

AFFORDABLE HOUSING ADVISORY COMMITTEE
Sumter County, FL

Meeting: November 20, 2008

Present: PJ Lewis-Lewis Brothers Construction; Virginia Watson-Watson/Moffitt Realty; Matt Yoder-T&D Concrete; Diana Couillard-Dibarco Building; Gary Schick-Citizens First Bank; Annette McCullough-Community Bank & Trust of Florida; Brad Burris-Sumter County Fire and Rescue; Glenn Frazier-Watson/Moffitt Realty; Lena Wasserman-Community State Mortgage; Jacquelyn Smith-Homes In Partnership; Kathy Young and Sandie Purvis-Sumter County Housing Department.

Public Attendees: Deb Barsell-Sumter County Community Services Division Director and Aimee Webb-Sumter County Planning & Development

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

Meeting of the A.H.A.C. board called to order at 10:04am by Gary Schick.

First order of business: A motion to approve the October 9, 2008 minutes was made by Diana Couillard and seconded by Lena Wasserman; the motion carried unanimously.

Note: Gary Schick read the public notice of the meeting from the newspaper into the record. Mr. Schick noted the recommendations from the AHAC committee will be brought before the Board of County Commissioners in Room 142 on December 9, 2008 at 5:00pm. Virginia Watson asked the minutes of today's meeting to reflect her absence for the December 9, 2008 BOCC meeting.

Second order of business: *Recommendations draft for review.* Gary Schick thanked Kathy Young for her concise preparation of the Recommendations for review. Virginia Watson asked for clarity on Item C for the recommendation to insert the following: "consider the feasibility of amending the comprehensive plan and the land development code to allow more flexible densities". Lena Wasserman made a motion to approve the changes to the recommendation and a second was provided by Diana Couillard. The motion carried unanimously.

Gary Schick requested reviewing Item J as he noticed a recommendation made by Frank Topping during the September 2008 meeting noting that the identification of the parcels currently being done by Kathy and her staff was taking an inordinate amount of time. Mr. Topping recommended that this work be contracted out to an outside firm and that was not included in Item J for recommendation to the BOCC. Gary noted that this was a motion that was carried unanimously by the AHAC committee and should be included in the recommendations to the BOCC. Diana Couillard made a motion to

approve the incentive report with the corrections; PJ Lewis provided the second and the motion carried unanimously.

No further observations or recommendations. Kathy Young noted that this board will continue to meet and has heard more money may be coming (approximately \$600,000.00).

Third order of business: *Expenditure ideas for the “pot of money”.* Kathy Young indicated that roughly \$419,000.00 would be coming in from the Villages in about four different phases and Landstone is another one with the possibility of coming in somewhere around \$600,000.00. Diana Couillard questioned assisting those in need of help with their mortgages as banks still appear not to be offering any assistance; keeping people in their current home is very important and a critical situation at this point. Kathy noted that she and the assistant housing manager will be taking an online course for foreclosure prevention to become counselors and should be completed by the end of February and will be able to provide that service through the Housing Department office. Kathy will be getting the word out to lenders in an effort to assist those homeowners who are “in trouble” but not yet on the “steps”. Diana feels it is important to have this information out in the field and resources available to people before they reach the point of no return. Gary Schick discussed the average amount of time to foreclose on a property and the differences between Mortgage brokers and small and large scale banking as well as the foreclosure rates in surrounding counties. Discussions were on the table on the criteria to be eligible for assistance and ensuring the target market is met with the appropriate resources. Multiple ideas were brought forward such as the lack of education, knowledge of resources available, homeowners in denial, etc. Diana Couillard feels church bulletins are a good source to get information out to those who don’t read the local newspapers. Kathy Young discussed the foreclosure prevention strategy previously administered by the Housing Department with Hurricane Housing Recovery funds noting that a qualifying event must have taken place such as the loss of a job, extenuating medical circumstances, etc. and that mortgage payments must have previously been current. Kathy referenced one family that was assisted with these funds due to a medical situation and provided the family with approximately 6 months of payments on their first and second mortgage, not just a lump sum payment. Virginia Watson suggests an automatic payback once the residence has sold. Discussion was held on the lack of alternative and emergency housing available in Sumter County and Kathy gave a review of the Section 8 rental assistance program noting the waiting list opening date is December 13, 2008 from 9:00am to 2:00pm. Diana Couillard asked if it is the consensus of this board to spend the “pot of money” on existing homeowners or home ownership, not rentals and no objections were verbalized. Gary Schick questioned whether the value of the property vs. the amount owed was kept in mind when assisting foreclosure properties noting if this was not done any recapture down the road would be unlikely. Kathy explained the foreclosure strategy previously administered was in the form of a grant after the hurricanes and a one time deal. After some discussion the AHAC board felt each case

must be looked at individually and proceed accordingly in a manner that is going to be most beneficial to the family needing the assistance. Kathy noted as foreclosure and homeownership counselors they will have the ability to re-negotiate the terms of the loan with the lender on the borrower's behalf as well as educate the community and potential borrowers with the terms and conditions associated with mortgages. Kathy also noted the extension office has offered to assist in education for landscaping features that are drought resistant. Diana Couillard stated she does not want to see assistance out there that gets caught up in bureaucracy with so many requirements and not get to the people who need the assistance. Kathy indicated the assistance offered through her department will be for future and existing homeowners. Diana Couillard asked Kathy if her department will need funds from the "pot of money" for county staff, advertising, education or supplies; Kathy stated no, except for materials for the classes such as brochures and handouts. Kathy noted people while going through the credit repair process and taking other classes will learn about mortgages, realtor estate contracts, maintenance, and budgeting. Kathy stated that the money should not be hinged all on one concept citing foreclosure prevention for current owners and homeownership counseling for future homeowners. Kathy stated Sumter County is totally lacking in education for future home buyers. Jacquelyn Smith noted the counseling that is currently provided by Homes in Partnership. Gary Schick gets the discussion back on track by indicating the number one issue as education; Gary also asked Kathy if she has given any thought to the county purchasing any of the foreclosed homes for rehabilitation. Kathy noted that it is not in the best interest of the county to own the properties citing non-profits as a better fit. Diana discussed a similar situation taking place in Orange County but was not really beneficial to workforce families due to the high cost of utilities and other expenses associated with these large homes. Jacquelyn Smith referenced the Pine Hills area of Orange County that was similar and used neighborhood stabilization programs so homes would be rehabilitated and made "attractive" to purchase and the county would sell them. Kathy requested that Jacquelyn keep her up to date on this process. Jacquelyn also referenced a similar project in the St. Petersburg area that is geared toward teachers to encourage them to stay in the area and teach. Lena Wasserman discussed a rental community that she is doing in South Carolina of single family homes through HUD. Gary Schick asked in relation to the December 9, 2008 BOCC meeting if it was sufficient to mention education, maintenance and foreclosure prevention broadly. Kathy stated that education for home buyers including foreclosure prevention and would not suggest the county purchasing any properties at this point. Kathy noted the BOCC members will have the recommendations ahead of time and therefore would be familiar with the items. A presentation of the recommendations is all that would be necessary to meet statute requirements and just note to the BOCC suggestions for use of the "pot of money". Virginia Watson asked if the foreclosure prevention strategy is something that is going to be worked on together during the AHAC meetings. Kathy replied the AHAC would be responsible for recommendations on how the money is spent. She noted that since it is not through the SHIP program it should be available to those who need the assistance, including mobile homes. Virginia indicated her agreement that seeing

families in a mobile home is much better than seeing them homeless. Kathy suggests keeping the mobiles "post 1994" due to hurricane code changes after Hurricane Andrew. Gary requested a motion to summarize a recommendation to the BOCC. Kathy suggested the recommendations that meet the statute requirements should be the only thing brought before the BOCC and keep other recommendations for the future as they are ready. Virginia would like to leave the AHAC board some room to negotiate and be somewhat broad in the recommendations at this point. Gary suggests letting the BOCC know that the AHAC board is focused on other areas besides the Down Payment assistance since there has already been some concern voiced on the amount of assistance being offered and let the Board know education, foreclosure prevention and other areas are currently "broad strokes" and other details will come forth after the first of the year. Kathy noted that any decisions made by the AHAC board in the future will have to be presented to the BOCC for approval prior to implementation. Jacquelyn Smith made a motion to use a portion of the "pot of money" to go towards educational programs, foreclosure prevention and assistance for affordable housing in Sumter County; Lena Wasserman provided the second and the motion carried unanimously.

New Business: None

Old Business: None

Public Input:

- Deb Barsell questioned how this AHAC board is ensuring that affordable housing stays affordable in Sumter County. Diana Couillard indicated that the market drives that issue. Kathy Young reviewed the term "affordable" noting that paying no more than 30% of one's income on rent or a mortgage, taxes and insurance. Kathy also briefly reviewed community land trusts noting that only the home is purchased, not the land, and deed restrictions are imposed. Kathy also noted that non-profits are a necessary component when dealing with land trusts and is needed in Sumter County.

Items for next agenda:

- None at the time of this meeting

Next Meeting:

- December 9, 2008 at 5:00pm: recommendations to BOCC
- January 8, 2008 at 10:am: room 142

The meeting was adjourned by Chairman Gary Schick at 11:20am.

Notes for the Record:

- Glenn Frazier arrived late at 10:12am
- Jacquelyn Smith arrived late at 10:30am
- Brad Burriss excused himself at 11:00am due to prior obligations
- Diana Couillard excused herself at 11:20am

Submitted by: _____
Virginia Watson, Secretary

Approved on the ____ day of _____, 20____.

By: _____
Gary Schick, Chairperson