

**CHARLOTTE COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE  
MINUTES  
April 16, 2014  
Human Services  
Main Conference room  
1050 Loveland Blvd.  
Port Charlotte, FL 33980**

- I. ROLL CALL:** The meeting was called to order at 10:01 am by the Chairman, James Kelley. Roll was taken and a quorum was present.

**Committee members present:**

James Kelley, Chairman	Banking/Mortgage
Mike Mansfield	Not for Profit Housing Provider
Jeffrey Harvey	Charlotte County Employee -CCSB
E. K. Chandler	Planning & Zoning Board
Diana Bello	Not-for- Profit
Todd Peres	Essential Services Representative
Earlene Oliver	Citizen Resident Representative

**Committee members Excused:**

**Others present:**

Lorraine Helber	Punta Gorda Housing Authority, Dir.
Barbara Melanson	Citizen
Bob Hebert	Charlotte County Housing
Wilda Rock	Charlotte County Housing
Doreen Stoquert	Charlotte County Budget – Admin Services
Ken Quillen	Charlotte County Planning
Commissioner Stephen R. Deutchsh	Board of County Commissioner
Martha Burton	County Attorney’s Office

**II. Public Comments on Agenda Items**

There was no public comment.

**III. Approval of Previous Meeting Minutes**

Minutes for January 15, 2014 meeting – **Motion: to approve minutes as presented  
Mansfield, Bello Approved.**

## IV. Old Business

### A. Management Report

1. **SHIP** – The Management Report was distributed at the meeting. HHR and NSP1 not included because these grants are closed. SHIP status as of yesterday:

Staff reviewed the three years included in the Annual Report. \$75,000 remains committed to the PGHA for Phase 2 construction. Additional funds are have been used rehab/repairs for two County owned LMI rental houses in Punta Gorda.

The current status of SHIP funding: the Legislature is in the process in reconciling the budgets of both bodies. The Senate recommending the Transportation of Economic Development full funding of the Sadowski Trust Fund; which would provide Charlotte County \$1.6 million. The Governor's budget includes \$50 million and the House is recommending \$44 million. If we get House version we probably will not get enough money to run the program. Current funding for SHIP will run out 2014.

The State level discussions are focusing on some funding through the Sadowski Trust Fund for homeless prevention and services. The County has lobbying for SHIP funding with our delegation as well as briefing Commissioners that have or are going to Tallahassee for the Legislative Day and to talk to our representatives. Information was sent to representatives of Offices for both the House and the Senate side. We are currently spending funds out by end of this fiscal year. We should know by mid-April what our budget will be.

A question was asked about the Fiscal Year dates. Staff: State Fiscal year starts July 1<sup>st</sup>. The next F/Y budget is what they are working on now. SHIP is a 3 years cycle, last year funds were not funded through SHIP funding. The allocation was from the National Mortgage Settlement fund. This has a shorter timeline and needs to spend it by end of fiscal year 14/15.

2. **NSPIII** –It was reported that there will be program income from properties owned by the County, This won't be much due to the rent restrictions on percent of income. Ultimately these properties will sold or conveyed to a non-for-profit organization, as the County should not be a rental agent.

## V. New Business

### A. Local Housing Assistance Plan (LHAP) – Template distributed.

Staff reviewed LHAP Strategies 2014-2017. LHAP is also a three year cycle. This is our cycle year that requires revision or additions be made for approval by the Board and the State.

Strategy A under 5. Terms, Recaptured and Default Provision: The AHAC was presented a loan forgiveness program which was recommended and

approved by the Board of County Commissioner and subsequently approved by FHFC. This is already in the LHAP.

We had removed the strategy for Foreclosure Prevention, but Ms. Bello requested that it should be retained in the event that Foreclosure prevention gets funding in the future.

Reviewed strategies A & B

Strategy C Housing construction – if we get funding to build new houses, which we did in the past with Hurricane Recovery Funds.

Most of these items are placed in the LHAP so if funding becomes available any strategy can be enacted without needing to go through an approval process again.

Strategy D Discover Recovery & Mitigation - We did receive Hurricane Recovery money and also CDBG money.

Strategy E for Public Housing Rental Program – we have no money at this time for the Housing Authority.

Ms. Helber: page 13 – date should be correct to show proper years – NOTED

Strategy F Special Needs Rental Program: currently the program has one property, a four bedrooms house used for mentally disabled individuals. If funding is secured the plan would be to build additional similar properties. Permission would be sought for one property for seniors to age in place, one for Veterans and others for the same purposes. All funds received now include special needs housing portions.

Strategy G For-profit, New Construction or Rehab Rental Program – item 6 for profit new construction for new or rehabbed rental properties that would be part of the SAIL program, but we have not qualified for this money previously. SAIL is a partnership between the government and private entities.

Ms. Helber: SAIL is not for an employer, we had tried to apply for seniors

Staff: We tried for apartments for employees and other SAIL funding is not available because of the lower population. It will remain in the LHAP in case the requirements change.

Strategy H Renter Eviction Prevention: Not implemented except after the 2004 hurricane season.

A foreclosure prevention strategy we distributed to be reviewed for addition to the LHAP

Staff stated that Part of the function of this committee is to review ordinances, resolutions or Comprehensive Plan changes for changes in permitting or zoning laws to determine any effect they would have on affordable housing. If there are impediments to affordable housing construction this committee is responsible to make recommendations to the Board of County Commissioners to point out the issue and seek Board consideration for change. This is required by the Florida Statutes.

Inventory of Public owned lands – Real Estate Services keeps and distributes this inventory. Every three years the County is required to identify lots that are in the inventory that are buildable to be designated for affordable housing construction. These lots are then made available to the Housing Division or to non-for-profits that build affordable housing.

Staff explained all attachments to the LHAP to be presented to the Board for approval and submission to the Florida Housing Finance Corporation. The LHAP is due in Tallahassee by June 15<sup>th</sup>, will send a draft prior to Tallahassee for approval prior to sending it to the Board for approval.

Ms. Bello: stated that currently the Federal and State program they are processing foreclosure requires reduction of income percentage, she would like to reduce this to 10% from the current 30% in the LHAP. Members agreed to make changes in Foreclosure Prevention program to reduce from 30% to 10% the reduction of income percentage.

Mr. Mansfield commented on the expedited of permitting and that it remain in the LHAP as it is a big deal for builders who build affordable housing. With this permits gets out of the construction department very quickly.

Mr. Mansfield asked if we can include in the document a strategy to help eligible low income families for the sewer expansion in the Spring Lake area. Staff stated that currently funds are being used for that purpose from CCU. Vikki Carpenter, Director of Human Services wrote a resolution that the Board adopted 1996 that states that any hardship programs enforced or invoked by the County Commissioners include that the eligibility determination will be determined by Human Services. The Housing Division does this as part of the SHIP program and is the only County division that processes eligibility. Housing Division is currently completing this work for this program now. For the next 20 years, \$499.94 is added to the tax bill for each resident in the East West Spring Lake area. If household is income eligible they will be reimbursed for that fee by Charlotte County Utilities. Currently the resolution adopted mentions eligibility based on SHIP criteria. Charlotte County Utilities (CCU) will be presenting a change the requirements to the Board and they will be doing their own eligibility for the next tax year. Households need to apply for the Hardship Program on a yearly basis.

Commissioner Deutsch stated that Twenty to twenty-three years ago Commissioners did not face the sewer issues. The last Commission didn't want to deal with it. These issues do affect the residents. The Hardship Programs are in place and available to eligible households.

1) Rebate program for septic system replacement is in place for properties that had septic systems replaced with the last 10 years. Applicants can qualify for reimbursement of up to \$10,000.00

2) Original amount for sewer hook-up installation 4 years ago was \$13,500.00 which was then reduced to \$7,500.00. The \$7,500.00 was made it into an installment payments program for 20 years with a 2% interest rate. Households with income levels below 80% AMI can have this payment deferred the County Hardship program would pay the annual installment.

Ms. Helber: asked to consider adjusting the income level for:

Strategy E for Public Housing Rental Program – current is for low income - under Federal Guidelines it should be low income, very low income and extremely low income.

Strategy F for Special Needs Rental Program – current is very low income. Goodwill helps the extremely low income so that should be added to the document.

Low income is defined 80% AMI

Very low income is defined 50% AMI

Extremely low income is defined 30% AMI

Ms. Bello: Regarding Foreclosure Prevention Program asked to increase the maximum award amount.

**Motion to accept recommending LHAP with changes to be presented to the Board: Mansfield, Jeff Harvey; passed**

## **VI. Other Business**

### **A. Punta Gorda Housing Authority Report –**

**Ms. Helber:** This is year will be the make or break year for replacement of senior housing, going on 10 years. Housing Authority has lost all but 30 units during Hurricane Charley and replaced family units in 2008 by construction Gulf Breeze apartments. Since then have been applying for several times for every source with the State of Florida. If the HA can get the additional funding and with the insurance money they will be able to replace the senior housing at a property currently owned on Airport Road.

Typically funding for tax credit it's competitive. The Punta Gorda Housing Authority comes up short in getting funds partially due to funding competitors like Sarasota and Fort Myers for replacement of outdated housing. There is a cycle open to apply for small amount of tax credits which might be sufficient. Sarasota will not be applying, but Fort Myers will apply and maybe take the lion share. She is hoping Punta Gorda Housing Authority receive some of it.

Punta Gorda Housing Authority properties are located in an incorporated area so City CDBG funds are not available.

Commissioner Deutsch: commented on construct to sell projects.

Ms. Helber stated that the Current tax credit program is capped for each state. Another possibility is to apply for grant from rural development prior to October as Punta Gorda does not count as rural. It does have to community money \$250,000.00 – maybe SHIP allocation would help.

Staff stated that the County doesn't have a full allocation and it is not sure of the amount to be distributed.

Ms. Helber stated that if they do not get tax credit they will try for a smaller tax credit and build a smaller project and give up thirty (30) public housing units. The housing will be built and occupied by Christmas in 2015. Currently there are 600 on waiting list in Charlotte County.

Staff: looking for funds to build special needs housing for seniors. These are 4 bedroom units.

Mr. Chandler: Is there any way to apply for more vouchers or federal money based on the financial needs of area?

Ms. Helber: When the Federal Government releases money for housing in each State it is based on population. It is released to Florida Housing Finance Corporation and they determine how to disburse the money in the state. Similar to the way they disburse SHIP money to the counties.

Example: Sarasota County provides local funds of \$1 million so FHFC allows 20 score points. Punta Gorda will score with 1 point.

The Housing Authority is opening up the Section 8 vouchers application cycle this summer. Applications may be completed online. Currently there are 341 vouchers being utilized (50% AMI). They do have public housing for any eligible households. There are 171 units at Gulf Breeze and the plan is to building 120 senior public housing units. There are duplexes on Fitzhugh Avenue donated by the County from NSP 1 funds in Punta Gorda. They are fully occupied and owned by Punta Gorda Housing Authority.

## **B. Charlotte County Habitat for Humanity Report**

Mr. Mansfield reported that Habitat approved 20 candidates for Habitat homes in the past 3 months. Habitat will be closing on 32 homes within a 12 month period. The need is certainly there. Economy is getting better, housing inventory is low and rent rates are going up. People are getting displaced, therefore searching for Habitat solutions. Their Fiscal year is from July 1 to June 30. They are 2 ½ months away to closing their fiscal year with 10 candidates left for the last two months. Currently they have 10 families in the program for the next fiscal year for homes to be built and completed.

Habitat received funds by the State of Florida allocation of \$20 million; Charlotte County received \$780,000.00. All units had to be acquired to either rehab or torn down and re-built. Within six-months they completed half of the allocation. Beside the need being there - if other Habitat Affiliates are not using or having trouble using their allocation the funds may be re-allocated to another Habitat. There is a potential more funds being available.

**C.** At the next meeting the AHAC will electing the Committee Chairman and Vice Chairman

**VII. Next meeting date:** July 16, 2014 at 10:00am, location:  
Human Services Building – Main conference room,  
1050 Loveland Blvd., Port Charlotte, FL 33980.

**VIII.** Adjournment at 11:18 am