



**NEIGHBORHOODS DEPARTMENT**  
**HOUSING AND COMMUNITY DEVELOPMENT DIVISION**

**JACKSONVILLE HOUSING AND COMMUNITY DEVELOPMENT COMMISSION**  
**MEETING MINUTES**  
**Wednesday, September 26, 2018**  
**9:30 am**

Proceedings before the Jacksonville Housing and Community Development Commission taken on Wednesday, September 26, 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

Diana Seydlorsky, Chief – Housing & Community Development Division

**JACKSONVILLE HOUSING AND COMMUNITY AND DEVELOPMENT COMMISSION MEETING MINUTES**  
**September 26, 2018**

**Commissioners Present:**

David Wakefield, Chair  
Teresa Durand-Stuebben, Commissioner  
Diana Galavis, Commissioner  
Charles Garrison, Commissioner  
Curtis Hart, Commissioner  
Lauren Parsons Langham, Commissioner

**Board Liaison:**

Barbara Florio, Present

**Housing and Community Development Chief**

Diana Seydlorsky, Present

**Commissioners Absent:**

Raul Arias, Vice Chair - Excused  
Marshall Adkison, Commissioner - Unexcused  
Tracy Grant, Commissioner - Unexcused  
Sharol Noblejas, Commissioner - Excused

**Administration**

Dr. Johnny Gaffney, Present

**City Council:**

Council Member Garrett Dennis, Absent

**Professional Staff:**

Sandra Stockwell, OGC, Absent

**Others Present:**

Mary Kay O'Rourke, HabiJax  
Lili High, Catholic Charities

**Staff:**

Benita Dawson  
Sarah Bohentin  
Shanee Ealey  
Barbara Florio  
Rob Gillrup  
Sonya Graves  
Kamisha Gross  
Susan Harnage  
Travis Jeffrey  
Chynequa King  
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 9:31am 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 July 25, 2018 minutes was made by Commissioner Curtis Hart and duly seconded by Commissioner Teresa Durand-Stuebben.</p> <p>Motion Passed: 6-0.</p>	<b>Minutes – July , 2018</b>	<b>Motion passed unanimously</b>
<b>I. Public Comments</b>	There were no public comment cards.		
<b>II. Presentation –</b>	<p><b>Mary Kay O'Rourke, President and CEO HabiJax:</b></p> <p>Habitat for Humanity of Jacksonville, locally known as HabiJax, has provided 2,300 homeownerships in the past 30 years. Locally established March 19, 1988, they are one of the largest of the 13 affiliates in the USA. They have many partners, private, non-profit and public and the City of Jacksonville is one of them. The Christian organization's mission is to put God's love in action by bringing people together to build homes and communities. A big component of this is a volunteer friendly opportunity which does some of the nontrade work.</p> <p>HabiJax is mainly a homeownership program which sells affordable homes to people between 35% and 80% of the area medium income. The potential homeowners have to qualify for a mortgage and have the income to pay back the loan. They have to have a need, live in substandard housing, paying more than 40% of their income on the rental or live in subsidized housing. There also has to</p>		

be a willingness to partner with between 200 to 300 hours of sweat equity building homes, take financial workshops and volunteer in the store or office. Most of the homeowners are 1<sup>st</sup> generation homeowners and received home buyer/homeowner education and other pertinent educational counseling and support.

The HabiJax impact in Jacksonville for the past 30 years is 2,300 homeowners or families which have contributed \$21M in property taxes. A total of \$10M in taxes and fees from construction and an income of \$90M from construction. The biggest impact is the personal one on each of the families.

Other HabiJax programs are the Hicks Prep Club and Scholarship Program; for children of HabiJax homeowners and Jacksonville Habitat. If the children qualify, they receive a full four year scholarship to UNF. Many of the homeowner's children are first generation college students and there is a lot of preparation on getting them into college and ensuring the full utilization of the endowment at UNF. Another program is the Certified Housing Counseling, HUD and City certified, and the Team Build Program where corporations come out with their employees to do team building community work.

The organization is strategic about where it builds and tries to do more than one homesite in an area. They are currently focused in the New Town area – New Town Success Zone where they have been partners since 2010. To date approximately 400 homes have been completed in this area.

HabiJax offers additional financing and housing options with mortgages at a 0% interest. Due to the mortgage interests many of the products are not appropriate for their clients; it becomes unaffordable when you add the interests plus the insurance to the payment. HabiJax has a special lending arrangement with one bank where there is no mortgage and it helps HabiJax to receive their money at closing, instead of 30 years.

The organization is looking at different home styles from 3BR 2-baths, 4 and 5 bedrooms, one person household homes, reducing the size of the houses and homes with garages. Every homeowner should have an affordable choice. The first townhomes- eight units, were just completed at New Town.

Commissioner Parsons Langham: Are there efforts to get more banks involved?

Ms. O'Rourke: Yes, there are more banks interested but it takes a while for the development team to come together to look at the projects and grants.

	<p>Commissioner Garrison: Can you please inform everyone what happened this morning.</p> <p>Ms. O'Rourke: Throughout the years Habijax has had lots of partners and one of them is NEFBA which wanted to build a 24 hour house as the Presidents Project, something they did a few years ago. Habijax has the property, homeowner and the design and NEFBA provides all the trades to come and build a home in two days. Both organizations are advancing the critical need of affordable housing.</p> <p>Commissioner Garrison: How many volunteer hours versus paid hours are put into a house?</p> <p>Ms. O'Rourke: A total of nine days of volunteer activities with usually 10 to 15 volunteers per day.</p> <p>Commissioner Garrison: Is the 2017-2018 CDBG for homebuyer education and literacy only for current clients or is it open to the public?</p> <p>Ms. O'Rourke: It is open to the public.</p> <p>Commissioner Garrison: Overall funding is decreasing; what makes up your funding government grant versus private?</p> <p>Ms. O'Rourke: Private funding is from corporations with philanthropy. Also, a State of Florida program and a community contribution tax credit program for affordable housing. Corporations sponsor by providing volunteers and making contributions for a tax credit on their corporate tax or sales tax.</p> <p>Commissioner Garrison: Did Habijax apply for 2018-2019 funding or any other City grant?</p> <p>Ms. O'Rourke: No, Habijax did not apply to the City.</p> <p>Commissioner Garrison: You mentioned one way to attack affordable housing is using CDBG. How can the Board help for 2018-2019?</p> <p>Ms. O'Rourke: The new loan approach will allow more money to come in instead of just depending on each year's allocation. Habijax has mortgages and a line of credit which just might be better with the City. Also, most of the homeowners receive the down payment assistance, which is critical and very competitive, and because the organization receives no money at closing, this program helps the Habijax.</p>		
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	<p>Commissioner Durand-Stuebben: What are you seeing right now in regards to the families you are trying to serve? Is there a waiting list and how much is there in the pipeline?</p> <p>Ms. O'Rourke: When people come in they are broken down into a few groups. Those which don't have enough income and there is nothing to be done are referred to Family Foundations for assistance, the serious credit issues are referred out and the people which can improve their credit stay in house. There are about 1,000 people waiting for the next info-session and of these about 20% would qualify immediately and in the long run 75% to 80% would qualify with some credit counseling. There seems to be a great need for affordable housing.</p>		
<p><b>III. Chair Report</b></p>	<p><b>Chair David Wakefield:</b></p> <p>Nothing to Report</p>		
<p><b>IV. Chief's Report</b></p>	<p><b>Diana Seydlorsky, Chief:</b></p> <p>The Division has hired the following new staff members: Kelly Mierkowski Affordable Housing and Community Development Administrator, Sarah Bohentin Disaster Assistance Program Manager and the two compliance people Sonya Graves Compliance Manager and Riesa Lowery Compliance Analyst. The Affordable Housing and Community Development Administrator is the two prior positions combined into one. There is still a vacant position, Housing Rehab Specialist, posted on the City's webpage.</p> <p>Staff has been working with Civitas on the HOME Revolving Loan Funds (RLF), which Mary Kay referred to that the Division will be doing at a lower market rate or 0%. There were two workshops in September and applications are due in November with over \$4M in the pot.</p> <p>Annual Action Plan was submitted by August 15<sup>th</sup> deadline and is currently under review by HUD. The State Housing Initiatives Partnership (SHIP) report was also submitted by the September 15<sup>th</sup> deadline.</p> <p>Staff has been working on getting all the contracts closed out by September 30<sup>th</sup> or extending the contract, if there is funding left.</p> <p>The Department of Economic Opportunity did a site visit on August 29<sup>th</sup> for the CDBG-DR grant, to be headed by Ms. Sarah Bohentin. The City has applied for over \$2M.</p>		

	<p>The State Department of Health called and indicated they have extra HOPWA funding and inquired if the City would want to use this money. A proposal was submitted with information from the subrecipients of where they would be able to use this additional funding if received. They indicated it could use towards Housing needs: i.e. rent deposits, etc.</p>		
<p><b>V. Quarterly Report Report</b></p>	<p><b>Travis Jeffrey, Affordable Housing Assistant Administrator:</b></p> <p>HOME Community Housing Development Organizations (CHDO) projects: Hidden Haven, six-plex at Dunn Avenue and Duval Road, is almost to the completion stage and will start renting out in November, Payne Avenue walk project, three large apartment complexes at Payne and 11<sup>th</sup> Street, was demolished and turned into ten lots. Since then two additional lots, adjacent to these properties, have been acquired. Four of these homes have been completed with new buyers in these homes. Three additional homes are coming up with two already having buyers. Two of these homes are net-zero homes, first time the Division has done this, with special insulation, all LED lighting and solar panels that may basically zero out the electric bill by the end of the year.</p> <p>The internal programs have exceeded their goals. The Limited Repair Program (LRP) has a little over 30 projects in the pipeline under construction with the Division continuously closing some every week. Head Start to Homeownership (H2H) program last year ran out of funds and was closed for about two months. It has since re-opened with more funds added this fiscal year. The H2H is taking reservations on the money and half the funds have already been reserved for the year.</p> <p>The Disaster Assistance Program (DAP) has been closed down. Although an additional \$285,000 was received, the money has been depleted. About \$1.2M was put into the DAP with 260 checks emitted and a little over 200 families assisted.</p> <p><b>Chynequa King-Brown, Community Development Assistant Manager:</b></p> <p>The 17-18 Public Services agencies have been expending their money and have done very well for the year. There are only two contracts being extended.</p>		

	<p>For the 17-18 CDBG construction funded projects we are noticing a pattern where the subrecipient seems to need two years to expend their funding. There may be hiccups that can take place in a construction project, whether it is the weather or other things. Most of the 17-18 MOU construction project contracts have been extended an additional year.</p> <p>The 16-17 construction projects are finally coming to a close with many being completed this year.</p> <p>The ESG and HOPWA programs are performing well.</p> <p>Section 3 is doing well with the Division on tract with the goals.</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 10:28 AM

**THE DATE FOR THE NEXT MEETING IS OCTOBER 24, 2018.**

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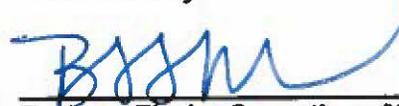
**CERTIFICATION**

Recorded and Transcribed by:



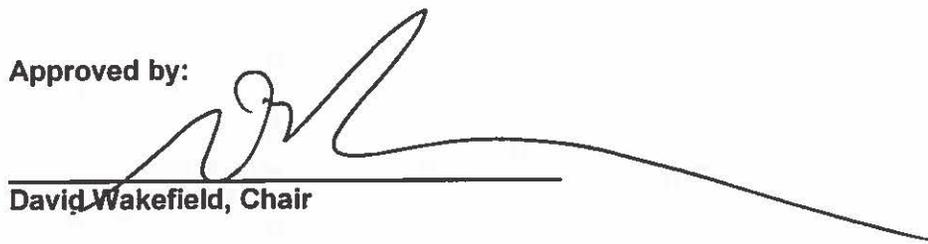
Julie Ann Rivera, Executive Assistant  
JHCDC Staff Support

Submitted by:



Barbara Florio, Operations Manager  
JHCDC Board Liaison

Approved by:



David Wakefield, Chair