

**CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE**

MEETING AGENDA

**October 22, 2008 at 9:00 AM
Family Services Center
21450 Gilbralter Drive, Conference Room
Port Charlotte, Florida**

- I. Roll Call
- II. Approval of Minutes of August 27, 2008 and September 24, 2008
- III. Update from Charlotte County Housing Services – Brandi Day
 - Housing Fair
 - Outreach initiatives
 - Neighborhood Stabilization Grants
- IV. Multi Family Report – Brandi Day
- V. The Housing Corporation Report - Brenda Bala
- VI. AHAC Business: Meeting schedule for November and December
- VII. Public Comment on recommendations included in report to Board of County Commissioners
- VIII. Vote on report to Board of County Commissioners
- IX. Committee Member Comments

Adjournment

Next Meeting: The meeting will be held at the Family Services Center located at 21450 Gibraltar Drive in Port Charlotte. The date is to be determined.

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

Enclosures: Agenda; August 27, 2008 Minutes; September 24, 2008 Minutes; Housing Corporation report, HHR/SHIP report; Report to Board of County Commissioners

CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
September 24, 2008

The meeting convened at 9:00 a.m. at the Family Services Center at 21450 Gibraltar Drive in Port Charlotte. Committee members present included James Marshall, Jean Farino, Jeff Ahrens, Melissa Doyle, and Mike Mansfield. Barbara Lisby-Sowell, Barbara Melanson, Jim Kelley, Jim Sweeney, Kristen Marsella, and Nancy Bell were excused. The following people were also present:

Brandi Day, Charlotte County Housing Division,
Bob Hebert, Charlotte County Housing Division,
Vikki Carpenter, Charlotte County Human Services,
Doreen Stoquert, Charlotte County Human Services,
Jeff Crimer, Charlotte County Growth Management,
Brenda Bala, The Housing Corporation of Charlotte County, and
Paula Wilman, Punta Gorda Housing Authority.

Mr. Mansfield called the meeting to order at 9:00 am. No quorum was present. Therefore, the minutes could not be approved.

Ms. Day introduced Mr. Bob Hebert, the County's new Housing Manager. Mr. Hebert stated that he had moved from other offices within the County. He was happy to be in Housing and looked forward to working with the Committee. Ms. Day provided an update on the annual SHIP and HHR reports. They were approved by the state. The Housing Fair is on schedule for October 18th with a lot of local participants. Ms. Day also reported that Housing Services has been working on several outreach initiatives that have created an increase in calls to the Housing office.

During the multi-family report, Ms. Day stated that the local apartment communities are experiencing slightly increasing occupancy.

Ms. Bala reported that the Housing Corporation's programs are seeing an increase in demand. There are 81 applications in progress now for rehab and down payment assistance. This means that all SHIP funds have been spent for the next three years. Ms. Bala also reported that the foreclosure counselors are overwhelmed with calls and in need of assistance.

The Committee reviewed the minutes from the sub-committee meeting on September 10, 2008. There was a brief discussion of the upcoming process in preparing the report to be received by the Board of County Commissioners. The Committee then proceeded to discuss the recommendations made at the three previous meetings. Because there was no quorum, only recommendations were made. Changes as suggested by the Committee will be incorporated into the report on which the Committee will vote in October.

An addition to the agenda for the meeting called for a discussion to prioritize spending for the additional \$1.7 million in Hurricane Housing Recovery Funds received by the County in interest. Mike Mansfield, speaking as the Executive Director of Habitat for Humanity, reported the needs for the non-profit. Due to cost increases, four of their houses are in need of an additional \$15,000 in subsidy. However, they would like to have as much as \$70,000 in subsidy. After discussion, the committee agreed that assistance to provide more foreclosure

counselors to assist the Housing Corporation was the top priority. Additional funds for Habitat and money for downpayment assistance were the secondary priorities.

There were no public comments. There were no comments from Committee members.

The next meeting will be held October 22, 2008, at 9am at the Family Service Center at 21450 Gibraltar Drive in Port Charlotte.

The meeting was adjourned at 10:35.

Respectfully submitted,

A handwritten signature in cursive script that reads "Brandi Day".

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 09-30-08

Total Number of Applications Received 59
Total Number of Applications Processed 59
Total Number of Applications Approved 53
Total Number Minority Applications Received 8

Total Number of Down Payment/New Construction Applications Approved 36
Total Number of Rehabilitation Assistance Applications Approved 17

Total SHIP Dollars Funded 1,410,617.74
Total Rehab SHIP Dollars Funded 340,814.25
Total Down Payment/New Const. SHIP Dollars Funded 1,069,803.49
Total Cornerstone Loan Mortgages Generated 2,469,596.00

APPLICANT INFORMATION

Head of Household:	Male <u>30</u>	Female <u>23</u>	
Head of Household Race:	White	<u>45</u>	
	Black	<u>3</u>	
	Hispanic	<u>3</u>	
	Other	<u>2</u>	
Head of Household Age:	0 - 18	<u>0</u>	
	19 - 25	<u>11</u>	
	26 - 40	<u>16</u>	
	41 - 64	<u>18</u>	
	64+	<u>8</u>	
Family Size:	1 Person	<u>22</u>	▶ Total Clients Assisted <u>22</u>
	2 - 4 Persons	<u>27</u>	▶ Total Clients Assisted <u>74</u>
	5+ Persons	<u>4</u>	▶ Total Clients Assisted <u>24</u>
			▶ Total All Sizes <u>120</u>
Types of Rehabilitation:	Roof	<u>2</u>	
	Plumbing	<u>7</u>	
	AC/Heat	<u>7</u>	
	Windows/Doors	<u>9</u>	
	Exterior Paint	<u>3</u>	
	Living Space	<u>0</u>	
	Handicapped Access	<u>0</u>	
	Electrical	<u>4</u>	
	Sewer/septic	<u>7</u>	
	Other	<u>2</u>	
Income Level:	Very Low	<u>12</u>	
	Low	<u>35</u>	
	Moderate	<u>6</u>	

Note: Income levels are based on family size

Affordable Housing Projects Spreadsheet
September 30, 2008

Project	Total Proj. Est. Cost	Balance	Contract	Expected	Expected	Draw	Draw	Draw	Project Status - Remarks	Units/ Beds	Target Population	Target Income
	Approved by BCC	Available	Signed	Start	Finish	# 1	# 2	# 3				
HHR												
Charleston Cay (Wendover Housing Group)	\$ 1,250,000.00	\$ -	7/21/2006	Apr-07	Oct-07	\$ 1,250,000.00			Fully operational.	128	Non-Elderly	50/60%AMI
Charlotte Crossing (Carlisle Development Group)	\$ 3,224,000.00	\$ 3,224,000.00		Jul-08	Sep-09				The developer is waiting to close on its financing with FHFC. The next phase of construction is expected to begin in October. The three buildings will be completed in phases beginning March 2009 with leasing complete by December 2009.	124	Seniors	60% AMI
Coastal Safe Haven (Coastal Behavior)	\$ 500,000.00	\$ -	10/10/2006	Jun-08	Sep-08	\$ 100,000.00	\$ 86,360.14	\$ 313,639.86	Renovations are nearing completion. Additional operating funds will be required before the property can open at full capacity. A date for occupancy has not yet been determined.	52	Special Needs	30% AMI
Genesis Bishop House (Homeless Coalition)	\$ 406,800.00	\$ 0.05	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)	\$ 1,433,944.00	\$ (0.00)	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)	\$ 1,400,090.00	\$ (0.30)	12/19/2005	Aug-07	Jun-08	\$ 122,288.47	\$ 226,738.85	\$ 1,051,062.98	Facility completed. Opening is delayed due to a lack of operating funds. The Homeless Coalition is working to secure these and is hoping for an October 2008 opening.	52	Special Needs	30% AMI
Habitat for Humanity (Homes for Revitalization Area)	\$ 2,100,000.00	\$ 1,090,000.00		Jan-08	Jun-09	\$ 240,000.00	\$ 420,000.00	\$ 350,000.00	Contracts signed. 29 lots have been purchased. Eight homes were completed.	30	Non-Elderly	<80% AMI
Housing Corporation (Rehab for Lease/Purchase in Revit. A)	\$ 1,650,000.00	\$ 1,267,870.24	4/1/2008	Jan-08	Jan-09	\$ 248,370.17	\$ 133,759.59		Grant documents completed. HC has begun purchasing properties. One home is nearing completion. Six other units are in various stages	10	Non-Elderly	<80% AMI
Marion Manor (Diocese of Venice)	\$ 806,000.00	\$ 806,000.00		Mar-08	Sep-09				State Underwriting expected September 2008. The property should begin construction in early October and be completed by September 2009.	31	Non-Elderly	50/80%AMI
Restoration Roads (Transitional Youth Facility)	\$ 980,000.00	\$ -	12/11/2007	Feb-08	Jan-09	\$ 544,778.37	\$ 28,893.68	\$ 406,327.95	Grant documents completed. Property has been purchased. Renovation has begun. Work is expected to be completed by January 2009.	18	Special Needs Youth 14-17	30% AMI
Williams Place Apartments	\$ 236,405.00	\$ 96,210.00	6/25/2008	Feb-08	Sep-08	\$ 140,195.00			Renovations have been completed.	14	Special Needs	50% AMI
Total HHR Funds	\$ 13,987,239.00	\$ 6,484,079.99				\$ 4,329,319.09	\$ 982,346.07	\$ 2,191,493.85				
SHIP												
Harbor Place Apartments (Goodwill)	\$ 260,000.00	\$ -	8/14/2007	Aug-07	Jun-08	\$ 98,694.00	\$ 135,070.00	\$ 26,236.00	Construction completed. Lease-up expected in August.	14	Special Needs	30% AMI
Charleston Cay	\$ 250,000.00	\$ -	7/21/2006	Apr-07	Oct-07	\$ 250,000.00			Fully operational.	128	Non-Elderly	50/60%AMI
Genesis Chara House	\$ 240,000.00	\$ -	10/25/2006	Dec-05	Jun-06	\$ 23,664.69	\$ 216,335.31		Facility completed.	42	Special Needs	30% AMI
Genesis Bishop House	\$ 100,000.00	\$ -	2/13/2007	Feb-06	Jul-06	\$ 100,000.00			Facility completed.	16	Special Needs	30% AMI
Marian Manor	\$ 465,000.00	\$ 465,000.00		Dec-07	Sep-09				State Underwriting expected September 2008. The property should begin construction in early October and be completed by September 2009.	31	Non-Elderly	50/80%AMI
Gulf Breeze Apartments (Punta Gorda Housing Auth.)	\$ 450,000.00	\$ -	7/22/2007	Jul-07	Dec-08	\$ 450,000.00			leased. Property should be complete by December.	171	Non-Elderly	30/60%AMI
Total SHIP Funds	\$ 1,765,000.00	\$ 465,000.00				\$ 922,358.69	\$ 351,405.31	\$ 26,236.00				
Grand Total Housing Funds	\$ 15,752,239.00	\$ 6,949,079.99				\$ 5,251,677.78	\$ 1,333,751.38	\$ 2,217,729.85		702		

Multi-Family Rental Housing Report October 2008

Overall Occupancy for Surveyed Properties: 78%

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 89% occupancy for the past three months.

The Pines of Punta Gorda is a 336 unit affordable housing apartment complex located on Taylor Road in Punta Gorda. The manager reported a 64% occupancy rate for the past five months. There is a new manager as of August.

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 is expected to be completed in late summer 2009. 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 99 percent occupancy in October.

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 76% occupancy for September and October.

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. Contracts have been signed. Construction is expected to begin in late October or November with units completed in one year.

Gulf Breeze Apartments, The Punta Gorda Housing Authority (“PGHA”) has been awarded \$450,000 of SHIP funds to rebuild rental units destroyed during the hurricanes. Construction has begun. There are 107 units occupied with three units still available. Construction is expected to be complete on all 171 units in October.

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. Eleven tenants have moved in at this point. The other three units are in the process of being leased. They report less demand for the two-bedroom units than the one-bedroom units.

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. Coastal Safe Haven received \$500,000 in HHR funding. Construction has begun.

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. The Homeless Coalition is meeting with local churches and other faith-based organizations to develop a plan to open the facility in the fall.

Williams Place, a 12 unit complex in Punta Gorda for persons with physical disabilities, received HHR funds for rehabilitation. Grant documents have been signed. Renovations have been completed. The property is fully leased.

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. The property is expected to open in January 2009.

Affordable Housing Advisory Committee
Report to the Charlotte County Board of County Commissioners
September 24, 2008

Per Florida Statute 420.9076, the Affordable Housing Advisory Committee has undertaken the triennial task of reviewing recommendations for increasing access to affordable housing within the County. Although preparations for this process began in June during the regular Committee meetings, the formal process consisted of three sub-committee meetings held August 13 and 27 and September 10 of 2008. These meetings were all open to the public for comment and advertised per Sunshine Laws.

At the meeting on August 13, four committee members, one staff person, and one member of the general public were present. The 11 items required by statute for consideration by the Committee were discussed at this meeting. Prior to this meeting, Jeff Crimer, from Charlotte County Growth Management Department provided input on the policies at the July 23 meeting of the full Committee. These comments were the basis for the discussion.

On August 27, attendance increased to four committee members, three representatives from Charlotte County government, and three members of the general public. The topic was other incentive programs to aid in the development of affordable housing as encouraged in the state statute.

The final sub-committee meeting on September 10 was the most widely publicized and garnered the greatest attendance. The purpose of the meeting was specifically to discuss initiatives to aid renters and homeless persons in the County. There were four committee members in attendance as well as one staff person and nine members of the general public representing eight different agencies within the County.

Minutes of these three sub-committee members are attached to the report in order to provide more background and perspective on the recommendation process. The recommendations are reported below.

I. Incentive review and recommendations on affordable housing incentives as required by 420.9076 (4):

- a. **Incentive: The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.** (This is a required incentive and is currently part of the County's Incentive Plan established in 1998.)

AHAC Recommendation: A simple, understandable, and consistent process should be established. This process should allow the Housing Manager to sign the Expedited Permitting Requests rather than the County Administrator to shorten the time required to receive the expedited permitting request. Information about this program, as well as an application, should be posted on the County web site.

b. Incentive: The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

AHAC Recommendation: There should be no special modification or waiving of impact fees for affordable housing developments. However, it would be beneficial to have a dedicated source of funding to help affordable housing providers pay the impact fees. Possible funding sources include:

- fees charged to developers of both residential and commercial properties (other than affordable housing providers);
- interest from the impact fee trust fund;
- another source of state funds;
- a one cent per square foot fee on development.

c. Incentive: The allowance of flexibility in densities for affordable housing.

AHAC Recommendation: The County should create a density bank for unused density within the county that can be used in specially designated sending zones where the development of higher density, more affordable housing would be desirable. Inclusionary Zoning should be mandatory for large residential developments within the County. However, it should also be incentivized.

d. Incentive: The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

AHAC Recommendation: Not considered necessary at this point in time.

e. Incentive: The allowance of affordable accessory residential units in residential zoning districts.

AHAC Recommendation: The County should encourage the development of accessory dwelling units.

f. Incentive: The reduction of parking and setback requirements for affordable housing.

AHAC Recommendation: This is not currently an issue in the county.

g. Incentive: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

AHAC Recommendation: The County should allow for flexibility on setbacks to allow for the construction of affordable housing on “non-conforming” and irregularly shaped lots.

h. Incentive: The modification of street requirements for affordable housing.

AHAC Recommendation: Consider reducing sidewalk and streetwalk requirements for the inclusion of affordable housing in a large-scale development.

i. Incentive: The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing. (This is a required incentive and is currently part of the County’s Incentive Plan established in 1998.)

AHAC Recommendation: AHAC does need to have review of actions by the County that will impact the cost of housing. This needs to be part of the review process and procedures should be put in place to ensure this is accomplished.

- j. Incentive: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.** (As of 2007, this incentive is required by Florida Statute 125.389.)

AHAC Recommendation: The County should make a list of public lands available to AHAC to make a recommendation to the Board of County Commissioners regarding which properties are suitable for affordable housing development. This list will then be made available to the general public, preferably via the County's web site.

- k. Incentive: The support of development near transportation hubs and major employment centers and mixed-use developments.**

AHAC Recommendation: Incentives need to be created to encourage development within specific neighborhoods near existing services to encourage neighborhood redevelopment.

II. Other Public Policies Suggestions:

1. Require a minimum 30-year compliance period for any property receiving county funds.
2. Reduce impact fees based on green or hurricane-resistant design, which should reduce the impact of a unit on county services.
3. Direct county staff to provide an annual housing needs assessment to AHAC and BCC.
4. Increase communication between Growth Management and Housing offices.
5. Have the county donate one or two parcels of land per year for the development of affordable housing, possibly with the caveat that these donations will be made within a certain area or to a certain non-profit agency.
6. Encourage the use of creative sources of private funds to help stabilize the housing market. One such suggestion would be for large employers such as the County to create a program that would allow county employees to make a VOLUNTARY contribution to a housing assistance fund directly from their paychecks of \$5 or another small amount. The fund could then be used specifically to assist county employees with rental and/or mortgage assistance as well as property taxes on a first come/first served basis.

III. New SHIP Programs to Consider:

1. Under the SHIP program for rental strategies, provide grants to rental properties (possibly those in foreclosure). This money would be used for property renovations and upgrades as well as debt alleviation. In return, the property owner would agree to restrict rents at the property consistent with state and federal guidelines for affordability for households earning

50 percent or less of Area Median Income. The restriction will remain in place for 15 years per state guidelines.

2. Give preference to developers who use local contractors and laborers for construction of the development.
3. Provide an incentive to developers who construct green buildings. An incentive could be in a reduction in impact fees if the property installs energy and water-efficient fixtures that would limit the property's impact on local services.
4. Provide up to \$150,000 (rather than the standard \$75,000 per development) for proposed rental communities that agree to keep rents 10% below the maximum allowable rent level under the LIHTC program.
5. Provide a portion of money from the SHIP funds to an approved provider to supplement current funds available through the Homeless Coalition and Charlotte County Human Services for security and utility deposits.
6. Create more rent-to-own programs to ease households into homeownership.

Attachments:

Minutes from Sub-Committee Meeting August 13, 2008

Minutes from Sub-Committee Meeting August 27, 2008

Minutes from Sub-Committee Meeting September 10, 2008

Minutes from full AHAC meeting October 22, 2008

Florida Statute 920.976

Florida Statute 120.376

Charlotte County Resolution Appointing members to AHAC