



MEMORANDUM

Date: 02.16.2024
To: Charlotte County Board of County Commissioners
From: Colleen K. Turner, senior manager
Subject: January 2024 Housing Division Report

Update

Administration and BCC discussed the shift from monthly reports to quarterly. Future reports will be submitted on a quarterly basis – Jan/Apr/Jul/Oct.

Charlotte HOME

- There were no awards for impact fee waivers in January.
- Three (3) applications pending BCC approval on 02.27.2024.
- There are 3 pending Charlotte Home applications to be reviewed and scored at an open, public Review Committee meeting on 02.28.2024 8:30am at the FSC. The results and recommendation will be presented at the 02.28.2024 10:00 am AHAC meeting and brought to the BCC in March.
- Staff will require applicants to submit an estimated fee schedule with their application to better determine award/encumbrance recommendations for subsidies. This effort will ensure that the trust fund is not overcommitted.

Affordable Housing Trust Fund (AHTF)

The current balance is \$2,405,298.57; no expenditures in January; \$7,507.61 in interest accrued. Currently, \$1,900,143 of the balance is encumbered (Norstar/PGDC, PORCH; Palladium; and Blue Sky Communities).

State Housing Initiatives Partnership (SHIP) Program

- **SHIP (regular)**
 - **FY21 Close-out pending BCC certification 03.12.2024**
 - **Down payment assistance** – One (1) Habitat for Humanity (HFH) closing in January; \$26,500.00 expended. Two (2) satisfactions, \$29,930.00 in payoffs received. Three (3) applications accepted for HFH - closings pending; amount not yet determined; 6 pending closings altogether.
 - **Owner-occupied rehab** continues with those in queue prior to Hurricane Ian. \$22,140.00 expended in January. There is \$53,108.00 in outstanding SHIP Rehab contracts for 7 Rehab project currently in progress.
 - **Emergency Repair** – No applications received or approved in January.
 - **Demolition/Reconstruction** – One (1) project in progress. Client is still working through some debt management and counseling through HFH.
 - **Rapid Re-housing (RRH)** – Gulf Coast Partnership (GCP) has assisted a total of 83 households with relocation and/or rental assistance to secure and

maintain permanent housing under the current sub-recipient agreement. A new contract is pending based on new program eligibility requirements and reimbursement process.

- **Non-profit/Special Needs Rental Rehab** - No projects funded in January. CASL application for \$270,000 SHIP loan for Stillwater renovation pending 02.27.2024 BCC approval. Two (2) applications from Goodwill Industries and 1 from St. Vincent DePaul CARES pending 03.12.2024 BCC approval (amounts TBD).
- **Multi-family Construction** – No projects funded in January. CASL application for \$400,000 SHIP loan for Stillwater renovation pending 02.27.2024 BCC approval. One (1) application from St. Vincent DePaul CARES pending 03.12.2024 BCC approval (amount TBD).
- **Disaster assistance** –Nine (9) new referrals received in January. Twenty-nine (29) pending. Four (4) approved; \$12,000 expended. Eight (8) denied.
- **SHIP-DR (Disaster Recovery) – Insurance Deductible Assistance Program:**
 - Award amount: \$572,000. Expenditure deadline 06.30.2025.
 - 127 applicants approved for a total of \$ 602,379.86 encumbered/expended thus far; \$25,380.00 expended in January. Awaiting final invoices for deductible portion of covered repairs for 20 approved applicants. (Regular SHIP funding will cover any payments over the \$572,000 SHIP-DR allocation.)
 - Average deductible/award amount = \$4,743.
- **Hurricane Housing Recovery program (HHRP) funding**
 - Previous balance \$7,383,305.85. Interest accrued = \$21,428.37; Current total of available funds \$7,404,734.22.
 - Expenditure deadline 06.30.2025 (06.30.2026 for Idalia allocation).
 - Recruitment of sub-recipient partner agencies to assist in the administration of funds has yielded interest. RFP/NFA pending. No expenditures to date.

Affordable Housing Advisory Committee (AHAC)

The next regular meeting is February 28, 2024, at 10:00 am at the Family Services Center. Topics for discussion: ADU pilot project; HHR planning; Inclusionary zoning; FY21 SHIP Close-out Annual Report; Charlotte HOME recommendations. The public is welcome.

Long-Term Recovery – Housing

Staff continue to participate on the local Long-Term Recovery (LTR) – Unmet Needs committee and are collaborating with the LTR Director to coordinate disaster services. Applications for disaster assistance continue to be accepted at www.coadfl.org for both hurricanes Ian and Idalia. Staff are reviewing the LTR Plan for priorities related to affordable housing and alignment of housing funding as appropriate.

Seawall Repair Assistance Program

Presenting to BCC for acceptance of Agreement and roll-out of program on 02.27.2024.

Accessory Dwelling Unit (ADU) Pilot Project

Staff are working through guidance offered by Florida Housing to determine feasibility of the pilot. Discussions with the Affordable Housing Task Force and AHAC pending. Awaiting decision from FHFC re: eligibility for technical assistance on Missing Middle housing and ADUs.