



**NEIGHBORHOODS DEPARTMENT  
HOUSING AND COMMUNITY DEVELOPMENT DIVISION**

**JACKSONVILLE HOUSING AND COMMUNITY DEVELOPMENT COMMISSION  
MEETING MINUTES  
Wednesday, October 24, 2018  
9:30 am**

Proceedings before the Jacksonville Housing and Community Development Commission taken on Wednesday, October 24, 2018  
Ed Ball Building, 8<sup>th</sup> Floor, Jacksonville FL, 32202  
Jacksonville, Duval County, Florida, commencing at approximately 9:30 a.m.

**COMMISSIONERS**

David Wakefield, Chair  
Raul Arias, Vice Chair  
Marshall Adkison  
Teresa Durand-Stuebben  
Diana Galavis  
Charles Garrison  
Tracy Grant  
Curtis Hart  
Lauren Parsons Langham  
Sharol P. Noblejas

**JACKSONVILLE HOUSING AND COMMUNITY AND DEVELOPMENT COMMISSION MEETING MINUTES**  
**October 24, 2018**

**Commissioners Present:**

David Wakefield, Chair  
 Raul Arias, Vice Chair  
 Charles Garrison, Commissioner  
 Tracy Grant, Commissioner  
 Curtis Hart, Commissioner  
 Lauren Parsons Langham, Commissioner  
 Sharol Noblejas, Commissioner

**Board Liaison:**

Barbara Florio, Present

**Housing and Community Development**

Stephanie Burch Esq., Neighborhoods Director, Present

**Commissioners Absent:**

Teresa Durand-Stuebben, Commissioner - Unexcused  
 Diana Galavis, Commissioner - Excused  
 Marshall Adkison, Commissioner - Unexcused

**Administration**

Dr. Johnny Gaffney, Present

**City Council:**

Council Member Garrett Dennis, Absent

**Professional Staff:**

Sandra Stockwell, OGC, Present

**Others Present:**

Debbie Jones, Beaches Habitat  
 Lili High, Catholic Charities Bureau  
 Michelle Tappouni, Ability Housing  
 Paul Tutwiler, Northwest Jacksonville CDC

**Staff:**

Tina Beals  
 Sarah Bohentin  
 Jane Bouda  
 Benita Dawson  
 Barbara Florio  
 Rob Gillrup  
 Sonya Graves  
 Kamisha Gross  
 Susan Harnage  
 Carolyn Herring  
 Travis Jeffrey  
 Chynequa King  
 Loretta Lee  
 Kenny Logsdon  
 Riesa Lowery

Kelly Mierkowski  
 Carla Ray  
 Julie Ann Rivera  
 Eleanor Sweet

Agenda Item	Content	Exhibit/s which are attached hereto and by this reference made a part hereof.	Action and/or Follow-Up
<b>Call Meeting to Order, Welcome and Introductions</b>	Chair Wakefield called meeting to order at 9:30am with a quorum present.		N/A
<b>Chair David Wakefield</b>	Welcomed all attendees, Commissioners and staff.		N/A
<b>Consider Approval of Minutes</b>	<p><b>Motion Passed:</b> A motion to approve the September 26, 2018 minutes as presented with clerical corrections, by Commissioner Curtis Hart and duly seconded by Commissioner Charles Garrison.</p> <p>Motion Passed: 7-0.</p>	<b>Minutes – September 26, 2018</b>	<b>Motion passed unanimously</b>
<b>I. Public Comments</b>	There were no public comment cards.		
<b>II. Presentation</b>	<p><b>Debbie Jones, Chief Operating and Financial Officer, Beaches Habitat:</b></p> <p>Beaches Habitat is a complicated business as it does developing, fundraising, nonprofit, mortgage holding, and homeowner association management among other things.</p> <p>Habitat International overriding goal is: everybody deserves a decent place to live. The organization works on this by eliminating substandard housing and not segregating people.</p> <p>In Eastern Duval County, Habitat has served almost 400 families. The largest community is Ocean Gate with 70 units and adjacent to this property is the next largest, a 32 home subdivision, which has received funding from the City of Jacksonville.</p>	<b>Beaches Habitat Presentation</b>	

Habitat is simultaneously doing infrastructure work from the funding received from the City on the subdivision called Haywood Estates II. The first foundation should start in November for a total of six duplexes / 12 units.

Because of the costs of land east of the intra-coastal, it is almost impossible to find, build and keep homes affordable. The Ocean Gate subdivision community will have triplex and quadriplex. The homes will have two and three bedrooms with two full baths at an average cost of \$545. The City of Atlantic Beach requires the dues to be included and cover exterior maintenance of roof, painting and outside maintenance. When you include the HOA dues the cost is closer to \$656.

Commissioner Hart: Are the dues perpetuity and is it \$110 above the \$545?

Ms. Jones: Yes, it is perpetuity and is above the \$545.

Habitat started the first construction in April 2015 and closed on the first quad in January of 2016. Those units were appraised at \$126K and in October 2018 appraisal came in at \$175K.

There are three standards for selecting homeowners: need, income and ability to pay. Another is the willingness to partner: they have to help build their home, continue thru the process, keep their home up and go thru the education process.

Habitat's unique education department won a Clarence Jordan award in 2008. There is an afterschool program which provides tutoring for Habitat families and those residing in the area and also a Prep program to prepare high school students for college. Many of the families have never had anyone graduate from college. The organization has a 100% graduation rate for high school students and quite a few have graduated from FL State College of Jacksonville or University of North FL.

Commissioner Hart: Ocean Gate is probably the nicest looking Habitat community seen anywhere.

Ms. Jones: Habitat was very lucky to have on the board an architect who designed the units pro-bono.

Commissioner Hart: One of the problems in the past is they looked so plain and did in fact bring down the overall value. If Ocean Gate was used as a model the organization would have fewer problems.

Ms. Jones: After Habitat completes Ocean Gate it is planning to go back to doing home rehabilitation. Most of the new home construction is very difficult to fund.

Commissioner Hart: If the organization ever needs any zoning assistance I can help pro-bono.

Commissioner Grant: Is the mortgage on these homes for 15 or 30 years?

Ms. Jones: It will depend. Due to the new mortgage laws, a qualified mortgage cannot be over 30 years. The organization went back to the 30 year mortgages as it was unable to leverage the mortgages and sell them to banks unless they were fully qualified. It will depend on the scale of affordability and if the person makes enough money to get out of there in 20 years. The payment never goes above 30% of their income.

There is one story duplex being built in Haywood Estates for two single mothers with children, born 2010 and 2011, that have severe cerebral palsy. Both units are being built accessible and with ceiling tracking systems which will allow them to move around the home much easier. Additional fundraising will be done to help pay for the tracking system, showers, doorways all which cost more. This is the first units built by Habitat with these accommodations.

Chair Wakefield: Do the potential homeowners help in some way with the construction or what is their involvement?

Ms. Jones: Habitat requires 300 hours for anyone on the mortgage. All the homes are built to energy star standards. Homeowners are required a minimum of 50 hours on their own home and will receive credit from the sales price for these hours. There are eight or nine workshops they have to go through and are also required to do the finishing work. If there is a physical disability then Habitat partners with other non-profits who will get them hours like office work.

Commissioner Noblejas: Are the houses near the beach built to hurricane code?

Ms. Jones: Yes, Habitat is held to the same standard as any other builder, if not more.

<p><b>III. Chair Report</b></p>	<p><b>Chair David Wakefield:</b></p> <p>Similar to last year, due to the holidays the November and December meetings will be combined into one. The combined meeting is set for December 5<sup>th</sup>, 2018.</p>		
<p><b>IV. Division Report</b></p>	<p><b>Stephanie Burch, Esq., Director, Neighborhoods:</b></p> <p>Diana Seydlorsky is no longer employed with the City of Jacksonville. There is a vacancy for the Chief of Housing and Community Development Division and if you know anyone that is a good applicant please tell them to go on the City webpage and apply.</p> <p>The sub-recipient contracts are all drafted; some of the drafts are in OGC and others are ready for sub-recipient signatures. The schedule is to have all contracts signed by December 1st.</p> <p>The Limited Repair Program (LRP) waiting list was shut down and an email sent to Council Members. At this point there are over 1,000 names on the waiting list with a first come, first serve list where it may take ten years to complete. The Division will do its best to refer anyone they come across to other entities that may be able to help. If at any moment it can be reopened it will be. The Division is working with its consultant, Civitas LLC, to find ways to expedite the list and looking at other options to potentially complete more homes.</p> <p>The Division is going to be provided an award by Northwest Jacksonville CDC. The award, a thank you from the Northwest Jacksonville community for the contribution to its revitalization.</p> <p>City of Jacksonville will not be receiving additional HOPWA funding. The State informed yesterday they actually don't have additional HOPWA funds and there is nothing in the pipeline right now.</p> <p>The substantial amendment to the ConPlan was filed by the deadline. The Division has been in communication with HUD regarding the submittal in the IDIS system and should shortly be getting the approval on the substantial amendment.</p> <p>The Mayor's Office emitted a press release regarding the City receiving a \$1.4M grant from the United Arab Emirates for disaster assistance. The grant is going to Habijax and Builders Care. Habijax will be building four new homes and Builders Care is scheduled to renovate approximately 20 homes in the Ken Knight Drive</p>		

	<p>area. The Division will be responsible for the two contracts and ensuring the work gets done.</p> <p>Working on next year's Universal Application (UA) cycle schedule. It will start in January with a shorter timeline for applications to be submitted. This year the Division was able to get the budgets out of Council by July 1<sup>st</sup> and with next year's election cycle it would be great to have them out by the same date. The plan is to try to get the information out there on the front end before applications are released and let people know about the shortened timeline.</p> <p>Chair Wakefield: How long is the timeline right now?</p> <p>Director Burch: Approximately a month and the last couple of years it has been typically six to eight weeks. It is going to be online once again with AmpliFund; a system a lot of the sub-recipients are familiar with. There will be two workshops the first two weeks of January and JHCDC reviewing March 17 to 27. This allows the Board a couple of weeks. It will be seen in the April 24<sup>th</sup>, 2018 meeting.</p> <p>The Division has had a hard time filling the Housing Rehab Specialist position, which supports the LRP. As it has been open since June, the Division changed the advertisement upping the starting salary between 40K and 45K.</p> <p>Commissioner Garrison: Are there any updates on DR funding?</p> <p>Director Burch: The State was essentially closed for the storm. They have informed us the staff has made all of their recommendations to management and now are waiting for them to make the announcements.</p> <p>Commissioner Garrison: Is this for Hurricane Matthew or Irma?</p> <p>Director Burch: For Hurricane Matthew. Hurricane Irma funding is in a comment period right now. The Federal government allocated another \$157M to the State and the State went back in to make adjustments to their action plan. Once they receive the public comments, they will finalize the action plan amendment and submit to HUD. This will be approximately 90 days. The Rebuild Florida office was locally opened and is doing Hurricane Irma Disaster Assistance for owner occupied rehabilitation projects. All of the applications need to be resubmitted to Rebuild Florida by December 23<sup>rd</sup>.</p> <p>Commissioner Garrison: Is there a main reason for the shortened UA timeframe?</p>		
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Director Burch: The Division would like to have all of the budgets approved by July 1<sup>st</sup>. With a regimented schedule for the due dates, this allows the Division to stay on schedule.

Commissioner Garrison: I would definitely caution as there are always people calling last minute or afterwards. The Division definitely needs to find a way to fully communicate and provide the needed assistance. Regarding contracts, the agencies that have not received the contracts yet, do they receive an extension or are they held to the deadline to complete everything?

Director Burch: The contract dates are October 1 thru September 30 and retroactive to October 1<sup>st</sup>. They may sign in November or December and submit pay requests retroactive to October 1<sup>st</sup>, but not before this date.

Commissioner Noblejas: It is great the United Arab Emirates is giving the City a grant. I had the opportunity to visit the Ken Knight Drive area and one of the residents stated one of the problems had to do with the roof repairs and people or contractors raising the costs. Is someone looking to making sure the costs are not higher to repair the roofs in this area?

Director Burch: One of the contract controls planned to be put in place is the work will have to be bid out. The work being done at this point in Ken Knight Drive is mainly by the LTRO. The Division does not know what the LTRO is doing or how they are paying their contractors or if the property owners are hiring them based on an insurance claim. The Division can say it will have controls in place for its purposes and to ensure the contracts are fully in compliance.

Commissioner Noblejas: There is a body of water running behind some of these houses and because of this they had a lot of flooding. Is some of the money going to go to building up the land?

Director Burch: This is one of the challenges the Division is trying to work through. There is funding going to Public Works and the Parks Department to make improvements to the Charles Reese Park and for speed bumps the residents had requested. But to go in and elevate these homes along the river is cost prohibitive and we don't know we can do it. It is something the City is looking at.

<p><b>V. HOME Revolving Loan Funds</b></p>	<p><b>Jane Bouda, Credit Compliance Manager:</b></p> <p>HOME Revolving Loan Funds presentation is attached.</p> <p>A list of the applicants who passed the threshold review will be posted on December 5<sup>th</sup> and the funding recommendations will be announced no later than January 4<sup>th</sup>, 2019. The first loan should be issued towards the end of February 2019.</p> <p>Staff created the website COJ.net/RLF where interested developers can find detailed information on the program and all the pertinent resources and tools. Potential applicants have been told to email their questions. The team gets together, answers the questions and posts the answers on Fridays which allows every applicant the opportunity to review the answers.</p> <p>Commissioner Garrison: How long has the Division been doing this type of program in its current iteration?</p> <p>Ms. Bouda: This is a brand new program and the thought process started in January.</p> <p>Director of Burch: When working on the ConPlan substantial amendment the Division started talking about doing the Revolving Loan Funds with HOME funds.</p> <p>Commissioner Garrison: Prior to this, what was being done with the HOME funds?</p> <p>Director Burch: HOME funding would get split up, similar to the SHIP funding, for the LRP, UTIP and Down Payment Assistance programs. The difference between the Federal and State is with HOME you can assist individuals at the 80% AMI level or below and with SHIP you can fund up to 140% AMI. Part of the reason the Division moved to this format with HOME dollars was due to last year's talk about funding getting slashed. There was no mechanism to provide funding and get payments back. In order for the City to maintain the funding level, it needed to have a mechanism for repayment on a regular basis.</p>	<p><b>HOME Revolving Loan Funds Presentation</b></p>	
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	<p>Ms. Bouda: The Team has discussed if the \$4M does not get disbursed, the program will be tweaked, as long as it stays within HUD guidelines, and possibly reissued in the Spring.</p> <p>Commissioner Garrison: Is this for retroactive work done?</p> <p>Director Burch: It could be used to refinance a project. The Division is doing below market loans with a 1% interest; depending on the kind of loan and who the applicant is. It has to be coupled with some sort of work or renovation along with the funding.</p> <p>Commissioner Garrison: On the underwriting standards; what if the LTV is completely gone because of the appraisal issue?</p> <p>Director Burch: The Division does not foresee appraisal issues other than having to bring more equity to the table. The more equity the agency brings to the table the higher scoring they will get. Trying to incentivize and not to rely solely on the loan and the appraisal is used to help justify the numbers.</p> <p>Commissioner Garrison: Who is paying for the market need assessment and market studies?</p> <p>Director Burch: Applicant is paying for it but it can be subsidized by the loan as it pays for soft costs as well.</p> <p>Ms. Bouda: On the website there is a list of providers, they can't use their local real estate agent.</p> <p>Chair Wakefield: Excited to see how this blossoms and grows and I certainly strongly view that receiving some kind of income is the right way to do it.</p> <p>Director Burch: The Neighborhoods Department recently filed legislation to appropriate about \$687K to implement a new grant program. The money is coming from the sale on the property of the last two years of the 519 bill. It is City money which makes it more flexible. To implement the new grant program, providing up to \$50K grants to developers (the Infill Development</p>		
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	<p>Incentive Program) and it can be used to pay back property taxes, nuisance liens or administrative fines, quiet title actions for attorney fees and or court costs. Trying to fill the gap with this program. There is also about \$200K for loans which can go higher than \$50K for new construction or rehab. The grant can't be used for homestead. It is for affordable housing and as long as the property is within a qualified census block or tract then it qualifies.</p> <p>Chair Wakefield: What is it going to dictate where the money is going to go?</p> <p>Director Burch: It is for affordable development. The Department is still working through the process, what the application will look like and it should be ready in a couple of months to coincide with the HOME RLF and fill in the gaps this funding is not eligible to pay for.</p>		
<b>VI. New Business</b>	<b>None at this time</b>		
<b>VII. Unfinished Business</b>	<b>None at this time</b>		

**Adjournment** - The meeting was adjourned at 10:33 AM

**THE DATE FOR THE NEXT MEETING IS December 12, 2018.**

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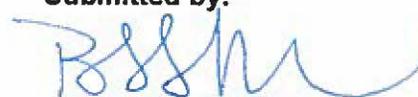
**CERTIFICATION**

**Recorded and Transcribed by:**



**Julie Ann Rivera, Executive Assistant  
JHCDC Staff Support**

**Submitted by:**



**Barbara Florio, Operations Manager  
JHCDC Board Liaison**

**Approved by:**



**David Wakefield, Chair**