

AFFORDABLE HOUSING ADVISORY COMMITTEE

Regular Meeting - Minutes

February 1, 2024 1:00 P.M.

1250 N. Eglin Pkwy, Shalimar, FL 32579

First Floor, BCC Training Room

I. WELCOME

II. ROLL CALL *(5 members needed for a quorum)*

Board members in attendance; Felicia Scaife, Bonnie R. Barlow, Mike Kent, Nitsi Bennett, Anita Williams, Brooke McLean and Commissioner Mel Ponder

Staff in attendance; Abra McGill, Elliot Kampert, and Shelia Fitzgerald.

Visitors in attendance; Commissioner Paul Mixon

III. OPEN TO THE PUBLIC *statement by Chair (this meeting is open to the Public for comment)*

IV. Approval of minutes from Special Meeting September 7, 2023

Recommendation: Motion to Approve

1st: Nitsi Bennett

2nd: Bonnie R. Barlow

VOTE: Approved Unanimously

V. NEW BUSINESS

A. Incentive Strategies Report

a. **Public Hearing** - No members of the public were present

b. **Review/Discussion -**

Abra McGill presented report to committee. Very few changes from last year's report. Fort Walton Beach City has made updates to some of their information. The County has made minor editorial adjustments and policy numbering changes. Committee discussed.

c. **Recommendation to bring to City of FWB and OCBCC**

Recommendation: Motion to Approve Incentive Strategy as presented.

1st: Nitsi Bennett

2nd: Anita Williams

VOTE: Approved Unanimously

B. SHIP Purchase Assistance (PA) Discussion

Abra McGill presented draft PA summary to committee. Abra explained that information on summary for the most part has been taken from the County's current Local Housing Assistance Plan (LHAP) Discussion ensued.

Mike Kent asked if mortgage would be assumable by someone should the homeowner pass. Abra advised an heir is able to assume the mortgage if the household is income qualified.

Home buyer education classes were discussed. Committee agreed that the class should be required. Nitsi mentioned an online class that her applicants utilize. Felicia mentioned a different option. Abra asked if anyone knows of other options for this class to email her with the contact information so the County could look into the options.

Abra asked the committee about the liquid assets limit amount. There is not a requirement from the SHIP program for a certain amount but it would be considered a best practice. Different communities have different amounts ranging from 10,000-25,000.

Abra explained that the current LHAP has both PA with or without rehab. If any funds are used for rehab the entire amount for PA plus Rehab would count towards the construction set aside as explained by the State. Abra asked for the committee to weigh in with their thoughts on requiring an amount spent in rehab or just an amount that they believe the applicants should bring to the table as a borrower contribution? Discussion ensued. Felicia stated that most lending institutions will require that the buyer contribute something as earnest money. Typically, a minimum of \$500. Nitsi added that the HUD grant she utilizes requires \$500. Consensus was reached to not have a borrower's contribution since most lenders will have that requirement.

The meeting ended due to time. The remaining items will be brought back to the AHAC before the plan rolls out to the public.

VI. OLD BUSINESS

A. Update on TPMA Attainable Housing Strategic Plan

Aaron Finley with TPMA provided an overview of the draft plan. Aaron explained that the dashboard will allow user to further breakdown the information using specific parameters.

Nitsi Bennet voiced concern about appraisals coming in high and since ad valorem tax is based on appraisals, taxes are high. Is there an adjustment for that? Aaron said that may be a question that they would need to take a closer look at that. Elliot asked could a local government make an ordinance to allow ad valorem taxes for affordable housing be based on the mortgage instead of the appraisal? Aaron is not aware of anything that would prohibit that but it would need to be looked at.

Aaron mentioned there was one additional funding source that have been talked about internally but has not been added to the Strategic Plan. Shelia Fitzgerald brought up that she wanted to get some information about the ARPA funding to Aaron to work into plan. She explained that the Department of Treasury has expanded the use of ARAP funds to be used with affordable housing and there may be a possibility to reallocate ARAP funds there.

Nitsi asked, What criteria are you using what "workforce" is and what is "affordable housing". Would like these terms defined.

Should any committee members have additional questions or comments they should reach out to the County Staff.

Shelia asked for feedback on what members think that the roll out of this plan should look like.

Health department has received funds and is planning a Housing Summit in May 2024 which may be an opportunity for the County to share this information.

Felicia mentioned circling back around to those individuals in the previous stakeholders' meetings.

Commissioner Ponder would like Public Information Officer and Marketing involved before we go public. We need to be prepared to come to the public with actual marching orders not just research before this is rolled out.

Anita Williams added she has noticed there are a lot of people from Okaloosa that are buying homes in Santa Rosa County and other surrounding counties because of the lack of affordable housing in Okaloosa County.

Bonnie R. Barlow before going public she believes we need to find out what is already going on. Such as Eglin AFB identifying land for of development. Additionally, Fort Walton Beach Housing Authority is working on expanding their units. Shelia added that is something the County has address with TPMA and wants a section added of who's doing what already.

B. SHIP Update

Abra McGill provided the following update.

19/20 – Annual Report (AR) Submitted & approved.

20/21 – AR Past Due = Due date 9/15/23

No SHIP allocation, only program income (carry forward, loan repayments, interest) \$129,591. All Funds are encumbered. *Approx. \$16,994 remaining will be carried forward to 21/22. *Cannot complete annual report until projects are completed and all funds for 21/22 are encumbered. 3 of 4 projects completed, 4 households assisted = \$112,596

21/22 – SHIP allocation = \$ 1,400,202

All funds must be encumbered by 06/30/2023. All funds must be expended by 06/30/2024.

AR Due 8/15/24. 2 households have been approved. (Prast \$16,915 & Rudloff unknown \$, Bid deadline 1/31/24). 4 applications currently being processed.

22/23 – SHIP allocation = \$2,046,856

All funds must be encumbered by 06/30/2024. All funds must be expended by 06/30/2025. AR Due 8/15/25.

23/24 – SHIP allocation = \$ 2,481,498

All funds must be encumbered by 06/30/2025. All funds must be expended by 06/30/2026.

AR Due 8/15/26

Contractor Sign-up

November 3, 2023 - email was sent to all registered General and Building contractors registered with Okaloosa County. Still listed on GM Housing Webpage and bulletin boards in Growth Management offices.

Current SHIP Contractors

- 6 active GC & BC
- 1 GC working on application
- 2 active roofing only

C. NSP Update

Abra McGill provided the following update.

Occupancy Rate for 2023 = 96.08%

Current status

- 5 empty units
- 2 households have been approved and waiting lease signing and a 3rd has been approved, waiting for HOH signature on Inc Cert.
- 9 applications sent out to households who've had the background check, waiting on docs from HOH.

VII. OTHER BUSINESS - NONE

VIII. ADJOURN

Prepared by: Abra L. McGill

Abra McGill