

**CHARLOTTE COUNTY
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
November 19, 2014
Human Services
Main Conference room
1050 Loveland Blvd.
Port Charlotte, FL 33980**

I. ROLL CALL: The meeting was called to order at 10:03 am by the Chairman, James Kelley. Roll was taken and a quorum was present.

A. Committee members present:

James Kelley, Chairman	Banking/Mortgage
Mike Mansfield	Not for Profit Housing Provider
E. K. Chandler	Planning & Zoning Board
Diana Bello	Not-for- Profit
Earlene Oliver	Citizen Resident Representative

Committee members Excused:

Jeffrey Harvey	Charlotte County Employee – CCSB
Todd Perez	Essential Services Representative - WM

Others present:

Marilyn Miller	County Attorney's Office
Bob Hebert	Charlotte County Housing
Wilda Rock	Charlotte County Housing
Debrah Forrester	CC Economic Development Office
Ken Quillen	Charlotte County Community Development
Commissioner Stephen R. Deutch	Board of County Commissioner
Rose Brooks	Charlotte County Housing
Rich Gromalski	Charlotte County Housing

B. Selection of Officers

Jim Kelley for Chairman – motion to approve, Mansfield and Bello
Mike Mansfield for Vice Chairman – motion to approve, Kelley and Bello

II. Public Comments on Agenda Items

There was no public comment.

III. Approval of Previous Meeting Minutes

Minutes for April 16, 2014 meeting and Minutes for Triennial meeting June 18, 2014 –
Motion: to approve minutes as presented Mansfield, Oliver Approved.

IV. Old Business

A. Management Report

1. SHIP - Staff reviewed SHIP summary of the three years; \$75,000 already obligated for PGHA for Phase 2 construction; City of Punta Gorda is have a city council meeting this morning to pass a resolution to ask Board County Commissioner to approve for full amount \$80,000 allocated to City of Punta Gorda for PGHA – with full understanding that all money will go to that project and there will be no money left for any applicants trying to apply for funds within the City of Punta Gorda. It has been 6 years we have forwarded SHIP funds from year to year for the project. It is to replace a property that was damaged during Hurricane Charley. PGHA has acquired land corner of Airport Road & Cooper, it will be same configuration a Gulf Breeze but only for seniors. This project is a good project for the community and supported by the County. These units will be affordable housing.

The passed Amendment 1 calls for 30% of doc stamp revenue to be allocated for preservation projects statewide. SHIP funds also come from Doc Stamp allocations. The last 5 years the governor and the Legislature have raided all Trust funds to balance the budget at the expense of the SHIP program, among others. Since there is projected a budget surplus last year the County received twice what we received previously but we are not sure what's going to happen next year with the amendment passing.

The HHR grant is closed. The inclusion of this in the Management Report will be last report.

NSP1 – there will be a BCC meeting for approval for close out packet; .75 cents left. The inclusion of this in the Management Report will be last report.

Staff went over occupancy rate for apartment complexes or buildings that received Housing funds. Stillwater is under lease with a current full occupancy at 16 residents. CASL/Renaissance Manor is a non for profit organization that runs this program for homeless veterans. They are trying to apply for grants to cover daily per beds allocations as well as funds to purchase the building.

HFH report: Charlotte County Habitat for Humanity received funds from the Mortgage Settlement Fund in the amount of \$780,000 with a cycle end June 2015. CCHFH also received an additional \$60,000 as other affiliates were unable to complete project by deadline. 14 units at \$60,000 per unit will be completed by January 2015.

Also mentioned two projects on Shady Lane in Charlotte Harbor – houses will look like non-traditional Habitat homes, requirements by CRA's; hardy plank siding and metal roofing – old Florida homes. One home donated by Wells Fargo with the lot next was County owned. CCHFH requested it to be donated. Both homes should be completed by end of December 2014.

2. **NSPIII** – Staff: ready to close out – currently have a negative balance, SHIP funds were used for County owned properties that are rentals. HUD to do close out and monitoring visit at the same time in January 2015;

V. New Business

A. Community Development: Staff: part of the requirements of this committee is to have a report on County actions that have been adopted or being enforced by way of resolutions or changes in zoning codes that could affect affordable housing. The AHAC Agenda will now include a formal report.

Community Development Staff reported CD, after the 2004 Hurricane Season, had adopted affordable housing fast track permitting. CD is working on changes to a number of land development regulations approved BCC last month and additional changes will be presented to the Board in coming meetings. Staff will be present to report any changes that have passed and what affects negatively affordable housing. The committee will then have the opportunity to respond to the BCC.

Babcock Ranch DRI recently approached the County to remove most of the affordable housing language from its agreements. When the FL. DEO as well as the County declined the change, the Governor's office became involved and the changes were allowed.

Mr. Mansfield stated that it is imperative for expedite permitting to stay in place. Is important as both NSP and MSF programs came with a timeline; if we don't have expedited permitting deadlines could be missed.

Mr. Quillen suggested that during the review of existing codes and while drafting new codes affordable housing must be kept in mind.

SHIP down payment assistance for mobile homes is allowed under certain circumstances but not for rehab.

Ms. Forester stated that the Board will be considering discontinuing the impact fee tiered system?

Mr. Quillen stated he was not familiar with proposed change and the Board is stilling looking at this issue.

Com. Deutsch stated that there has been no decision yet. An independent study was completed to be presented to the Board.

B. Vacant lots

Staff was approached by the City to accept donation of 4 lots that are buildable within the city limits. 2 of are next to County owned properties currently rented as affordable housing. The other 2 lots are in proximately to the currently rented properties in the Trabue Woods Area. Tis potential was discussed with Real Estate Service with the precarious situation of SHIP funds, the first inclination to decline lots because the conditions placed on the donation is to be built on and occupied within 5 years. After discussion, staff will contact the City to suggest that lots to be donated to HFH. If not possible the County will be conduits to transfer property to HFH. These lots are suitable for affordable housing.

A discussion was held regarding the waiting list for SHIP funds and the current waiting list. Since this list will exhaust all current SHIP funds should potential clients still be forwarded to the County? Staff reported that the last count was 58 on the waiting list. At approximately \$30,000 per home all funds will be exhausted. Staff still accepts calls and does basic intake for eligibility to determine if the requester will even qualify if funds become available.

Com. Deutsch: asked about the status of waiting list for HFH? Mansfield reported 20 people were on the list. 2 will be in front of the board on Monday, some are in the pipeline meaning that they can't qualify yet, but staff helps them to get qualified. Goal is about 30 houses this year.

Com. Deutsch: Hypothetical – if someone gave Habitat for Humanity 30 to 40 buildable lots can you step up and get people qualified and homes built in the next 1.5 year? Mansfield stated it depends on funding. HFH has received Mortgage Settlement Funds in the amount of \$840,000 and completed the project in 1 year. In the past HFH received SHIP and NSP funds. Fundraising is up but not enough to do 30 homes. HFH can continue get funding from private sources, the resale stores or individual donations. HFH Homeowners are paying \$450 to \$475 monthly mortgage including escrows for taxes and insurance on 3 bedroom 2 bath homes

Mansfield stated that Florida Commerce Bank has bought \$1.4 million in HFH mortgage notes. It is usually difficult to sell 0% mortgage but banks need CRA credit that shows they are lending to the lower economic ladder. Habitat for Humanity had stopped accepting donated lots with back taxes. They are now accepting them and paying back taxes to keep their inventory up to the goal of 5 year inventory - 150 units. Their 3 bed 2 bath homes are approximately 1375 square feet, 1200 Sq. Ft living area with hard out of pocket cost at \$115,000 to \$120,000 – items are donated and there are volunteer hours requirements.

Staff stated that with the CC Housing Corporation closure the County now has rental properties. Frequent calls are received requesting housing units for rental because word has gotten out that our rental rate is income based and that we attempt to keep housing costs at 30% of gross income or less. We have one tenant that is paying \$150.00 per month for rent. Others are unable to get housing due to their past criminal records that include felonies. One family is renting one property that was referred by Emergency Solution Grants through Family Services. These clients are required to be making rapid progress towards independence. Most of these leases are for 6 months. The County is not a bank or rental organization.

VI. Other Business

A. Punta Gorda Housing Authority Report – not present

B. Charlotte County Habitat for Humanity Report -

It was attached to Management Report and discussed at that time.

VII. Next meeting date: January 21, 2015 at 10:00am, location:
Human Services Building – Main conference room,

1050 Loveland Blvd., Port Charlotte, FL 33980.

VIII. Adjournment at 10:58am