
MINUTES ARE NOT VERBATIM

**OKALOOSA COUNTY/CITY OF FORT WALTON BEACH
AFFORDABLE HOUSING ADVISORY COMMITTEE MINUTES**

February 3, 2022 1:00 P.M.
1250 N. Eglin Pkwy, Shalimar, FL 32579
BCC Training Room

I. WELCOME

II. ROLL CALL

Board members in attendance; Randy Wise, Felicia Scaife, Felix Beukenkamp, Mike Kent, and Nitsi Bennett, Anita Williams, Jeremy Stewart, Paul Mixon

Staff in attendance; Abra McGill, Abigail Ramirez

III. Approval of minutes from December 02, 2021

Recommendation: Motion to Approve

1st: Randy Wise

2nd: Jeremy Stewart

VOTE: Approved Unanimously

IV. OPEN TO THE PUBLIC

No public in attendance

V. NEW BUSINESS

A. Public Hearing - Incentive Strategy Report No Public Present

B. Incentive Strategy Report AHAC recommendation

Motion to recommend approval of Incentive Strategy Report for approval

1st: Randy Wise

2nd: Jeremy Stewart

VOTE: Approved Unanimously

C. LHAP review and recommendation

Staff advised committee of new strategies added per last meeting

Motion to recommend approval of LHAP for approval

1st: Anita Williams

2nd: Randy Wise

VOTE: Approved Unanimously

VI. OLD BUSINESS

A. SHIP Update (Abra) *info only*

i. Annual Report 18/19 – in process

Nitsi Bennett asked why the County was so far behind. Ms. McGill explained that the County is only one year behind. The annual report was due June 30, 2021. Projects were delayed and some were pulled due to COVID. The County had at one point in the beginning of COVID stopped home inspections to include SHIP inspections. Once inspections returned to normal procedure there were homeowners still not comfortable with inspectors entering their homes which caused additional delays. One approved applicant passed away before the project began and therefore the project was pulled. Additionally, there were homeowners, SHIP contractors and Staff that were out due to testing positive for COVID or having been exposed causing even more delays.

ii. 19/20 funds (\$381,688) – working to encumber/expend all funds, accepting applications

iii. 20/21 funds – (\$0.00) – There was not an allocation but there are loan payoffs that occurred.

iv. 21/22 – projected funds (\$ 1,359,020) Will not receive until 18/19 closeout is complete

Ms. McGill advised the legislation will be looking at the SHIP set asides this year and possibility removing those restrictions. Those restrictions being removed would open funding up for the areas that are needed in Okaloosa County.

B. NSP Update (Abra) info only

i. 74 of the 75 properties are occupied

Ms. McGill advised there are several tenants that are telling us they will not be renewing because they are trying to purchase a home. This is the success that Okaloosa County was hoping for by providing affordable rental housing.

Mike Kent asked about NSP land bank build out status. Ms. McGill advised the County still plans to complete the buildout of 3 more 6-unit buildings in Palm Village. Originally the County had wanted to give the program a year or two under the new property manager so that the County could determine the program income that would be received. Once a number was determined then a plan could be put in place to proceed with the build out. COVID has affected the rents and the fact that building prices are extremely high the build out has been paused for the time being.

VII. OTHER BUSINESS

Nitsi Bennet advised the committee she now is serving on the Federal Home Loan Bank board of Atlanta.

Ms. McGill advised staff has seen an increase in phone calls from homeowners stating that insurance companies are dropping their insurance unless they can secure a new roof. We are trying to assist some households through SHIP get new roofs. However, the insurance does have to be in place for the home to qualify for SHIP assistance. Commissioner Mixon asked for the SHIP policy to be looked at to make sure that the wording states that the homeowner must maintain insurance the entire time SHIP is making repairs. Ms. Ramirez has been successful with one insurance company holding the cancel to allow us to get a contractor in place. Ms. Scaife advised the insurance companies she works with are giving 45-60 days and that insurance companies won't cancel insurance if a conversation is had with them letting you know it's being worked on. Ms. McGill advised that at the point the households are coming to the County their insurance is already scheduled to end within

weeks and the process to get a household approved to the point of having a contract in place, which the insurance company we have dealt with is requiring, is months out. Ms. Scaife stated she would email County Staff some insurance company's that she works with that we can share with our customers along with some language that could be helpful for the homeowners.

VIII. ADJOURN

Prepared by: Abra McGill
Abra McGill