



City of Tampa

Jane Castor, Mayor

Housing & Community Development

2555 E Hanna Ave

Tampa, FL 33610

Office (813) 274-7954

Fax: (813) 274-7945

Affordable Housing Advisory Committee

Wednesday, July 17, 2024

2555 E. Hanna Ave., 3rd Floor

Tampa, Florida 33610

MEETING MINUTES

Pursuant to notice, the regular meeting of the Affordable Housing Advisory Committee for the City of Tampa was held on Wednesday, July 17, 2024, at 1:30 PM in the Third Floor Conference Room.

Members Present: Harry Hurtak
Lynn Hurtak
Robin Lockett
Jennye Hall
Tina Forcier
Tammy Haylock-Moore
Debra Koehler
Juawana Colbert
Ernest Coney

Members Absent: Giovanni Cardenas
Russ Versaggi

City Staff Present: Michelle Boone
Rebecca Johns
Marquaz McGhee
Bradley Warnkin
Latoya Randolph
Abbye Feeley
Latasha Hicks
April Espinosa
Kayon Henderson
Belix Parks
Candice Cowen
Denise Papajorgji
Ash Wallace

Public Present: Ed Busansky
Marta Labiosa
Veronica Meiller
Darcie Jarrett
Luisa Scotland
Al Sheriff
Aidza Antonio Thomas

1. CALL TO ORDER/ ROLL CALL:

The regular meeting of the Affordable Housing Advisory Committee was called to order on Wednesday, July 17, 2024, at 1:30 pm by Chairman Harry Hedges. There were sufficient members for a quorum.

2. APPROVAL OF MINUTES

Chairman Hedges requested approval of minutes from the May 15, 2024, and June 26, 2024 meetings.

Debra Koehler made a motion for the approval of the minutes. The motion was seconded by Lynn Hurtak. The Committee unanimously approved the motion.

3. PUBLIC COMMENT

Al Sheriff, with Guaranteed Rate Lending, wanted to discuss an issue with a shared client. Mr. Sheriff wanted to discuss the City's policy regarding applicant's social security and non-taxable income. Mr. Sheriff states that Fannie Mae and Freddie Mac allow non-taxable income to be grossed-up and wants clarity to why the City does not allow it. Mr. Sheriff states the City's policy that does not allow income to be grossed-up is hindering his applicant's ability to close on her loan.

Kayon Henderson states that the City does not have a policy to gross-up income and if the City was audited, the qualifying income needs to be the actual income that was documented. Also, grossing-up income may move the client into another income-eligibility category. Ms. Henderson added that the City tries to protect the new homebuyers by not setting them up for failure.

Mr. Sheriff states he understands being conservative and being protective with the first-time homebuyer's program. He would like to gross-up income as an underwriting component and feels that the City is adding additional policy layers.

4. SHIP LHAP STRATEGY UPDATES

The City of Tampa is an entitlement jurisdiction for the State of Florida, meaning that State Housing Initiatives Partnership Program (SHIP) funds are received from the Florida Housing Finance Corporation (FHFC) on an annual basis. For the City to spend those funds, the City needs to have a three-year plan that shows the City's strategies on how it intends to expend these funds. The City must provide perimeters and limitations around each program/strategy. This plan is approved by the AHAC Board as a recommendation to City Council. The plan is then approved by City Council and the FHFC on behalf of the State.

These strategies are for the current 2022-2025 plan to add technical revisions to the existing strategies. They will go into effect with State approval.

A. Purchase Assistance - eliminating the 0-50% AMI, raising the maximum award and affordability period. Debra Koehler recommends removing the loan forgiveness on

down-payment mortgages. The County has seen \$2.5 million come back with these mortgages when the homeowner sells or refinances. These funds were recycled for new buyers and provided assistance for another 250 homes. Also, leaving the minimal credit score at 600 was discussed.

- B. Owner-Occupied Rehab – increasing up to 140% AMI and affordability period.
- C. Replacement Housing – no suggestions for change
- D. Disaster Assistance – increasing up to 140% AMI
- E. Foreclosure Prevention - increasing up to 140% AMI
- F. Acquisition/Rehab/New Construction - increasing up to 140% AMI and maximum to developer
- G. New Construction – no suggestions for change
- H. Impact Fees (Owner) – increasing up to 140% AMI
- I. New Construction/Rehab (Rental) - increasing up to 140% AMI
- J. Tenant Assistance (Rental) – increasing up to 140% AMI and maximum subsidy

Debra Koehler made a motion to accept the changes that were presented with the suggestion that staff consider loans to no longer be forgiven. The motion was seconded by Jennye Hall. The Committee unanimously approved the motion.

5. HOUSING AND COMMUNITY DEVELOPMENT UPDATES

Michelle Boone updated the Committee with the following events per the presentation materials provided to the Board.

a. DARE (Down Payment Assistance)

There have been 43 closings for FY24, some using stacked funds.

The City of Tampa expended \$1,160,000 using HOME/CDBG/SHIP/HPF and \$450,000 using East Tampa CRA funding. HCD has 42 active reservations, these potential homebuyers have funds reserved while they are looking for a home. There are 20 applicants currently under contract for FY24.

b. Homeless Outreach – Tampa Hope

Tampa Hope provides shelter to homeless men and women in the City of Tampa. As of May 2024, Tampa Hope has served 1,016 clients. Roughly 300 (29.5%) of these clients have moved into permanent housing. There were 5 clients that transitioned out successfully. The average length of stay at Tampa Hope was 89 days, a substantial reduction from prior months.

There are 125 tents and 99 cottages at Tampa Hope. As of May 1st, 124 tents (fluctuates daily) and 44 cottages are occupied (40 single beds and 4 double beds). Clients are gradually transitioning from the tents into cottages to ensure timely case management.

c. HCD Homeless Outreach

From 10/2023 – 6/2024, the Homeless Outreach Team made 1280 client contacts. They placed 82 clients into permanent housing and 225 clients into shelters. There were 967 linkages to services, 92 diversions, and 7 encampment cleanups.

With permission from the RMAP clients, Homeless Outreach Team shared several client success stories.

d. Rental Move-In Assistance Program (RMAP)

The Housing and Community Development Department did a soft launch on February 1st, 2024. The program is only open on Tuesdays and Thursdays at 9:00 am and will accept the first 25 eligible applications. This allows staff to maintain a manageable caseload. Applicants are moving through the process relatively quickly.

RMAP Phase V offers rent assistance, move-in assistance, and eviction prevention assistance. Eviction prevention will assist individuals with up to two months of rent arrears and on-going rent subsidy up to a year, or to the end of the current lease.

HCD staff developed a direct application process for the Homeless Outreach Team to use for persons facing homelessness with no access to a computer. Since February 1st 38 homeless households have successfully accessed RMAP to attain permanent housing in Tampa.

If eligible, City of Tampa residents will be able to access \$1.6 million set aside for Rent and Move-In Assistance, and an additional \$1 million for Eviction Prevention, which allows up to two months of arrears. These funds are available from the 2024 approved budget. The total budgeted funds for RMAP Phase V is \$2,600,000.00.

Since the opening of the program, 869 applications have been completed. The average award is \$4,733.34. There have been 97 new move-ins, 284 current leasers, and 117 eviction preventions assisted through RMAP funds. Families with children, homeless, and disabled populations have benefited the most.

The program paused on April 26th to be able to assess the remaining funding available and process the large volume of applications in the pipeline.

The housing information line has received 2,919 calls since October 2023 with most of the calls pertaining to the RMAP-Rental Assistance Program.

e. Owner Occupied Rehab

There are currently 5 homes currently being piloted with our in-house JOC program. These homes are being rehabilitated with a major focus on resiliency and long-term sustainability.

This program is being rebranded and will be known as Housing Rehab and Renovation Program (HRRP).

The program is set to open in 2024 and will no longer be outsourced. The HRRP program will now be managed in-house directly and utilize the JOC program through the Purchasing Department and in conjunction with the CRA programs.

f. Healthy Homes

This grant from HUD totals \$1,999,560 with a CDBG (federal funds) match of \$1,000,000. This grant is to protect children and families from home health hazards, such as mold and lead. In addition, mold and lead remediation, other household repairs (roofs, HVAC, etc.) can be completed. Healthy Homes has coordinated with the City's Job Order Contracting (JOC) program. This grant plans to serve 90 households.

Applications are available by contacting the HCD office.

There are 12 houses in progress and 6 rehabs underway. There were 6 closings completed. There are 4 households on the active waitlist pending income eligibility.

HCD has received over 150 calls and 42 applications for assistance since the Healthy Homes story ran on July 3rd.

g. Community Housing Development Organization (CHDO)

The HOME CHDO awarded Hillsborough County Habitat for Humanity CHDO \$1,000,000 to build seven homes in Curiosity Creek last year. Currently, all homes has sold to eligible buyers.

Habitat for Humanity was selected for PY23, the HOME agreement is currently under Legal review.

h. Infill 3

There are 18 lots available that will include opportunities to build both single and multi-family homes, with most lots located in or near East Tampa. Random awards were conducted on 3/1/2024 with 27 applications submitted. The estimated number of units proposed was 38 on the 18 lots, however, it may be more. The units will be a variety of rentals and for sale.

This program is in the pre-planning phase for all lots including infrastructure and road requirements.

i. Multi-Family Rental Updates

HCD is working with Bel Mar (with Tampa Housing Authority), all 100 units will be affordable and completed by December 2024.

The Adderley (Blue Sky), all 128 units will be affordable, united will be leased up by September 2024.

47th Street (RUDG), 175 units are mixed income and was provided land purchased with federal funds and will have a 99-year affordability period. This project is in the Planning and Permitting stage and construction will be completed in 2025.

The Pittman Group (Columbus Drive) all 10 townhomes will be affordable rentals and is in planning and permitting.

Catholic Charities (Mercy Oaks II), 17 efficiency and/or 1BR units was acquired and will be rehabilitated/converted from a commercial office structure. This project is in the construction stage and planned for December completion.

Madison Highlands II, LIHTC (New South Residence), \$750,000, 92 units for seniors, all affordable, financing approved.

The Canopy (THA and Related) - \$75,000 will provide 188 total units. Project is under construction.

Marquee (Richman Group) has a \$12,000,000 agreement with the City and will provide 354 units using ARPA funds (General Funds). There will be a 99-year affordability period. This project is under construction and will be completed in 2025.

5. NEW BUSINESS

- a. HOME ARP RFP has about \$5,000,000 in funding and will be used for multifamily rentals to assist qualified populations. The RFP will be re-released date pending.
- b. CDBG Public Service and Public Service Facility RFP was due May 6th, and 17 applications were received. Recommendations for funding are pending.
- c. Multifamily RFA was released on 3/2024. Six applications have been received to date. Three projects have been recommended for funding, closed at this time.
- d. Multifamily monitoring RFP will be released pending purchasing

6. ANNOUNCEMENTS

The Local Housing Incentives Strategies will be revisited in the upcoming meeting.

7. NEXT MEETING

August 21, 2024

8. ADJOURN

Harry Hedges requested approval to adjourn the meeting. The motion was made by Tina Forcier and seconded by Lynn Hurtak.

Chairman Hedges adjourned the meeting at approximately 3:18 pm.