

**CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
May 18, 2011
Building and Growth Management
Conference room
18400 Murdock Circle
Port Charlotte, FL 33948**

- I. **ROLL CALL:** The meeting was called to order at 10:00 AM by the Chairman. Roll was taken and a quorum was present.

Committee members present: Jim Kelley – Chairman
Jeff Ahrens
Christine Cupp
Cecy Cowger-Glenn
James Marshall

Committee members absent: Barbara Melanson - excused
James Sweeney - excused

Others present: Commissioner Stephen R. Deutsch
Marty Burton, Charlotte County, County Attorney
Bob Hebert, Charlotte County Housing Division,
Mike Mansfield, Charlotte County Habitat for Humanity
Wilda Rock, Charlotte County Housing Division,
Ken Quillen, Charlotte County Growth Management
Doreen Stoquert, Charlotte County Budget & Fiscal Services

II. **Approval of Previous Meeting Minutes**

- A. Minutes of the April 20, 2011 and May 3, 2011 AHAC meetings

MOTION: James Marshall/Cecy Cowger-Glenn, Approved

III. **New Business**

- A. None

IV. **Local Housing Assistance Plan (LHAP)**

- A. Staff Recommendation:

Those present reviewed the items noted by staff. Pages included changes for future fiscal years 2011-2014. Primary changes included a revised Down Payment Assistance and Rehabilitation Assistance Schedule:

Up to \$5,000.00	Forgiven after 5 years from date of signing, No reduction applied.
\$5,001 - \$15,000	Forgiven after 10 years with 25% reduction beginning in 7th year and each year thereafter until totally forgiven.
\$15,001 – cap	Forgiven after 15 years with 25% reduction

beginning in 12th year and each year thereafter until totally forgiven.

Down Payment Assistance \$15,000 Cap or 25% of total value of house
Rehabilitation Assistance \$30,000 Cap or 25% of total value of house

There were discussions regarding the reasoning behind the suggestions made. Emailed comments from Mr. Sweeney were read to those present.

Mr. Mansfield gave his perspective regarding assistance programs and the levels of assistance, possibly on a sliding schedule with a higher level of assistance for the lower levels of income. Staff reported that these recommendations, if approved by the AHAC will next go the BCC for two public hearings and their approval before being sent to Tallahassee for final approval by the Florida Housing Finance Corporation.

Extensive discussion was then held by those present on multiple items of the LHAP recommendations. Commissioner Deutsch asked Mr. Hebert to provide him, at a future date, with some background information regarding previous SHIP closings including average loan amount, number of loans, and number of files in foreclosure.

MOTION: Glenn/Marshall Passed Unanimously – To approve the proposed amortization Schedule for inclusion in the LHAP with a change in the cap levels to \$25,000. for each category of assistance with the value based on the average value of houses in the County for rehabilitation with assessed value as established by the Property Appraiser.

B. Committee Recommendation:

Staff reviewed each suggested change to the LHAP for consideration and action by the AHAC:

1. Approval of suggested recommendations for change regarding the strategies and terms to be included in LHAP.

MOTION: Ahrens/Glenn Passed Unanimously – To approve the recommendations as presented and discussed.

2. This was followed by a discussion regarding the large volume of Cases dating back to the late 1990s of files received from the Housing Corporation of Charlotte County that will require servicing for over 30 years. Many have come to the Housing Division for consideration of a settlement amount, usually less than 5% of the total mortgage. At this point in time the County

is not able to accept any settlements. Staff indicated that there are many with circumstances that due to extreme hardship should be considered for settlement. This could be improved by a case by case review and settlement of foreclosures, property sales, short sales or change of ownership situations for \$3,000.00 or below. Staff is seeking direction to develop a protocol for the allowance of SHIP lien settlement dependent on circumstances. To be brought back to the Committee for recommendation to the BCC. Discussion also included the future funding and staffing of the Housing Division with the discountenance of funding from the State of the SHIP Program.

MOTION: Kelley/Glenn, Passed Unanimously – To have staff develop a protocol for the AHAC’s consideration at a future meeting.

V. Other Business

A. Staff explained the Monthly Report as submitted. This included an update on the open housing grant programs and projects in the County and an introduction to the Neighborhood Stabilization Program III that the County has received \$2 million. There was extensive discussion regarding the Stillwater Home project and its status. No action was taken.

VI. Public Comments

No public members were present.

VII. Next Meeting Date:

The next meeting of the Affordable Housing Advisory Committee will be on August 17, 2011 at 10:00 AM at the Building and Growth Management, Conference room, Charlotte County Administrative Complex, 18400 Murdock Circle, Port Charlotte, FL 33948.

Meetings will be held once a quarter on the third Wednesday of the month. The next meeting after the August meeting will be November 16, 2011.

VIII. Adjournment: The meeting was adjourned at 11:00 a.m.