

## **AFFORDABLE HOUSING ADVISORY COMMITTEE**

Sumter County, FL

Meeting: July 23, 2015

**Members Present:** Richard Cole – Zoning & Adjustment Board; Diana Couillard - Dibarco Building Corporation; Sandra Woodard – Early Learning Coalition of Nature Coast.; PJ Lewis – Lewis Brothers Construction; Matt Yoder – T & D Concrete; Cheryl Barnes – Barnes Realty & Appraisals, Inc.; Leland Greek - Sumter County Fire & EMS; Darlene Ford – Southern Comfort Enterprises, Inc.; Donna Brown – Community Housing Partners.

**Members Absent:** Gene Barton – Helping Hands Outreach; Samantha Crane – Suncoast Schools Federal Credit Union; Karen Davis – SCARC.

**Public Attendees:** Denna Lafferty - Sumter County Housing Coordinator.

**Location:** 7375 Powell Road, Suite 208, Wildwood, FL. 34785.

A copy of the public notice for this meeting is on file.

Hand-outs to members: Agenda, SHIP & Affordable Housing Quarterly Report, Public Notice for new funding, Informational sheet on additional funding for SHIP 14/15 and SHIP 15/16 allocation sheet.

*Call to Order.* Mr. Cole called the meeting to order at 10:05 a.m.

**Public Forum:** None.

**First order of business:** *Approval of AHAC minutes dated April 9, 2015.*

A motion to approve the minutes was made by Mrs. Woodard and seconded by Mr. Greek. The motion carried unanimously.
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**Second order of business:** *Affordable Housing Fund and SHIP Quarterly Report.* Mrs. Lafferty gave a detailed accounting of the Affordable Housing fund and stated future funds will be used for emergency repair projects after the account has generated more revenue from the monthly mortgage payments. Mrs. Lafferty gave a detailed accounting of the SHIP 14/15 funds and stated an additional \$30,973 had been received from Florida Housing Finance Corporation (FHFC). Mrs. Lafferty explained that FHFC holds back funds, based on each county's population, every fiscal year for potential disasters and if those funds are not needed FHFC will release the funds to the Local Governments for utilization. Mrs. Couillard asked if there were any housing foreclosures and Mrs. Lafferty replied "one". Mrs. Lafferty explained that a homeowner who received a replacement home passed away and her son moved into the home, quit making the house payment, hasn't maintained homeowner's insurance or paid the property taxes.

Due to the default, the file was forwarded to the County Attorney's office to proceed with foreclosure. Mrs. Couillard asked if after foreclosure the home would be sold. Mrs. Lafferty explained after foreclosure the property would be cleaned up by the company contracted with the county and then sent to the realtor for sale. Sumter County is the only entity holding a mortgage; therefore, all funds will go back into the program for utilization. Mrs. Lafferty informed the committee that there had been no foreclosures with homes purchased by families who utilized the down payment and closing cost program. Mrs. Brown asked if when the home was listed for sale, will there be an income based requirement or can anyone in the community purchase the home. Mrs. Lafferty replied "anyone can purchase the home; there will be no restrictions in place for the re-sale". Mr. Cole asked how much money is generated in the Affordable Housing account monthly. Mrs. Lafferty replied "around \$400.00". Mrs. Lafferty explained that staff utilizes the SHIP funding first and when all money has been expended the Affordable Housing funds will be used.

No action required.

**Third order of business:** *SHIP 15/16 funding.* Mrs. Lafferty informed the committee that Sumter County will receive \$557,557 in funding for SHIP 15/16 fiscal year. Mrs. Lafferty stated there were mandatory requirements for expending the new funding. Staff must comply with income set-aside which states 30% of the annual distribution, totaling \$167,267, must be utilized on very-low income families. An additional 30% must be spent on low income families and 20% totaling \$111,511 must be spent on special needs families. Mrs. Lafferty informed the committee that there are seven families on the waiting list for replacement assistance. Four of those families have special needs, including one who has a child with a health condition requiring her to be in a wheelchair. Mr. Cole asked how does staff define special needs. Mrs. Lafferty explained the definition of a special needs family. Mr. Cole asked if staff prioritizes those families and Mrs. Lafferty replied "yes, priority is given to families with special needs". As required, staff collects documentation from the family or a physician for their participant file. Mrs. Lafferty explained that before the funding is released, the County Administrator signs a certification stating the county will comply with all set aside requirements and staff must ensure compliance. Staff maintains a waiting list, selects families according to the set aside requirements and issues approval prior to the new state fiscal year and receipt of new funding. This process guarantees that Sumter County complies with all state requirements.

Mrs. Lafferty continued discussing the families on the current waiting list. There is one family on the list who has issues with their property and needs approval from the City of Webster so staff does not know if the family will be approved for assistance. There is one family on the list who will not receive assistance this year due to her moderate income level. This family was the last application accepted and staff has met the allowable number of moderate income families. The family will remain on the list and will be the first pulled for assistance next fiscal year. Mr. Greek asked if the family who has property issues does not get approved will the family who is moderate income fill the opening. Mrs. Lafferty explained staff will be required to pull a new family from the list who has an income level of very low or low in order to meet the program requirements.

No action required.

**Fourth order of business:** *Application cycle opening in August.* Mrs. Lafferty reviewed the public notice detailing information about the upcoming application cycle for the housing programs. Mr. Cole asked where the notice was published. Mrs. Lafferty stated the ad was published in The Villages Daily Sun and staff distributes it around the south end of the county. If staff does not receive a sufficient amount of applications, approval has been given to run the ad in the Sumter County Times and the Sumter Express. Mr. Cole asked if staff gave a copy of the public notice to Representative O'Toole. Mrs. Lafferty stated she would ask for approval to provide the local Representative's office with a copy of the notice. Staff does distribute the notice to local churches, real estate offices, each City office and other locations throughout the county. The committee and staff discussed the increase in home purchases and the continuing need for down payment assistance. Mrs. Lafferty discussed some revisions to the new construction specifications for replacement projects.

No action required.

**Committee Members:** Mrs. Couillard discussed safety components on HVAC units and a continuous problem with the condensation drain clogging up. The committee discussed the idea of staff conducting a class or providing a helpful guide for the homeowners to educate them on how to maintain their new home. Mr. Greek informed the committee of the new state law requiring smoke alarms to be powered by a non-removable, non-replacement battery which last 10 years. Mrs. Lafferty asked if the Fire Department was providing smoke alarms to the public. Mr. Greek stated they currently do not provide the smoke alarms. Mr. Greek explained he is attempting to partner with the Red Cross to help his department provide the smoke alarms along with installing them at the requested location.

Mrs. Woodard informed the committee of the child passenger safety program offered by the Early Learning Coalition of the Nature Coast. Mrs. Woodard explained that a certified technician meets with the interested family by appointment only, shows them how to properly install the car seat, removes it from the vehicle and requires the family to re-install the seat. After the educational meeting, the family is provided with a brand new car seat that is fitted for their child at no cost. The Sumter County Sheriff's Office has scholarship the \$20.00 fee for program participants to help ensure every child in the county has a car seat. The committee agreed this is a wonderful program and requested Mrs. Woodard send a flyer to the members.

Mrs. Lafferty informed the committee that Kids Central had recently opened an office on Main Street in Wildwood and staff had extended an invitation for the manager of the program to attend the next AHAC meeting.

The committee discussed the need for repairs on the SCARC group homes and some of the recent work which was done by Dibarco Building Corporation and T&D Concrete.

**Items for next agenda:**

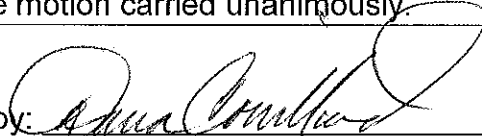
- None at this time.

**Next Meeting:**

- October 8, 2015 @ 10:00 a.m. at 7375 Powell Road, Room 208, Wildwood, Florida 34785 (as published for public notice).

Mrs. Couillard made a motion to adjourn at 10:30 a.m. and Mr. Greek seconded the motion. The motion carried unanimously.


Submitted by:



Diana Couillard, Secretary

Approved on the 14<sup>th</sup> day of January 2016.

By:



Rich Cole, Chairman