

## **AFFORDABLE HOUSING ADVISORY COMMITTEE**

There was a meeting of the Indian River County Affordable Housing Advisory Committee (AHAC) on May, 18<sup>th</sup>, 2011 at 9:30 a.m. in the Conference Room B1-501 at the County Administration Building B, 1800 27<sup>th</sup> Street, Vero Beach, Florida.

Present were;

**Julianne Price**, Advocate for Low Income Persons;  
**Mark Seeberg**, Real Estate Professional in Connection with Affordable Housing;  
**Jason Nunemaker**, City of Fellsmere Appointee;  
**Jerry Weick**, Town of Indian River Shores  
**Susan Reaves**, Non-Profit Provider of Affordable Housing;

Absent were:

**Pete Clements**, Residential Home Building Industry;  
**Mary Cone**, Banking or Mortgage Industry;  
**Al Minner**, City of Sebastian Appointee  
**Allen Green**, For-Profit Provider of Affordable Housing;  
**Greg Amaral**, Representative of Labor Engaged in Home Building;  
**Rev. Sylvester McIntosh**, Citizen Who Resides within the County;  
**Penny Chandler**, Citizen Who Represents Employers within the County;  
**Donald R. Hart**, Citizen Who Represents Essential Services Personnel;  
**Pilar Turner**, City of Vero Beach Appointee;  
**Deb Branwell**, Town of Orchid Appointee

Also present was IRC staff:

**Sasan Rohani**, Chief Economic Development Planner;  
**Bob Solari**, Board of County Commission Non-Voting Liaison  
**Maria Resto**, Commissioner Assistant;  
**Bob Keating**, Community Development Director;  
**Diane Pickhardt**, Housing (SHIP) Planning Assistant  
**Kari Cundiff**, IRC Community Development;

Others present were:

**Louise Hubbard**, Treasure Coast Homeless Services Council

### **Call to Order**

Chairman Price called the meeting to order at 9:30 a.m. She noted there was no quorum and decided to proceed with the meeting with not motions or actions being taken.

## **Approval of Minutes**

The minutes from the August 18, 2010 meeting could not be approved due to lack of quorum.

## **Review of Affordable Housing Programs**

### **SHIP:**

Sasan Rohani, Community Development Department Chief Planner, explained the State Housing Initiative Partnership Program (SHIP) was approved by the State in 1992. He said the County received funds for the program until 2010 and indicated no state funds were allocated for Fiscal Year 2010-11. Mr. Rohani added that since the close out of the County's Hurricane Housing Recovery (HHR) program all the loan repayments and accrued interests have been deposited into the SHIP trust fund.

Mr. Rohani reported the County provided a total of 992 SHIP loans; with, 399 loans provided to very low income individuals, 447 loans to low income individuals, and 146 to moderate income individuals.

Mr. Rohani said the program provided qualifying individuals with help for downpayment, closing costs and assistance for the rehabilitation of homes. He presented a map indicating location of homes that utilized SHIP and HHR program funds.

### **HHR:**

Mr. Rohani said the HHR program was closed out in the year 2010. When the program was closed all accrued interest was transferred to the SHIP program. He stated the program provided a total 482 loans to eligible households. He indicated the County was allowed to use up to 15% for program administration but only used 3%. He said that out of the 482 loans, 114 were used for extremely low income, 170 to very low income, 162 to low income, and 36 to moderate income households.

### **HOME:**

Mr. Rohani said the County was a member of the St. Lucie County HOME Consortium. With the program the Indian River County was assisting very low and low income first time homebuyers with downpayment and closing costs with a 0% interest loans. He said seven loans have been closed and three applicants were having their applications verified.

NSP1 & NSP3:

Mr. Rohani explained that for the Neighborhood Stabilization Program 1 (NSP1) the County contracted with the Indian River County Housing Authority and the Treasure Coast Homeless Services Council. He said that the homes purchased by the Housing Authority were going to be sold to income qualified applicants, while the homes purchased by the Treasure Coast Homeless Services Council were going to be used as rental units. He pointed out that with the funds the Housing Authority has purchased 16 foreclosed homes and the Homeless Services Council has purchased 14 foreclosed homes.

Mr. Rohani reported that for the Neighborhood Stabilization Program 3 (NSP3) the Department of Housing and Urban Development approved the County's application and provided funds in the amount of \$1,500,428. He said that to implement the NSP3 program the County was planning to contract with Habitat for Humanity to purchase foreclosed homes, rehabilitated those homes, and sell them to income qualified applicants.

CDBG Wilma:

Mr. Rohani explained the Hurricane Wilma Community Development Block Grant (CDBG) closed out in December 2010. He said the County received an allocation of \$176,869 for the program. The fund provided for replacement of entry doors, installation of storm shutters, and replacement of roofs and a total of 33 homes were rehabilitated with assistance from the program.

**Reports from non-profit housing organizations**

Habitat for Humanity (HFH):

Ms. Susan Reaves gave a brief summary of the Habitat for Humanity projects for 2011. She said the program had built 25 new homes with 20 of them located in the Oslo area. Ms. Reaves briefly described the new Gracewoods West subdivision. In addition, she indicated the organization planned on doing ten property rehabs using Neighborhood Stabilization Program 3 funds. She said the organization was trying to work with newer homes that do not require a lot of rehab work. Ms. Reaves explained they had finished seven homes in the Fellsmere area and were planning on building five more by next year in the Grace Meadows subdivision.

Every Dream Has A Price (EDHAP):

Ms. Julianne Price explained EDHAP was a non-profit organization dedicated to help low income individuals with the rehabilitation of homes that were not fit for living or that needed moderate or light repair. She said organization completed approximately 15 projects a year. She added EDHAP recently broke ground on a new duplex in 25th Avenue. Ms. Price said the duplex will be a temporary place where families can stay while their homes are being repaired. She said the project was deed restricted in order to make the rent permanently affordable. She added the rent will not exceed more than 30% of the applicant's income.

Coalition for Attainable Homes (CFAH):

Ms. Louise Hubbard said they had purchased 14 rental homes in different areas of Indian River County including Sebastian, Gifford and the Oslo. She explained CFAH purchased rental properties at different neighborhoods this to accommodate for clients' needs. She said CFAH had only one rental property vacant at the time. Also, she said at the time the Coalition was following up with the rentals to make sure they were successful and that there were no problems in the neighborhood.

**Other Matters**

There was none.

**Adjournment**

There being no further business, the meeting adjourned at 10:05 a.m.