total All Sizes <u>58</u>
Types of Rehabilitation: Note: Many homes have multiple needs	Roof	<u>1</u>
	Plumbing	<u>2</u>
	AC/Heat	<u>2</u>
	Windows/Doors	<u>3</u>
	Exterior Paint	<u>1</u>
	Living Space	<u>0</u>
	Handicapped Access	<u>0</u>
	Electrical	<u>1</u>
	Sewer/septic	<u>3</u>
	Other	<u>1</u>
Income Level:	Very Low	<u>7</u>
	Low	<u>19</u>
	Moderate	<u>6</u>

Note: Income levels are based on family size

**Report on SHIP Strategies for the months of July, 07 Through June, 08
May, 2008**

Funds expended by Strategy	Acct No.	Amount expended
Down Payment Assistance	82.0015	2,133,058.40
Housing Construction	82.0021	307,022.59
Housing Corporation	82.0022	115,810.64
Housing Rehab	82.0024	329,171.26
Foreclosure Prevention	82.0032	101,620.15
Homebuyer's Club	82.0041	90,666.70
Rental Rehab	82.0042	0.00
Rental - New Construction	82.0043	710,000.00
Non Profit Rental Rehab	82.0046	0.00
Loan Loss Reserve	98.0033	7,691.12
Community Land Trust	82.0051	37,500.00
GRAND TOTAL EXPENDED GRANT YR TO DATE		3,832,540.86

Total Funds received

Program Income		
HABITAT	\$	-
THE PINES MORTGAGE	\$	-
REFINANCE	\$	191,732.45
Recaptured Funds		
CORNERSTONE	\$	-
SALE OF HOME	\$	42,890.54
HOUSING CORP. REPAYMENT OF CONST. LOAN	\$	538,305.59
OTHER	\$	-
Total Recycled Funds Received	\$	772,928.58
SHIP funds received from Florida Housing Finance YTD	\$	1,442,107.00
Interest Received YTD	\$	214,781.52
Total SHIP Funds and Interest Received	\$	1,656,888.52
GRAND TOTAL FUNDS RECEIVED YR TO DATE	\$	2,429,817.10

Hurricane Housing Recovery Grant Management Report

31-May-08

County Operating Funds	\$	1,099,008.00	\$	588,136.25
Operating/Contractual Expenses	\$	1,099,008.00		

Account Title	Budgeted	Expenditures
Down Payment Assistance	\$ 2,169,202.00	\$ 2,653,998.67
Housing Rehabilitation	\$ -	\$ 48,992.00
Foreclosure Prevention	\$ -	\$ 21,300.00
New Construction/Rehab for Sale, Non Profit	\$ -	\$ -
Mobile Home Replacement	\$ 96,705.00	\$ 110,073.64
Contractual operating expenses Rehab/DPA	\$ 264,920.00	\$ 264,918.00
Community Land Trust	\$ 1,050,000.00	\$ 266,542.11
Contractual operating expenses CLT	\$ 75,000.00	\$ 75,000.00
New Construction/Rehab, Private Developers	\$ -	\$ -
Non-Profit Rental Rehab/Construction	\$ 736,405.00	\$ -
Multi-family New Construction	\$ 5,280,000.00	
Charleston Cay		\$ 1,250,000.00
Charlotte Crossing	\$ 3,224,000.00	\$ -
Marion Manor	\$ 806,000.00	\$ -
Revitalization Area	\$ 3,750,000.00	
Housing Corporation		\$ 248,370.17
Habitat for Humanity		\$ 660,000.00
Mobile Moving Expenses	\$ 77,890.00	\$ -
Extremely Low - Income (ELI) Housing	\$ 4,520,834.00	\$ 3,942,293.78
Program Expenses		\$ 9,541,488.37
Operating Expenses		\$ 588,136.25
Total Expenses		\$ 10,129,624.62

Account Title	Budgeted	Revenues
<u>Operating/Contractual Revenues</u>	\$ 22,050,956.00	\$ 18,020,956.00
County Operating Funds	\$ 1,099,008.00	\$ 1,099,008.00
Interest Earned		\$ 1,665,501.17
Operating/Contractual Revenues	\$ 23,149,964.00	\$ 20,785,465.17

Account Title	Budgeted	Revenues
Down Payment Assistance	\$ 2,169,202.00	\$ 2,169,202.00
New Construction/Rehab for Sale, Non Profit	\$ -	\$ -
Mobile Home Replacement	\$ 96,705.00	\$ 96,705.00
Contractual operating expenses All Homeownership	\$ 264,920.00	\$ 264,920.00
Community Land Trust	\$ 1,050,000.00	\$ 1,050,000.00
Contractual operating expenses CLT	\$ 75,000.00	\$ 75,000.00
New Construction/Rehab, Private Developers	\$ -	\$ -
Non-Profit Rental Rehab/Construction	\$ 736,405.00	\$ 736,405.00
Multi-family New Construction	\$ 5,280,000.00	
Charleston Cay		\$ 1,250,000.00
Charlotte Crossing		\$ 3,224,000.00
Marion Manor		\$ 806,000.00
Revitalization Area	\$ 3,750,000.00	
Housing Corporation		\$ 1,650,000.00
Habitat for Humanity		\$ 2,100,000.00
Mobile Moving Expenses	\$ 77,890.00	\$ 77,890.00
Extremely Low - Income (ELI) Housing	\$ 4,520,834.00	\$ 4,520,834.00
Investment and LGSFTF interest income earned	\$ 1,665,501.17	
Program Revenues Received		\$ 18,020,956.00
Operating Revenues Received		\$ 1,099,008.00
Total Grant Revenues		\$ 19,119,964.00

Affordable Housing Projects Spreadsheet
May 31, 2008

Project	Total Proj. Est. Cost	Balance	Contract	Expected	Expected	Draw	Draw	Draw	Project Status - Remarks	Units/	Target	Target
	Approved by BCC	Available	Signed	Start	Finish	# 1	# 2	# 3		Beds	Population	Income
HHR												
Charleston Cay (Wendover Housing Group)	\$1,250,000	\$0	7/21/2006	Apr-07	Oct-07	\$1,250,000.00			Fully operational.	128	Non-Elderly	50/60%AMI
Charlotte Crossing (Carlisle Development Group)	\$3,224,000	\$3,224,000		Feb-08	Jan-09				Lot has been cleared. Construction should begin in July.	124	Seniors	60% AMI
Coastal Safe Haven (Coastal Behavior)	\$500,000	\$400,000	10/10/2006	Feb-08	Jun-08	\$100,000.00			Plans are with the County for review and permitting. Construction start is imminent	52	Special Needs	30% AMI
Genesis Bishop House (Homeless Coalition)	\$406,800	\$0	2/24/2006	Feb-06	Jul-06	\$327,213.52	\$37,005.43	\$42,581.00	Facility completed	16	Special Needs	30% AMI
Genesis Chara House (Homeless Coalition)	\$1,433,944	\$0	12/19/2005	Dec-05	Jun-06	\$1,356,473.56	\$49,588.38	\$27,882.06	Facility completed	42	Special Needs	30% AMI
Genesis Safe House (Homeless Coalition)	\$1,400,090	\$0	12/19/2005	Aug-07	Jun-08	\$122,288.47	\$226,738.85	\$1,051,062.98	Facility completed	52	Special Needs	30% AMI
Hampton Point Apartments (Picerne Development Group)	\$4,992,000	\$0				\$4,992,000.00			Developer withdrew; would have been 192 units		Non-Elderly	60% AMI
Marion Manor (Diocese of Venice)	\$806,000	\$806,000		Mar-08	Jan-09				State Underwriting expected June 2008; construction to begin after that. Contracts signed. 29 lots have been purchased. Five homes were completed.	31	Non-Elderly	50/80%AMI
Habitat for Humanity (Homes for Revitalization Area)	\$2,100,000	\$1,440,000		Jan-08	Jun-09	\$240,000.00	\$420,000.00		Grant documents completed. HC has begun purchasing properties.	10	Non-Elderly	<80% AMI
Housing Corporation (Rehab for Lease/Purchase in Revit. A)	\$1,650,000	\$1,650,000		Jan-08	Jan-09				Grant documents completed. Property has been purchased. Renovation has begun.	18	Special Needs Youth 14-17	30% AMI
Restoration Roads (Transitional Youth Facility)	\$980,000	\$384,488		Feb-08	Jan-09	\$544,778.37	\$28,893.68	\$21,840.00	Grants documents drafted; being reviewed by HUD.	14	Special Needs	50% AMI
Williams Street Apartments	\$236,405	\$236,405		Feb-08	May-08							
SHIP												
Harbor Place Apartments (Goodwill)	\$260,000	\$0	8/14/2007	Aug-07	Jun-08	\$98,694.00	\$135,070.00	\$26,236.00	Construction completed. Lease-up expected to be completed by the end of June.	14	Special Needs	30% AMI
Charleston Cay	\$250,000	\$0	7/21/2006	Apr-07	Oct-07	\$250,000.00			Fully operational.	128	Non-Elderly	50/60%AMI
Genesis Chara House	\$240,000	\$0	10/25/2006	Dec-05	Jun-06	\$23,664.69	\$216,335.31		Facility completed.	42	Special Needs	30% AMI
Genesis Bishop House	\$100,000	\$0	2/13/2007	Feb-06	Jul-06	\$100,000.00			Facility completed.	16	Special Needs	30% AMI
Marian Manor	\$465,000	\$465,000		Dec-07	Jun-08				State Underwriting expected June 2008; construction to begin after that. First 41 units completed and leased. Property should be complete by December.	31	Non-Elderly	50/80%AMI
Gulf Breeze Apartments (Punta Gorda Housing Auth.)	\$450,000	\$0	7/22/2007	Jul-07	Dec-08	\$450,000.00				171	Non-Elderly	30/60%AMI
TOTAL	\$20,744,239	\$8,605,893				\$9,855,113	\$1,113,632	\$1,169,602		630		

Multi-Family Rental Housing Report June 2008

Murdock Circle Apartments, a 264 unit affordable housing apartment complex located on Collingswood Boulevard, was constructed with assistance from a tax exempt bond in 2001. The complex reported 92% occupancy in June.

The Pines of Punta Gorda is a 336 unit affordable housing apartment complex located on Taylor Road in Punta Gorda. The manager reported a 65% occupancy rate in June.

Charlotte Crossings is an affordable senior housing apartment complex to be constructed on Sandhill Boulevard. The Carlisle Group has been approved by the Board of County Commissioners ("BCC") to receive a \$3,224,000 loan from HHR funding. Revised plans call for construction of three buildings with 124 rental units. Final plans have been submitted to Charlotte County for review. Fish & Wildlife approved Carlisle's Habitat Conservation Plan; the Take Permit has been received. Construction should begin in July. Carlisle has cleared the site.

Charleston Cay is a 128 unit affordable housing apartment complex on Harborview. Wendover Housing Group was approved by the BCC for a grant of \$1,250,000 of HHR funding and an additional \$250,000 in SHIP funds. Both are funded as a zero percent interest loan. The complex reported 91% occupancy in May.

Hampton Point Apartments is a 284 unit affordable housing apartment complex for non-elderly households developed by Picerne Development of Altamonte Springs, Florida. The complex has 13 buildings, with 2, 3, and 4 bedroom units. Hampton Point reported 65% occupancy for June.

Marian Manor is 31 affordable housing rental units to be constructed by the Diocese of Venice on Vick Street in Charlotte Harbor. The project was awarded a total of \$806,000 of HHR funds and SHIP assistance of \$465,000 by the BCC. Marian Manor received notice in December 2007, that the project will receive primary funding from the State's 2007 Universal Cycle. Marian Manor has submitted all required documents to State underwriting. The project should be on the State Board's agenda for underwriting approval in June. Closing of State funds and construction should follow shortly thereafter.

The Punta Gorda Housing Authority ("PGHA") has been awarded \$450,000 of SHIP funds to rebuild rental units destroyed during the hurricanes. The Gulf Breeze Apartments will have 171 units. The final plat was approved by the Punta Gorda City Council on May 16, 2007. Construction has begun. The first 41 units have been completed and are fully leased. The first move-ins occurred June 12th. Construction is expected to be complete by December 2008.

Special Needs

Harbor Place Apartments (*formerly known as Ellicott Circle*) is a 14 unit complex to be constructed by Goodwill Industries of SW Florida on Ellicott Circle. This project is affordable housing for disabled Charlotte County residents. Primary financing is through the HUD Section 811 (Supportive Housing for Persons with Disabilities) program. SHIP funds of \$260,000 provided gap financing. Construction should be complete by the end of June. Ten applicants have been approved and are ready to be moved in. Two applications are in review. Management is still seeking two additional applicants.

Coastal Safe Haven, a proposed 52 bed facility, will provide housing to Charlotte County homeless individuals who have been diagnosed with mental illness or substance abuse. The Charlotte County Board of Zoning approved the special exception request for zoning density. Kelly Hall is emptied and ready for rehab. The site survey is complete and the Contractor is finalizing bids with subcontractors. Coastal Safe Haven received \$500,000 in HHR funding. Plans have been submitted to the County for review and permitting.

Genesis Chara House, an existing 16 bedroom dormitory type building with 42 beds in Punta Gorda, was remodeled. This facility houses single mothers with infants or toddlers where the families may stay up to two years. The Chara House received \$1,433,944 in HHR funds and \$240,000 in SHIP funds. The facility is fully operational.

Genesis Bishop House is a six bedroom, 12 bed emergency housing with kitchen/dining facility for single pregnant women. The Bishop House received \$406,800 in HHR funds and \$100,000 in SHIP funding. Operations at the facility have been temporarily suspended pending new sources of operational funding.

Genesis Safe House, a proposed 54 bed shelter, is designed to house 30 single men and eight single women. It will also have four family units, each capable of housing a family of four. The Safe House received \$1,400,090 in HHR funds and \$600,000 in County sales tax proceeds. The Homeless Coalition recently received the CO, and the project should be placed in service soon.

Williams Place, a 12 unit complex in Punta Gorda for persons with physical disabilities, received HHR funds for rehabilitation. Grant documents have been drafted and are being reviewed by HUD. Work should begin within the next few months. The property is currently fully occupied with a waiting list. Tenants will remain in place during the renovations.

Restoration Roads, a new non-profit creating transitional housing for homeless youth between the ages of 13-18, received HHR to purchase and rehabilitate a group home in the revitalization area. The property has been purchase. Renovations have begun. A goal has been set to have the facility operational before the beginning of the new school year.

SHIP PROGRAM REVIEW AND PHYSICAL INSPECTION REPORT

Local Government: Charlotte County
 State Fiscal Year (SFY): 2004/2005
 Number of Files Examined: 35

Date of Review: May 20, 21 & 22, 2008
 Monitoring Agent: Deana Ross
 Number of Physical Inspections: 10

	Max Points	Points	N/A	See Comments
A. EXAMINATION OF RECORDS				
1. Files & Records	10	10		X
2. Applications & Processing	10	10		
3. Verifications of Income	20	20		
4. Income Certification - Home Ownership	20	20		
5. Income Certification - Rental	20	20		
6. Rental Development Records	20	20		
7. Downpayment and Closing Cost Assistance	10	10		
8. New Construction, Rehabilitation or Emergency Repairs	10	10		
9. Recipient File Discrepancies	10	10		X
10. Finance: Recipient Expenditure to Tracking System	20	20		
11. Finance: Recipient Expenditure to General Ledger	20	20		
Totals:	170	170		
Examination of Records Score:	100%			
B. ADMINISTRATIVE PROCEDURES				
1. Maximum Award	20	20		
2. Selection Criteria	10	10		
3. Annual Report Submission	20	20		
4. Minimum Home Ownership Requirements	20	20		
5. Income Limit Set-Aside Requirements	20	20		
6. Advertising	10	10		
7. Organization and Supervision	10	10		
8. Staffing	10	10		
9. Operating Procedures and Manuals	10	10		
10. Training	10	10		
11. Finance: Tracking System to Annual Report	20	20		
12. Finance: Administrative Expenditures	10	10		
Totals:	170	170		
Administrative Procedures Score:	100%			
C. PHYSICAL INSPECTION				
1. Single Family Home Ownership	10	10		
2. Single Family Rehabilitation	10	10		
3. Rental Developments	0		X	
Totals:	20	20		
Physical Inspection Score:	100%			
Aggregate Points Totals:	360	360		
Overall SHIP Program Review Score:	100%			

Please acknowledge receipt by signing and returning a copy of the Review to the Monitoring Agent no later than **June 19, 2008**.

First Housing
 Monitoring Agent Deana Ross
 Signature
 Deana Ross
 Name
 Compliance Agent
 Title
 June 9, 2008
 Date

Charlotte County
 Local Government
Victoria Carpenter
 Signature
 Victoria Carpenter
 Name
Director, Human Services
 Title
6/16/08
 Date