

**CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
May 16, 2012
Human Services
Main Conference room
1050 Loveland Blvd.
Port Charlotte, FL 33980**

- I. **ROLL CALL:** The meeting was called to order at 10:08 am by James Kelley. Roll was taken and a quorum was present.

Committee members present:

Mike Mansfield	Not for Profit Housing Provider
James Kelley, Chairman	Banking/ Mortgage
Cecy Cowger Glenn	Not-for-Profit

Committee members Excused:

Barbara Melanson	Charlotte County Employee-CCSB
Christine Cupp	Residential Home Building
James Sweeney	Low Income Advocate

Others present:

Bob Hebert	Charlotte County Housing
Doreen Stoquert	Charlotte County Budget & Fiscal Services
Wilda Rock	Charlotte County Housing
Melissa Peacock	Charlotte County Health Department
Trish Bellois	Charlotte County Habitat for Humanity
Gabrielle Reineck	Charlotte County Habitat for Humanity
Deborah Forester	Charlotte County EDO

II. Approval of Previous Meeting Minutes

Minutes of the February 15th AHAC meeting

MOTION: Cecy Cowger Glenn Approved /Mike Mansfield second to approve - passed.

III. Old Business

A. Draft plan for settlement of SHIP Liens and mortgages

Staff: Committee had approved plan for loan forgiveness for short sales & foreclosures; it was taken to the Board, they approved it as submitted; Staff talked to Florida Housing Finance Corporation they said that we needed to send it as an amendment to the LHAP, the LHAP was revised to insert the amendment. The FHFC Review committee came back stating they didn't want it in the LHAP and they were disapproving it; they disapproved it because it was a local decision. They were asked, again, if they would be coming in at audit and asking for money back. The response was that they would not do so but they had no control over Legislative Decision in the future. They asked for us to withdraw the request. They said it's not an action plan item so it shouldn't be in the LHAP. It is a process or procedure.

Mr. Mansfield asked: when you say withdraw the request, what do exactly do you mean?

Staff: The Section modification in the LHAP – what the Board of County Commissioners has approved by resolution, i.e., the Forgiveness Policy that the AHAC approved and forwarded to the Board for their consideration. The modification was sent to Florida Housing Finance Corp. Robert Dearduff, Director of SHIP. He notified the office that the program had rejected the inclusion in the LHAP because it shouldn't be in the LHAP. He directed us to withdraw the request and to remove it from LHAP.

Mr. Mansfield: Do you think if attorney would be happy if it went into a policy & procedure for the county.

Staff: it's already is, because it was approved by the Board. The issue is the potential for the Board liability and having to use taxpayer's money to pay back any funds to be reclaimed. The implications are if we don't settle some of these qualifying loans the bank won't go forward on short sale and will proceed with foreclosure at which time the County loses all funds of the mortgages as well as incurring costs to file with the Courts as required.

B. Funding status report

1. SHIP –

Currently there are 3 ship years open

1st year - 09/2010- July 1st 2009 to June 30th 2010; closeout on June 30, 2012; Current balance: \$27,670.42.

2nd year 10/11 funds will closeout on June 30th, 2013; Current balance \$383,355.38

3rd year 11/12 funds will closeout is June 30, 2014; current balance \$438,032.01 (This is the only year the County received an allocation in the amount of \$350,000.00

An allocation for the FLHOP program was received of which approximately \$51,417.50 was spent with the balance rolled over to regular SHIP funding.

Staff: FLHOP is the Florida Housing Opportunity Program that provided Down payment assistance program; clients were given an income tax credit of up to \$8,000.00. Funding came in advance to give to clients as part of the Income Tax credit program. The clients were supposed to pay back the loan when they their income tax return was received. This was administered by the CC Housing Corp prior to their closing. Many were unable to pay in full. Some are currently making monthly payments under an amortized schedule.

Mr. Mansfield: HFH also did this same program for 40 clients, they got \$8,000.00 but the terms were 3 year forgivable note on mortgage.

Mr. Kelley: So there was no money left for this program.

Staff: whatever money was left was transferred into the normal SHIP funds.

Cecy: so that's the \$27,000.00.

Staff: yes \$27,670. money applied towards year 09/10; that's what we have left to spend by this year in the next 30 to 60 days.

Staff: FHFC went to the legislature asking for more money for their annual allocation and was told FHFC had to spent the reserves (over 60 million dollars); that's why we got \$350, 000. for 11/12.

Another 330 million dollars coming to the state; attorney general has received petitions for fund housing – like previous levels. There may be some more.

Trust funds in the state of Florida, had been combined in one super trust fund – on an annual basis the Governor and the Legislature will decide how to allocate the funds for tourism, economic development or housing programs. The consensus in Tallahassee is that housing programs do not create or maintain jobs; therefore, future allocations to the SHIP program are doubtful.

Ms. Stoquert reported that the Hurricane Housing Recovery grant is actually closed. The County will continue to report because of remaining funds which are actually program income. Of the \$19.1 million that the County was awarded all funds have been spent. Current balance is \$193,722.90 in program income to spend; which is the administrative funds and what we have allocated for A Brush With Kindness to HFH. They have spent almost all of those funds and will complete this funding in the next couple of months. HHR will no longer exist. Any remaining funds or new funds coming in will be any payoff of mortgages. There will be required reports but there will be not much to report.

2. NSPI – Staff: Last project exhausted NSP I funds. To complete the project SHIP funds were used to finish. NSP1 is scheduled for closing when expenditures are completed.

- 27 properties that was acquired for rebuilt or rehab, land bank
- 17 properties conveyed to Habitat for Humanity are mostly occupied according to Mr. Mansfield from HFH. The last property will close on Friday
- Fitzhugh (2) duplex properties will be conveyed to Punta Gorda Housing Authority will be added for public housing – What is left is water hook-up but building are completed.
- Land Bank Lots will part of a Land swap for conveyance to Habitat for Humanity.
- 318 Fitzhugh Avenue cottage will be rehab and used for a transitional housing unit for Job training program participants that are homeless or at risk of homelessness. The City is trying to determine if this property is a historical building. Final disposition is waiting of City of Punta Gorda decision regarding the historic status and if they want to trade it for another piece of property to preserve it.

3. NSP3 – Just getting started with Parkside District (Parkside Community Redevelopment Area) for which covers Midway to Conway to 4. So far 8 properties (all single family residence and foreclosed) have been acquired. Staff and the Attorney's office is in contract negotiation with Habitat for Humanity to oversee bid process & construction/rehab. Staff is going to Ft. Lauderdale next week for NSP training session.

One property is proposed to be model for green building by CDBIA (Charlotte Desoto Building Industry Association) whom will rehab house into energy efficiency; going from rental to possible homeownership. The CDBIA members are being polled to determine labor and materials costs.

It is anticipated that the other properties will be demoed because of the cost to bring the properties up to current building codes and a livable condition would be cost prohibitive. Construction, electrical and plumbing works were done in these houses without permit. They will be a complete demolition not using the same foundation, as home will be bigger. It will be HFH floor plan but they will be constructed out of block. It is expected that 90 days from bid will be the completion date.

4. Other –

- The Pines of Punta Gorda changed management and name to 7 Palms – currently at 79.5% occupancy. They are in default, will catch up in payments; fixing property & running background checks and evicting tenants
- Charlotte Crossing – open house completed, 98% occupancy.
- Chara House / Bishop House/ Homeless Coalition – there is code enforcement issue. Empty 180 days lost “special exemption”. They tried to apply for reinstatement of the Special Exemption which was denied and the City issued a “Cease & Desist”. Currently there is a lawsuit with the City of Punta Gorda under the Bert Harris Act that requires mediation.
- Stillwater – used \$1.3 million – Shelter for young adults 29 years old. County had paid utilities, overhead cost, alarm system; under a six month lease. BOCC didn’t renew lease as it was determined that an average occupancy of 3 to 5 people was not effective use of this facility. The Peace River Lutheran did not receive the grants expected to fund their programs.
- Staff will try to meet with the Bay Pines VA Center to determine if Stillwater could be used for veterans who are homeless using vouchers like the section 8 programs for veterans. Peace Lutheran Church did not want to show financial records for this facility. The Pastor did not want to renew lease because the “building was theirs and should be conveyed without restrictions”. If the building is sold the resulting funds would go to SHIP programs.
- AHAC Members were asked by the Chair to recommend others to participate as members of the AHAC as current members leave.

Ms. Glenn is moving – last AHAC meeting
 Mr. Ahren has moved
 Mr. Marshall is moving

Potential members:

Kevin Russell – United Way/Homeless Coalition President or Past President.
 Stephanie from Waste Management

- Melissa Peacock from the Health Department reported on the tobacco free community housing. She reported that Marian Manor is smoke-free multi-unit housing complex.

IV. Next meeting date: August 15, 2012 at 10:00am, location:
 Human Services Building – Main conference room,
 1050 Loveland Blvd., Port Charlotte, FL 33980.

V. Adjournment at 11:04am