

AFFORDABLE HOUSING ADVISORY COMMITTEE

There was a meeting of the Indian River County Affordable Housing Advisory Committee (AHAC) on November, 16th, 2011 at 9:30 a.m. in the Conference Room B1-501 at the County Administration Building B, 1800 27th Street, Vero Beach, Florida.

Present were;

Julianne Price, Advocate for Low Income Persons
Mark Seeberg, Real Estate Professional in Connection with Affordable Housing
Jerry Weick, Town of Indian River Shores
Susan Reaves, Non-Profit Provider of Affordable Housing
Terri Wallace, Alternate for Town of Orchid Appointee
Andy Bowler, Indian River Habitat for Humanity
Rev. Sylvester McIntosh, Citizen Who Resides within the County

Absent were:

Jason Nunemaker, City of Fellsmere Appointee
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
Donald R. Hart, Citizen Who Represents Essential Services Personnel
Pilar Turner, City of Vero Beach Appointee
Jens Tripson, Citizen who actively serves on the County Planning & Zoning Committee

Also present was IRC staff:

Sasan Rohani, Chief Economic Development Planner
Bob Solari, Board of County Commission Non-Voting Liaison
Bob Keating, Community Development Director
Diane Pickhardt, Housing (SHIP) Planning Assistant
Laura E. Vasquez, Commissioner Assistant

Others present were:

Jan G. Chiomita, Four Star Real Estate, Inc.
Nancy Bartlett, Four Star Real Estate, Inc.
Sheri Reichert, Banking or Mortgage Industry
Todd Heckman, Habitat for Humanity
Michael McPhillips, Vero Housing, LLC.

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 no motions or actions being taken.

Approval of Minutes

The minutes from the May 18, 2011 and the minutes from the August 18, 2010 meeting could not be approved due to lack of quorum.

Introduction

Michael McPhillips, Vero Housing, LLC; Introduced himself to the Committee he stated they were purchasing homes in the Gifford Groves he stated of the 61 homes purchased 50 of them were boarded up. He further stated they were closing in December.

Review of Proposed 2012 AHAC Meetings

May 16, 2012 & November 21, 2012

Review of From Non-Profit Housing Organizations

Every Dream Has A Price

Julianne Price stated Every Dream Has A Price was to finish the duplex on 25th Avenue in Gifford soon. She further stated EDHAP will be taking on a small rehabilitation project on 35th Avenue in Gifford.

Habitat for Humanity

Mr. Andrew Bowler, Indian River Habitat For Humanity; stated the Gracewood West project, located on the corner of 18th Avenue SW and 11th Street was in full swing with 19 homes to be finished by the end of April.

Mr. Bowler stated the project Grace Meadows located in Fellsmere was starting back up in December. He stated the plan was to complete the last 6 homes in Phase 1.

Mr. Bowler Stated Habitat for Humanity was awarded the Neighborhood Stabilization Program (NSP 3) Funding \$1.35 Million to fund the purchase of foreclosure homes in the Oslo Park area south of Oslo Road to the County line and east of 28th Avenue.

Mr. Bowler made note of the restriction of having to purchase the properties at 1% below the appraised price he stated it was quite difficult to competitively bid.

Mr. Bowler inquired as to paying more than the 1% and that whatever was over the 1% paid below appraisal would be out-of-pocket. He stated they often lost the bid because of \$1,000.00 here or there.

Mr. Keating replied it was to stay at 1%.

SHIP:

Sasan Rohani, Community Development Department Chief Planner; summarized his Memorandum dated October 25, 2011 an update on current Affordable Housing Programs, a copy of which is on file in the Commission Office. He explained the State Housing Initiative Partnership Program (SHIP) was approved by the State in 1992.

Mr. Rohani reported the County provided a total of 1,011 SHIP loans; with, 409 loans provided to very low income individuals; 456 loans to low income individuals; and 146 to moderate income individuals.

Mr. Rohani stated because SHIP is a state funded program, the SHIP Program fiscal year (FY) is concurrent with the state fiscal year and runs from July 1 to June 30.

Mr. Rohani stated for each fiscal year, SHIP funds consist of state allocations and program income. Program income includes SHIP loan repayments and interest earned.

Mr. Rohani stated there was no state SHIP allocation for FY 2010-11. Consequently, the only funds added to the County's SHIP trust fund account for that fiscal year were SHIP/HHR (Hurricane Housing Recovery) loan repayments and interest accrued on SHIP/HHR funds.

Mr. Rohani stated for Fiscal year 2011-12 the County received a \$350,000 state allocation.

Mr. Rohani said the program provided qualifying individuals with help for downpayment, closing costs and assistance for the rehabilitation of homes.

HOME:

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

NSP1 & NSP3 (Neighborhood Stabilization Program)

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 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 sold ten of them. The Homeless Services Council has purchased 14 foreclosed homes.

NSP3

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, rehabilitate those homes, and sell them to income qualified applicants.

Consideration of the 2011 AHAC Report

2011 Incentives Review and Recommendation Report

Mr. Rohani summarized his Memorandum dated October 17, 2011 a review of the Affordable Housing Advisory Committee 2011 Incentives Review and Recommendation Report, a copy of which is on file in the Commission Office.

Mr. Rohani stated the Affordable Housing Advisory Committee (AHAC) was charged with submitting a report to the Board of County Commissioners that includes a recommendation on or evaluation of the Affordable Housing Incentives identified in Paragraphs A through K of Section 420.9076 (4), F.S.

- a. The process of approvals of development order or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.
- b. The modification of impact fee requirements, including reduction of waiver of fees and alternate methods of fee payment for affordable housing.
- c. The allowance of flexibility in densities for affordable housing.
- d. The reservation of infrastructure capacity for housing for very low income persons, low income persons, and moderate income persons.
- e. The allowance of affordable accessory residential units in residential zoning districts.
- f. The reduction of parking and setback requirements for affordable housing.
- g. The allowance of flexible lot configuration; including zero-lot-line configurations for affordable housing.
- h. The modification of street requirements for affordable housing.
- i. The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- j. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- k. The support of development near transportation hubs and major employment centers and mixed use developments.

Mr. Rohani stated the new AHAC Housing Incentives Report was to be sent to the Florida Housing Finance Corporation (FHFC) by December 31, 2011. He further stated the County has adopted and implemented most of the Affordable Housing Incentives identified in paragraphs A through K of Section 420.9076 (4) F.S.

Staff recommends that the Affordable Housing Advisory Committee review the attached report, identify any needed changes, recommend the Board of County Commissioners approve the 2011 AHAC report, and recommend the Board of County Commissioners direct Staff to submit a copy of the report to the FHFC for review by December 31, 2011.

Chairman Price opened the Public Hearing and since no one cared to speak, the Public Hearing was closed.

Chairman Price noted there was no quorum and decided to take a consensus with all 7 Committee members present agreeing to send to the Board of County Commissioners for consideration and approval of the 2011 AHAC report.

Consideration of Revised Local Housing Assistance Plan

Mr. Rohani summarized his Memorandum dated October 24, 2011, a review of the Consideration of Revised Indian River County Local Housing Assistance Plan for Fiscal Years 2012-2013 through 2014-2015, a copy of which is on file in the Commission Office.

Mr. Rohani stated the Board of County Commissioners approved the County's first local Housing Assistance Plan (Ordinance #93-13) on April 6, 1993. Since its initial adoption, the County's Local Housing Assistance Plan has been successful in directing assistance to eligible households within the County.

Mr. Rohani stated the County must submit a new three year plan for fiscal years 2012-2013, 2013-2014 and 2014-2015 to the FHFC by May 2012.

Mr. Rohani stated to meet the FHFC submittal requirements, Staff prepared a revised Local Housing Assistance Plan with only minor changes which were to include updated information and projected expenditures for the new fiscal years. He further stated the County will continue utilizing 10% of the State SHIP allocation for administration of the SHIP program.

Chairman Price noted there was no quorum and decided to take a consensus with all 7 Committee members present agreeing to send to the Board of County Commissioners recommending approval of the new Indian River County Local Housing Assistance Plan.

Comments and Discussion

Sherri Reichert, Wells Fargo Home Mortgage; inquired if there were any credit counseling workshops available to applicants applying for programs or first mortgages. She also inquired if there were any plans for the future creation of credit workshops to help people obtain at least a minimum credit score.

Mr. Rohani stated there was a Homebuyer Workshop that works with Consumer Credit Counseling Programs.

A lengthy conversation ensued regarding building credit and program availability.

Other Matters

There was none.

Adjournment

There being no further business the meeting was adjourned at 10:40 a.m.