

**Interagency Council of Brevard
Meeting Minutes
November 14, 2012**

Attendance: Laura Bingham, Almetia Britton, Zoe Conover, Jack Giordano, Lori Goodwin, Robert Gramolini, Lee Anne Ireland, Danielle Jones, Kathy Lowe, CJ Miles, Cathy Osaisai, Rosemary Parady, Laura Pichardo, Sandra Piquet, Lisa Rogers, Mariann Sampieri, Lynda Schuchert, Jennifer Secor, Patty Smith, Heather Theobald, Nancy Watkins, Cindy Wickham.

Remote Participants: Heather Mack

Meeting was held at Central Brevard Public Library in Cocoa.

Minutes were taken by Danielle Jones.

Welcome and Introduction: Lynda Schuchert opened the meeting followed by introductions.

Mission Statement: Heather Theobald read the mission statement as discussed at PATH meeting in February. It is thought that the group will read the statement at the beginning of each meeting in order to remember the goals of our group.

Review of Minutes: Danielle reviewed October meeting minutes. Minutes were approved by Lynda Schuchert and seconded by Robert Gramolini, all were in agreement.

Treasurer's Report: Kathy provided the financial report noting a balance of \$1820.65. She explained that ICB will receive monies this year for the account, as per discussion with Jordan Nabb (\$1500) and that monies have been allocated for Visions Conference. Report was approved by Danielle Jones and seconded by Lynda Schuchert.

Host Presentation: CJ Miles commentated presentation on Accessible Housing for People with Disabilities in Brevard County. Panel discussion included: Nicole Tenpenny from Continuing Housing Initiative, Marilyn McAndrew from Fair Housing, Cassandra Holder from Trinity Towers (South and East), Debra Hunter from Brevard County Housing Authority and Joe Gassman from Habitat for Humanity. The panel of housing experts was scheduled to discuss their initial programs and how they assist people with disabilities.


- ✚ **Fair Housing:** Marilyn is the testing coordinator for the agency and is currently tasked with testing on housing for people with disabilities. She reports that she is looking for people with a disability that are willing to participate in the study. Present study is for a non-profit, national organization that has decided that people with disabilities and housing needs to be studied. When asked about information on the company, Marilyn reported that it is a “think tank out of Washington, DC” and that this can be important nationally. Although she will not

certain of the pay scale until February or March 2013, she said that it should be \$50 per test and mileage reimbursement. If you know anyone who might be interested in participating in the study, they can call the Fair Housing office at (321)757-3532.

Low Income/Tax Credit Property: a program sponsored through HUD (section 42 of IRS Code). This was enacted in 1986 to encourage affordable housing among investors as this was a major issue that the government faced at the time. It allowed government to tap into a private market by giving incentives to invest and awarded contracts to developers with qualified projects so that they could sell and make a profit.

- Investor applies for SHIP/HOME program and tax credits are taken off of the top one for one. This is a positive for the investor as the tax credits are dollar for dollar and a positive for the community as there are new affordable housing sites.
- Questions about specific properties (location at Wickham/Post Rds) does not have 100% low income and (Hammock Harbor in Rockledge) caters to people with disabilities or that have low income, but also have fair market units.

USDA Program: has a property eligibility program located in Port St. John. The person must qualify by having an annual income of less than \$74,900 and a credit score of 580+. This program will allow them to get into a home with no money down, although there are no current USDA properties in Brevard County at this time. Contact person is Donna Tidwell, who is a real estate agent that works with the person through the sale. Contact information can be provided through CJ at (321) 757-3532.

 **Continuing Housing Initiative:** Nicole is the executive director and explained that the program is available to assist first time home buyers. They work with housing in Palm Bay and Melbourne, although the latter currently has no funding available.

- The Home Buyers Workshop will walk a client through the process from beginning to end.
- If the person is looking to purchase within Palm Bay City limits, they would utilize the Palm Bay program. If they are looking to purchase in other areas, they would utilize the Brevard County program.

How to work with their program:

- In this process, Nicole explained that the buyer is responsible for obtaining mortgage financing through a bank prior to working with their program and seller financing cannot be utilized to access the monies. She recommended for interested parties to start with their regular bank where their current accounts are located and see if they provide mortgages.
- Next, the buyer may need money down to purchase their first home and they would call the Continuing Housing Initiative office to complete an over the phone questionnaire.

- The necessary documents can be obtained from their website (www.CHIBrevard.org) prior to coming in for the face-to-face meeting.

Availability of Funding: Nicole explained that once the grant monies are secured into the program, it comes and goes. When money is released, it is typically committed to a household in three weeks time. When an appointment is scheduled, money is tentatively set for that household and once the information is verified, monies are reserved for that buyer. If the buyer cannot secure the loan, the money is released for another household.

The office voicemail is updated every Monday morning to show what monies are available. Interested participants can call (321) 253-0053 ext 10 for information on funding availability and it is updated by 9am.


Program Requirements: include total household size and income, program trying to qualify through (Brevard County is most flexible), attending home buyer workshop.

***Assistance monies are noted as a second mortgage on the property.

- For as long as it is the buyer's primary residence and they own it.
- Is forgiven after the loan period, otherwise, the full amount must be repaid.
- If the homeowner is in the property for the allotted amount of time, the full amount is forgiven.

Source of Income for Funding:

- SHIP with starting date of July 1
- HOME with starting date of October 1

 **Trinity Towers (South and East):** Cassandra is property manager for two of the three buildings (East, West and South). The property is HUD subsidized and they have 16 units for people with disabilities in their South building along with housing for 500 seniors in the three buildings.

- Seniors pay 30% of their income for rent/housing fees.
- Trinity Towers offers 80 market apartments where there is an income cap of \$32,000 per year and an 8-12 month wait.
- All residents must participate in the meal program. Cassandra explained that some residents do not like to interact with the others and this is a way to assist with socialization.
- This is not an assisted living program, rather independent living.
- In the units for people with disabilities, there must be a need for the features of the apartment. These can include: lowered counters/no lower counters for wheelchair user, adjusted showers, rods around the apartment.

- Most residents are “newly disabled” from a motor vehicle accident or life changing event. It is typically hard for them as a resident as the average age range of residents is 80-90 years old.
- Program available to educate seniors on the effects of bullying as this has been an issue in recent years.
- Wait list for South building is typically 3 months and residents transition into another home after 3-4 years, which is typical. This is done through the assistance of a social worker that is located in each building.

✚ **Brevard Housing Authority:** CJ initially explained that Fair Housing is in process of trying to get “Source of Income” as a protected category as landlords tend to turn away Section 8 vouchers and this is not illegal in State of Florida. Debra is the property manager for the program and explained that their program is to assist with public housing. She states that there is currently a waiting list of 400 people and applications can be pulled from their website in order to be added to the list.

*** Most importantly, Debra noted that the residents will need a **source of income** as they need to be able to pay their portion of rent on the property (30% of their income) and their own utilities (but can obtain a utility allowance off of their rent). Income can include: TANF monies, unemployment or other earned income, money from family members.

The program has a preference for:

- Working families
- Families with disabilities
- Transitional housing-families living in shelters

There are 400 public housing units in Brevard County.

North:

- Merritt Island
- Mims
- Cocoa

South:

- Melbourne: University Blvd
- Satellite Beach (100 units for seniors, 50+)

Wait List: Currently has 400 people and can be up to three years long for a one-bedroom apartment. Typical wait for a 2-4 bedroom is 6-12 months. Debra noted that most vacancies come in the summertime.

Questions answered:

How a domestic partner/significant other is counted for public housing and if they can be placed with someone else, upon their request? Debra reported that they can qualify for a two bedroom dwelling.

Are there plans to update housing through HUD since most properties are older? Debra said that new units for families in Melbourne are currently being discussed, but not done yet. She also noted that Rampshire Towers are down by the water in Melbourne and the buildings were sold and all residents at the time were provided Section 8 vouchers to move. The Housing Authority is currently in need of new housing properties.

How can one obtain an application for public housing? Debra noted that they can be taken in the office or online at <http://www.habc.us/>. The website will also provide what information is needed at the office visit.

Does the Housing Authority have accessible units for mobility impairments? Yes, in the Satellite Beach location.

✚ **Habitat for Humanity:** Joe is the President and CEO and explained that he combined the North, Central and South units into one for the county. Their core program caters to First Time Home Buyers.

Three Criteria:

- Family must have a need through inadequate or substandard housing
- Family must have the ability to pay as there is a down payment necessary on a zero interest mortgage on monthly mortgage of \$300-350 per month, including escrow
- Family must have willingness to partner with Habitat for Humanity as their life will open up to credit and background checks

Program includes a **15-week education program** as a “Habitat Family” to discuss:

- Media/community discussions
- Being in the limelight
- Financial workshops: Protecting Your Investment
- Taking Care of Your Investment: Warranties

Program Criteria:

- Thirty-three percent of family household income goes towards housing
- Zero interest mortgage
- Principal payments rolled into other housing projects for affordable housing in Brevard County (reinvestment strategy)
- Take what they need, rather than what they want

Participation Requirements:

- Must have down payment of \$1400 (on their own or raised funds)
- Must put in 200 hours of “Sweat Equity”
- Must complete 25 hours of the education program for all household members 16+ years old
- Must put in 50 hours building someone else’s house
- Must spend countless hours building their own house

There are volunteer opportunities available through certain programs in the county (AARP, Veteran's). One can call the office directly and a referral can be made through the appropriate program.

New Program:

- **Critical Home Repair:** Works with the elderly and people with disabilities to have work done at their home for accessibility and/or repairs. There is zero interest on the loan if payments are made. Examples include new roofs and hurricane repair.
- **Space Coast Youth Build:** Works with young people ages 16-24 who have dropped out of high school. BCC provides GED training and Habitat for Humanity provides job training and life skills training.

Habitat for Humanity molds to the needs of the families and communities for revitalization. Last year, 20 homes were built and this year, 25 homes will be built. The foreclosure rate for Habitat homes is 6% as the program will do everything that they can to keep the participant in their home.

- ✚ **Fair Housing Continuum:** CJ is the Deputy Director and explained that they work with the protected categories under the Fair Housing Act (race, color, national origin, religion, sex, familial status or disability). He reported that the group that is most discriminated against are people with disabilities. They work on programs to catch discrimination before it happens.

Areas of Concern:

- **Florida Relay System:** callers are hung up on by landlords or properties
- **Assisted Living Facilities:** testing was done 5-6 years ago and they plan to do again soon
- **Wheelchair Users** around the county

Accommodations:

- **Who Pays?** They are paid for by the individual or private entity and Fair Housing can assist. 79 accommodations were done this year alone.

Announcements:

- ❖ There is no ICB meeting in December.
- ❖ Ribbon Cutting scheduled for today in Manatee Park. Chamber of Commerce participants are requesting for all ICB members to attend this event as well as Legal Shield's ribbon cutting scheduled for December 7. Fifty percent of raffle proceeds will be donated to ICB on both occasions.

Next Meeting: Scheduled for January 9, 2013 at East Coast Contract Industries (ECCI) in Titusville and will also be available remotely.