

CITY OF COCONUT CREEK

AFFORDABLE HOUSING ADVISORY COMMITTEE MINUTES

**Government Center
4800 W. Copans Road
Coconut Creek, Florida**

**Date: February 24, 2014
Time: 5:00 p.m.
Meeting No. 2014-01**

1. The meeting was called to order by Chair Steve Harrison at 5:00 p.m.
2. Present upon roll call:

Chair Steve Harrison
John DiCintio
Keith DuVernay
Joseph Fahey
Raymond Lebowitz
Karen Trudeau
Keith Velian
Cheryl Stein

Absent: Vice Chair Michele Martin, Dominick Mangone, and Julia Price.

Also present: Deputy Director of Sustainable Development Scott Stoudenmire, Housing and Grants Specialist Marianne Bowers, Economic Development Manager for Community Redevelopment Associates of Florida, Inc. (CRA) Shekeria Brown, and Deputy City Clerk Jacquelyn Cook.

3. Approval of Minutes: Meeting No. 2013-04 – November 18, 2013

MOTION: DiCintio/Lebowitz – To approve the Minutes of Meeting No. 2013-04.
Upon roll call, the motion was passed on an 8-0 vote.

4. Discussion: FY 2014-2017 Local Housing Assistance Plan (LHAP)

Deputy Director of Sustainable Development Scott Stoudenmire introduced the new City Clerk Leslie May who provided a brief work history.

Housing and Grants Specialist Marianne Bowers said the process of updating the Local Housing Assistance Plan (LHAP) requires two steps: 1) committee recommendations related to affordable housing incentive strategies and 2) review of housing strategies, which is staff driven. She noted that the LHAP is the governing document to administer the SHIP funds received by the City. It also governs CDBG home repair and purchase assistance. She noted that the document includes program requirements, housing strategies and incentive strategies.

Ms. Bowers said the programs the City implements were designed based on assessment of community need. There are proposed changes to the policies in order to streamline implementation.

- 1) Home Repair - The eligible activities for repair clarify materials used for flooring. It is rehabilitation not remodeling and the replacement is like for like. Tile will be used in

barrier free to assist in mobility and is the easiest to maintain.

Ms. Stein asked how a resident would apply for this assistance. Ms. Bowers explained that when funding is available they can apply through City Hall or the CRA office and submit to the CRA office with income documentation for income determination. Currently there are no applications open but advertising will be done 30 days before an application cycle opens. Mr. Stoudenmire added that Code Compliance Officers also are ambassadors for this program and present the information to the residents. Ms. Stein suggested advertising in the newspaper Insider News.

- 2) Second Mortgage Agreement – She said that anyone participating in the home repair program is required to carry a ten year second mortgage agreement for the amount of the assistance. The policy change will be to write down the second mortgage each year for applicants age 62 and over to provide incentive for older residents to utilize this assistance.

Ms. Stein asked if this was considered a lien on the property. Ms. Bowers noted that is a lien and can be settled if the property is sold. Mr. Stoudenmire said that money paid would go back into the program as program income.

Mr. Duvernay asked what the formula would be for the write down. Ms. Bowers said it would be 1/10 each year. Economic Development Manager for Community Redevelopment Associates of Florida, Inc. (CRA) Shekeria Brown said there has been concern regarding equity in the property, particularly with the senior population. Mr. Stoudenmire said approximately 30 percent of the 37 minor home repair applicants are age 62 and over. Discussion ensued.

- 3) Modification to recipient selection criteria which would not allow applicants to reapply within the ten year occupancy period. The City does not receive extensive funding for this project and this would allow money available to more residents. There is a provision for an emergency allowance based on a determination by a building official.

Mr. Duvernay asked what happens if the funds are not used. Ms. Bowers explained the application cycles are left open if there is funding. Mr. Stoudenmire added that there has been no indication that would be a problem.

Purchase Assistance

- 1) Using an open lender list for the first time homebuyer applicants. There is currently a lenders consortium of a group of banks that agree to the underwriting criteria for the loan issued by Housing and Urban Development (HUD).

Ms. Stein inquired if there is a cap on income for this provision. Ms. Bowers noted it is based on household size and is designed for low income households.

Disaster Mitigation

- 1) This change also recommends the yearly write down of the second mortgage for age 62 and over. Mr. Stoudenmire advised these changes are being presented to the

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City Commission on March 13, 2014 and a vote is not being required of the Board but consensus of approval by the Board could be added to the Agenda item.

Mr. Duvernay said that if 1/10 write down is done every year, after the 10 year period there would be no pay back. Mr. Stoudenmire said it is already set up that after 10 years there is no pay back.

Ms. Stein asked if the disaster relief was just for the elderly but Ms. Bowers noted it is available to all residents. Ms. Brown pointed out that disaster mitigation takes effect if the governor declares an emergency or disaster. The money provision is based on household income. Discussion ensued.

Mr. Stoudenmire pointed out that the Board's incentive strategy report is included in the LHAP for formal adoption on March 13. Consensus was given by the Board for the changes discussed.

Ms. Trudeau asked what would happen to the write down issue if the residents move from the property. Ms. Brown said if the residents move it would trigger repayment of the balance.

5. Correspondence and Reports

Mr. Lebowitz pointed out that he had read the ad in the paper regarding the hearing on these changes. Mr. Stoudenmire noted there is extensive advertising required by State and Federal government.

Mr. Stoudenmire briefly reviewed the multi-family housing projects in development in the City. Discussion ensued.

Ms. Bowers said the City is beginning development stages for the CDBG Action Plan for next year and it will be presented to the City Commission in July.

Ms. Brown briefly discussed the SHIP funds, noting they have not been available for four years, due to State funding. She said cities and housing advocates are being encouraged to contact your local legislator to act on the SHIP funds, which is a dedicated trust for housing.

6. Adjournment

The meeting was adjourned at 5:35 p.m.

Transcribed by: Jacquelyn Cook

Leslie Wallace May, MMC
City Clerk

Date