

**AFFORDABLE HOUSING ADVISORY COMMITTEE**  
Sumter County, FL

Meeting: January 12, 2012

**Present:** PJ Lewis - Lewis Bros. Construction; Brad Burris – Sumter County Fire Rescue; Matt Yoder - T & D Concrete; Virginia Watson – Watson Enterprises; Gary Schick - Citizens First Bank; Jacqueline Smith - Homes in Partnership; Hilary Cook – USDA; Diana Coulliard - Dibarco Building Corporation; Darlene Ford – Southern Comfort Enterprises, Inc.

**Public Attendees:** Robert Kegan – Building Official; Denna Lafferty - Sumter County Housing Services.

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

Hand-outs to members: Agenda

*Call to Order.* Gary Schick called the meeting to order promptly at 10:00 am.

**First order of business:** *Approval of minutes dated October 13, 2011.*

A motion to approve the minutes was made by Mrs. Watson and seconded by Mrs. Lewis. The motion carried unanimously.
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**Second order of business:** *Affordable Housing Fund Quarterly Report.* Denna Lafferty, Sumter County Housing Coordinator, gave a detailed accounting of the Affordable Housing, SHIP 10/11 and SHIP 11/12 funds. Mrs. Lafferty explained each fund, the proposed plan to spend SHIP 10/11 on emergency repairs and the problems Housing staff foresees with expending the SHIP 11/12 funds because of the restriction on new construction. Mrs. Lafferty informed the committee that staff is experiencing a negative response from the residents within the community because the assistance is provided as a loan not a grant. The families are only interested in a free house or free assistance. Staff has conducted outreach efforts to inform the community of the available programs. Mrs. Lewis stated she spoke with a couple of churches about the programs to try and help spread the word. Mrs. Lafferty informed the committee there has been discussion about the possibility for SHIP 12/13 funding; however, Florida Housing Finance Corporation will not confirm this possibility until their agency has received the money in hand. Mrs. Cook asked if other funds could be used for new construction. Mrs. Lafferty responded “yes, down payment assistance could come from the Affordable Housing program as well as SHIP 10/11.” According to Darlene Raker with Florida Housing Finance Corporation the restriction was set by the Governor and only applies to SHIP 11/12 and any future funding. There have been negotiations to

remove this restriction however a final decision has not been made. Mr. Schick asked if there, was a waiting list for the programs. Mrs. Lafferty explained there is a waiting list; however the families on the list are currently being assisted. Mrs. Lewis asked if staff found it hard to obtain replacement projects because of the payback requirement. Mrs. Lafferty stated there were only four applications submitted for rehabilitation during the open cycle and it is staff's belief the reason is because of the repayment requirement. Mr. Schick stated he feels the problem is getting the word out to the community. Mrs. Lafferty replied staff prepared brochures detailing the available programs and distributed them to the local agencies, community centers, churches, library on wheels, and each library. Mrs. Watson commented it is her opinion the community is aware of the assistance; however, families are not willing to repay the money. The committee members agreed it seems to be the mentality of the community in need of assistance to receive, but not to contribute back. Mrs. Lafferty stated it is staff's recommendation not to make any changes to the repayment requirement with the committee agreeing.

No action required.

**New Business:** *Update on the upcoming Housing projects.* Mrs. Lafferty informed the committee about the current emergency repair projects and the January 31, 2012 walk-through for three replacement and two rehabilitation projects. Currently, there are also three down payment and closing cost applications, which have been approved and staff is waiting for closing documents to request the Sumter County Board of County Commissioners (BOCC) approval. Mrs. Lafferty gave the committee an update on the code properties. Mrs. Watson asked how the code properties were currently being handled. Mr. Kegan stated when a compliant is received it is given to the staff person handling code that month then an inspector is sent into the field to review the case. If the inspector determines there is a violation, pictures are taken and a report is generated. Staff notifies the homeowner and gives them thirty days to correct the code issue. If the homeowner does not correct the problem within thirty days, staff sends a Notice of Hearing. The inspector will go to the property the day before the hearing and take pictures and confirm the property is still in violation. Mrs. Watson asked if the building inspectors were conducting the code inspections. Mr. Kegan replied "yes, currently." When the case is taken to the Special Master a fine is imposed. After a certain time frame the county stops the fine and recommends foreclosure. Mr. Kegan stated the County can only impose a lien or foreclose on a property that does not have homestead exemption. Mrs. Coulliard asked Mr. Kegan who owned and what was being done with all those trailers sitting on a property in Sumterville. Mr. Kegan informed the committee the property is zoned commercial and the owner of the property also owns the trailers. Mr. Burris explained the owner originally planned to sell the trailers, but had a problem selling them so he began stripping them out and trying to recycle them. The committee discussed the owner's selling price, the condition of the trailers, and the owner's way of advertising when the trailers were for sell. Mrs. Cook stated due to the increase in foreclosure their office has received more short sale requests. Mrs. Cook asked if there was a plan in place to address short sales since the

BOCC holds the second mortgage. Mrs. Lafferty explained there is not a current plan in place; however, staff does have the ability to discuss these cases with management. All short sale proposals will be handled on a case by case basis. The committee agreed if a short sale is negotiated it allows the second mortgage holder to get some of the money returned; whereas, there is no chance on a foreclosure. Mrs. Cook explained it is necessary to get approval for the short sale from the second mortgage holder to obtain a clear title. Mrs. Smith explained how other counties were handling short sales.

No action required.

**Old Business: Affordable Housing Incentives:** Mrs. Lafferty informed the committee members the recommendations from the committee were brought before the Board of County Commissioners on November 22, 2011. The Board approved the recommendation for Incentives A and C through K, but did exclude Incentive B. The Board did not approve the recommendation to waive county impact fees. Mrs. Lafferty stated the Incentive Report was sent to Florida Housing Finance Corporation on December 5, 2011, and the committee will be discussing the Incentives again in three years. Mrs. Watson, as well as Mr. Schick, stated it was the committee's intention to bring the matter to the Board for review. Mrs. Lafferty informed the committee they could address the impact fee waiver again in the future.

No action required.

**Public Input:** None.

**Items for next agenda:**

- No items were discussed at this time.

**Next Meeting:**

- April 12, 2012 @ 10:00 am in Room 142 (as published for public notice)

Mrs. Watson made a motion to adjourn at 10:35 am and Mrs. Smith seconded the motion. The motion carried unanimously.

Submitted by: Virginia Watson  
Virginia Watson, Secretary

Approved on the 12 day of April, 2012.

By: Gary Schick  
Gary Schick, Chairperson