

Charlotte County
Affordable Housing Advisory Committee
Meeting Minutes
April 26, 2023

Roll Call: The meeting was called to order at 10:00AM by Lance Welsh, chairman. A quorum was present.

Committee Members Present:

Welsh, Lance, Chair	Real Estate Professional
Pentelecuc, Kurt, Vice Chair	Non-Profit Provider of Affordable Housing
Tiseo, Comm. Joe	Local Elected Official
Mansfield, Mike	Home Building Industry
Meagher, Michael	Areas of Labor – Home Building Industry
Fitzpatrick, Lynne	Real Estate Professional
Hogan, Angela	Advocate for Low-Income Persons
Finig, Brittany	Citizen at Large
Gravesen, Michael	Planning and Zoning Official
LeBeau, Joan	Liaison, Punta Gorda City Council

Staff/Guests Present: Colleen Turner, Rich Gromalski, Rose Brooks, Mary Prod, and Carrie Walsh, CCHS; Shaun Cullinan, CCCD; Glinda Pruitt and Janette Knowton, CAO; Terry Cochran, CCSO; Denise Dull, PORCH; Brittany Metzler, City of Punta Gorda; LeeAnn LeCroix, Keller Williams Realty; Scott Eller and PJ Brooks, CASL.

Public Comment on Agenda Items: None

Approval of Minutes

*Motion to approve the March 2023 minutes as presented, Kurt Pentelecuc. Second, Michael Gravesen. **Motion passed.**

Live Local Act (LLA) Overview

Staff shared an overview of the LLA. Concerns about pre-emption of local rules/authority and impact on the tax base were discussed. Opportunities for development of affordable housing in commercial/industrial zoning districts were discussed, as was the fact that the County is deficient in commercial/industrial land, which will limit this opportunity. Challenges due to the cap on Charlotte County's density were shared. The most "glaring defect" of the LLA is the "40% affordability" piece that limits the likelihood that truly Affordable housing will result – most will likely go for 120% AMI units to increase sustainability/profitability. Lower AMI units will still have to be heavily subsidized. The concept of ½ density was raised and the ADU pilot project referenced, with incentive density required to be linked to affordability. As staff learn more about the LLA, updates will be shared. A Regional Affordable Housing Coalition has been formed where LLA will be an ongoing topic. Angela Hogan will represent the AHAC on this group.

DEO Visit – Community Development Block Grant (CDBG)

Staff gave a brief update on a recent visit from the Department of Economic Opportunity (DEO) regarding CDBG-DR. Entitlement communities will receive a direct allocation. DEO will administer the balance of state through the Office of Long Term Resilience (OLTR) on behalf of non-entitlement communities (including Charlotte County). They were seeking local input on needs and priorities while the State Plan is being finalized.

Charlotte HOME

- **FHFC RFA update** – funding decisions pending 06.09.2023 FHFC Board meeting
 - **2023-304 RRLP Financing for Ian-affected Counties** – Norstar/Middleburg’s Vesta Esperanza Village application submitted.
 - **RFA 2023-108 Housing Credit and RRLP Financing for Homeless Housing Developments located in Medium and Large Counties Affected by Hurricane Ian and Nicole** – St. Vincent DePaul Cares’ Vincentian Villas application submitted.
- **Applications and Inquiries** – none to report.
- **Monthly Housing Division Report** shared with packet and noted for review – in particular the correction to the Affordable Housing Trust Fund encumbrance of up to \$650,000 for Norstar/PGDC’s Verandas III that was previously not captured.

SHIP Program

- **FY20 SHIP annual report** – FY20 funds are expended pending the payments to Blue CASL and New Paradigm for Non-profit/Special Needs Rental Rehab RFA. The AHAC opted to approve the annual close-out report contingent upon those payments.
*Motion to approve the FY20 SHIP Annual Close-out Report contingent upon the finalization of 2 outstanding payments totaling \$326,473 made by Commissioner Tiseo. Second, Lynne Fitzpatrick.
Motion passed.
- **SHIP-DR for insurance deductibles** – Staff reported that payments on behalf of approved applicants continues to proceed slowly due to delays in public adjuster reports, contractor delays, inspection delays, etc., but continued progress is being made.
- **Housing and Hurricane Recovery Program (HHRP)** – A second allocation has been received for a current total amount of available funds at \$3,917,326.92. A third and final distribution is anticipated. The expenditure deadline is 06.30.2025. The 2020-2023 LHAP amendment to incorporate HHR funds is pending BCC certification on 06.27.2023.

LHAP Update

Staff presented the Acquisition/Rehabilitation/Resale strategy finalized by the County Attorney’s office for consideration.

*Motion to approve the LHAP strategy as presented, Mike Mansfield. Second, Kurt Pentelecuc.
Motion passed.

There was discussion about assigning an asset limit for SHIP assistance. A recent applicant for Emergency Repair had nearly \$1M in cash and assets, requesting a \$10K grant for a septic tank. Discussion about grants vs loans. FHFC advises that this is a local decision. Surrounding SHIP jurisdictions do not have asset limits, but are interested in any policy produced by Charlotte County. Sarasota County shared a formula they consider when determining eligibility. A Legal Service Review (LSR) request will be submitted.

Homeowner Flood Insurance Discussion

Mike Mansfield initiated the discussion. Habitat for Humanity has had 80 homes designated to now be in a flood zone. Escrow accounts are going from about \$200/month to \$500/month. What can we do? A Letter of Map Amendment (LOMA) was discussed. Carrie suggested the AHAC communicate their concern to the BCC that insurance is affecting affordability. Commissioner Tiseo suggested adding this to the legislative agenda. He will share the discussion with the BCC. Colleen will include time to draft a recommendation to the BCC on the June meeting agenda.

Member/Agency Updates:

- **Real Estate** – Lynn shared that the lowest priced rental on MLS is currently a 2br (650 sq.ft.) at \$1,500; 3br/2ba at \$3,395.
- **Punta Gorda Development Corp.** – Kurt shared that the Verandas III construction loan will be needed by 07.04.2023. The waiting lists remain closed.
- **Habitat for Humanity** – Mike shared they have a closing scheduled for Friday. There are 5 closings in May; 2 in June; planning for 7 closings per quarter; applications are open.
- **GCP/PORCH** – Angela reports that Denise Dull is working on CLT/CHDO certification for PORCH, which can take up to 2 years; Noami Guy is working on HUD counseling certification and Bridges out of Poverty curriculum; GCP is hiring a new DV/HT person; Scott St. is in permitting. Angela suggested a group of non-profits should coordinate to seek CDBG-DR funds once RFAs are announced.

Meeting adjourned. Next meeting 06.28.2023 at 10:00 AM at the County Administration building B, Room B-106, 18500 Murdock Circle, Port Charlotte