

**CHARLOTTE COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE**

**MEETING AGENDA - REVISED**

**January 14, 2009 at 9:00 AM  
Family Services Center  
21450 Gibraltar Drive, Conference Room  
Port Charlotte, Florida**

- I. Roll Call
- II. Approval of Minutes from December 17, 2008
- III. Discussion and vote on SHIP funding priorities for 2008-2009
- IV. Public Comments (limited to three minutes)
- V. Committee Member Comments

Adjournment

Next Meeting: The meeting will be held at 9:00 am on February 25th at the Family Services Center located at 21450 Gibraltar Drive in Port Charlotte.

*NOTE: IF YOU ARE UNABLE TO ATTEND, PLEASE CONTACT BRANDI DAY  
AT 505-4884 SO YOU CAN BE RECORDED AS EXCUSED.*

Enclosures: Agenda; December 17, 2008 Minutes

CHARLOTTE COUNTY  
AFFORDABLE HOUSING ADVISORY COMMITTEE  
MINUTES  
December 17, 2008

The meeting convened at the Family Services Center at 21450 Gibraltar Drive in Port Charlotte. Committee members present included Mike Mansfield, James Marshall, Jim Sweeney, Jim Kelley, Melissa Doyle Nancy Bell, Jean Farino, Jeff Ahrens, and Barbara Melanson. Kristen Marsella and Barbara Lisby-Sowell were excused. The following people were also present:

Brandi Day, Charlotte County Housing Division,  
Bob Hebert, Charlotte County Housing Division,  
Brenda Bala, The Housing Corporation of Charlotte County,  
Iain Ocasio, Charlotte County Homeless Coalition,  
Jean LeValley, Goodwill Housing,  
Sherry Lindee, Charlotte County Landlord Association,  
Paula Rhodes, Primerica, and  
John Hastings, Marsella Homes.

Mr. Mansfield called the meeting to order at 8:55 am.

Ms. Doyle recommended approving the minutes from November 19, 2008. Mr. Marshall seconded the motion. Mr. Sweeney asked for a change in the minutes as he had reported his planned absence at last month's meeting to Mr. Hebert prior to the meeting. Therefore, he asked that he be reported as having an excused absence. The change was made. The minutes were approved unanimously.

The next item of business was the approval of the proposal for SHIP funds from Primerica. Mr. Marshall motioned to approve the proposal. Ms. Melanson seconded the motion. Ms. Day explained that this was the only response to the NOFA published in November. There were no for-profit proposals. A preliminary scoring was done to make sure the proposal for The Verandahs would meet the minimum threshold and it exceeded that. Ms. Farino needed to recuse herself from the vote as the Punta Gorda Housing Authority was a partner in the development. Without her vote, there was not a sufficient quorum to vote. The item was tabled. Item IV on the agenda was also tabled.

Ms. Day provided a brief update from Charlotte County Housing Services. The office had distributed 1,000 new copies of the Affordable Housing Catalogue for Charlotte County. Additional copies are being ordered. In addition, changes have been made to the multifamily report to show actual occupancy of the county's rental properties rather than a short narrative. Data reported from the county's housing properties was included in the packet as well. This information was provided in response to the Committee's request for more information about current market conditions.

Mr. Hebert added to the report that there is no update on the Neighborhood Stabilization Program funds. The plan from DCA has not yet been approved by HUD and no application has been released. DCA is beginning technical assistance workshops with the closest scheduled in Orlando in January. In addition, the County has sent a letter to Florida Housing Finance Corporation requesting \$2 million in funds from the Impact Fee Reduction money. No response has been received to date.

Ms. Bala provided a brief report from The Housing Corporation. With the newly allocated HHR funds, a new housing counselor has been hired and is already seeing clients.

Mr. Mansfield reported that five new Habitat homes will close before Christmas, bringing the total to 36 for the 2008 calendar year. There are 17 more homes under construction. The nine homes in Punta Gorda will be complete by February 2009 with six complete by the end of 2008. The next Building Blitz will be held in March with nine homes. He also reported that Habitat is receiving an increased number of unqualified applicants.

Mr. Ahrens and Ms. Bell joined the meeting. With a full quorum, the agenda returned to the rental proposal from Primerica. The motion from the floor was to approve the project. The vote was called and approved unanimously. Mr. Hebert reported that there is a question about whether or not \$75,000 will be sufficient for the local government contribution. Ms. Rhodes, representing Primerica, indicated that it is their current belief that the funds will meet the requirement. She thanked the committee members for their support.

Returning to item IV on the agenda, the approval of the Local Housing Assistance Plan draft changes, Mr. Kelley motioned to approve the Plan. Ms. Doyle seconded the motion. Mr. Mansfield called for discussion. Mr. Hebert said the Plan would go to the Board of County Commissioners at their second meeting in January as a workshop so they can be educated about the full plan and vote on individual sections.

Ms. Day pointed out some of the changes in the plan, including the new foreclosure and rental assistance programs. These were suggestions from Christine Dunbar, the foreclosure counselor with The Housing Corporation who has seen a need for longer-term assistance to prevent foreclosure. Although it was disclosed that Aida Andujar with Florida Housing Coalition had concerns about this program in that the money might be lost if the households are not able to find gainful employment, the programs were well-received by the Committee, which acknowledged this would help meet a specific local need. Ms. Doyle requested a change to the language to tighten-up the policy on who is eligible and what it means to have lost a job or income due to economic changes. The text change was agreed upon.

Ms. Day also noted that the foreclosure prevention loans would not be forgivable after 30 years. Mr. Mansfield questioned why that would be when the down payment loans were not forgiven. The response was that these loans were smaller and doing so would help encourage people to seek the assistance they need. Also, forgiving the loans was not the concern of Ms. Andujar, only that the funds would have been spent in vain if the home later went into foreclosure. No changes were made.

Mr. Sweeney asked when the Committee would be doing a detailed discussion of the plan and was told that the meeting was that discussion and any comments or suggestions should be made at that time. He raised concern of the serving of moderate income households and was informed that only six such households are estimated to be served each year and only under the foreclosure strategies. He suggested changing the language within the document to eliminate moderate households completely but other committee members were in agreement that the language should remain in tact to give the County more flexibility. Mr. Sweeney raised a concern about the selection criteria for the SHIP administrator and was informed that the contract was already in place for the term of the Plan and no changes could be made to that at this time. Mr. Sweeney requested that the Charlotte County Housing Finance Authority be

listed as a partner for rental housing. Ms. Day pointed out that the listing within the language does not specifically refer to housing partners, but programs that require a local government contribution; however, she agreed to insert some language acknowledging CCHFA. Likewise, Mr. Sweeney requested CCHFA be added to the down payment program as a partner. With no objection from Ms. Bala and an agreement that the CCHFA must agree to existing Cornerstone partner terms, this change was agreed upon.

Mr. Sweeney objected to the scoring criteria for the Community Land Trust assistance. His concern was that, by giving more points to a single parent, there was a marriage penalty in effect. Ms. Day pointed out that this criteria was asked for and accepted by FHFC. Ms. Bala further noted that there is no waiting list for the program and this criteria has yet to be used. No changes were made. Mr. Sweeney then questioned the need and use of these funds as they are to be layered with other SHIP down payment dollars. Ms. Day explained that this was to help target Very-Low-Income households moving into a CLT home with the goal of making the mortgage between \$30,000 and \$50,000 total. Mr. Sweeney expressed further concern about the amount of money spent on putting one person in a house. No other objections were raised regarding this issue.

Mr. Sweeney sought further clarification regarding the Rental, Housing Authority strategy. He was concerned that it may give an unfair advantage to the Housing Authority if they were seeking to build units that were not public housing. Ms. Day explained that the funds only pay for five of the units in a development and the Housing Authority was doing a mix of tax credit and public housing units as it did in Gulf Breeze and the new development voted for by the committee a few minutes before. If they were to propose a development that did not include public housing units, the Committee has the right to recommend rejecting that proposal. Further, the county incentivized the inclusion of these units through its scoring system as evidenced by the score for The Verandahs. Also, the language of the strategy calls for “the rehabilitation or construction of public housing units.” No one else expressed concern over this. No changes were deemed necessary.

Mr. Sweeney raised a concern about the interest rates for for-profit rental properties. He thought it was unnecessary to have a two percent interest rate and a lower one percent interest rate given that all properties are expected to accommodate low-income households at or below 50 percent of AMI. It was explained, again, that the county portion of a development only provides funding for five units. Therefore, those five units must be for low-income households. However, that does not apply to the entire development. The different structure was a means of providing for more heavily subsidized developments rather than a market-rate development with a small percentage of affordable housing units. No one else raised any concerns. No changes were made.

Mr. Sweeney questioned whether or not the renter eviction protection strategy should refer to a HUD credit counselor or a housing counselor. Ms. Bala stated that she would verify that with Ms. Dunbar, who is a HUD-certified counselor. Ms. Day agreed that, if necessary, that language would be changed.

Mr. Sweeney concluded by stating that he is not comfortable voting on this LHAP. He expressed a desire for more information about the effectiveness of the current programs. Mr. Sweeney stated that he supports the foreclosure and rehab programs, but he believes that, given the current economy, more money needs to be directed to foreclosure rather than putting new people in homes.

He called for a motion to table the decision so more discussion and consideration about the changes could be made. Mr. Mansfield noted that there was already a Motion on the table – to approve the LHAP. He called that motion to a vote. Eight members voted in favor. Mr. Sweeney voted against approval of the plan.

Mr. Mansfield thanked the Committee for their efforts in the new LHAP. No comments were made from the public. The meeting adjourned at 9:50.

The next meeting will be held January 21, 2008, at 9:00 am at the Family Service Center at 21450 Gibraltar Drive in Port Charlotte.

Respectfully submitted,

A handwritten signature in cursive script that reads "Brandi Day".

Brandi Day,  
Program Coordinator,  
Charlotte County Housing Services