



PALM BEACH COUNTY OFFICE OF COMMUNITY REVITALIZATION

2300 N JOG RD., WEST PALM BEACH, FL 33411

PHONE: (561) 233-5303 | FAX: (561) 656-7963

EMAIL: OCRNEWS@PBCGOV.ORG | WEBSITE: [HTTP://PBCGOV.COM/OCR](http://PBCGOV.COM/OCR)



COUNTYWIDE COMMUNITY REVITALIZATION TEAM VIRTUAL MEETING MINUTES

Meeting Title: Countywide Community Revitalization Team Meeting
 Facilitator: Houston Tate, OCR Director
 Minutes Prepared by: William Wynn, OCR Senior Planner
 Date/Time: January 19, 2021
 Location: WebEx Virtual Meeting

MEETING ATTENDANCE

- | | | |
|-----|---------------------------|--|
| 1. | Joanna Aiken | Solid Waste Authority |
| 2. | Vivian Brooks | PBC OCR |
| 3. | Jonathan Brown | PBC Housing and Economic Sustainability |
| 4. | Robin Bundy | Community Health |
| 5. | Nicola Chung | Health Council of Southeast Florida |
| 6. | Samantha Corr | PBC ERM |
| 7. | Adam Davis | PBC Library System |
| 8. | Latrice Dean | |
| 9. | Tamara Dowdell | Realtor |
| 10. | Maura Duenas | Aid to Victims of Domestic Abuse, Inc. |
| 11. | Chukwuemeka Ebube | |
| 12. | Fernande Elisee-Francoeur | Community Partners of South Florida |
| 13. | Sherry Epstein | A Place to Call Home Palm Beach County FL Inc. |
| 14. | Lesley George | PBC Housing and Economic Sustainability |
| 15. | Audrey Hall | Epilepsy Florida EFL and Epilepsy Awareness |
| 16. | Rae Harris | |
| 17. | Helene Hvizid | PBC Attorney's Office |
| 18. | Curtis Johnson | |
| 19. | Alexa Lee | PBC Behavioral Coalition |
| 20. | Cyndi Longley | Cooperative Extension |
| 21. | Hazel Lucas | Florida Rural Legal Services |
| 22. | John Macropoulos | |
| 23. | Chrystal Mathews | PBC OCR |
| 24. | Matthew Mee | |
| 25. | Brenda Mondesir | |
| 26. | Golam Mustafa | Westgate Resident |
| 27. | Fadi Nassar | PBC Engineering |
| 28. | Michael Owens | School District of PBC |
| 29. | Karen Pain | PBSC (Belle Glade/Loxahatchee) |
| 30. | Ike Powell | PBC Youth Services |
| 31. | Casey Prancun | PBC Parks & Recreation |
| 32. | David Rafaidus | PBC Community Services |
| 33. | Audley Reid | PBC OCR |
| 34. | Mohammed Rhoudane | |
| 35. | Sharon Rose | Elder Services Resources Network |
| 36. | Robin Russo | |
| 37. | Milroy Senat | |

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| 38. | Michael Sklar | PBC Housing and Economic Sustainability |
| 39. | Bob Smallacombe | PBC Fire Rescue |
| 40. | George Schott | PBC OCR |
| 41. | Shanakay Smith | |
| 42. | Serena Sossi | HomeSafe's Community Liaison |
| 43. | Houston Tate | PBC OCR |
| 44. | Deputy Woods | PBSO |
| 45. | William Wynn | PBC OCR |
| 46. | J Young | |
| 47. | Carolyn | |

MEETING MINUTES

I. WELCOME AND INTRODUCTIONS

Houston L. Tate, OCR Director, called the meeting to order at 10:05 a.m. and asked the Countywide Community Revitalization Team (CCRT) members and attendees to introduce themselves.

II. PRESENTATIONS

Jonathan Brown, Director, Palm Beach County Housing and Economic Sustainability (HES)
Mr. Brown provided a detailed presentation on the housing programs provided through HES. Below is a summary of the main points covered.

- Tips for buying a home

Home Buying Tips

1. Decide how much home you can afford
2. Get pre-approved for a 1st mortgage
3. Identify your must have amenities for a home or community
4. Decide on your preferred neighborhood
5. Attend a homebuyer education training

1. The mortgage payment (including taxes, insurance and HOA) has to be the #1 factor.
 2. You can begin by working with your current bank or lender
 3. How many bedrooms, bathrooms do you need? Do need a pool, garage, etc.
 4. What neighborhood(s) are you interested in living in? Does the school, transit, etc. factor into that decision
 5. These are 8 hour HUD or Neighborworks Certified agencies.
- Expect the unexpected expenses as a homeowner
 - Learn how to be a "good neighbor"

- Definition of Workforce Housing

Workforce Housing Program (WHP) is a mandatory program that provides for the development of workforce housing units in all new residential developments within the unincorporated Palm Beach County (in the Urban Suburban Tier).

WHP is intended to serve the housing needs of people employed in the jobs that the general population of the community relies upon to make the community economically viable.

- Current Workforce Housing Program Purchase Prices

PURCHASE PRICES

▪ Buyer must meet the following household income ranges, and purchase a home in an approved development that does not exceed the sales price listed below.

2020	Low Income (60% - 80% AMI)	Moderate -1 Income (80% - 100% AMI)	Moderate -2 Income (100% - 120% AMI)	Middle Income (120% - 140% AMI)
Sales Price	\$166,110	\$213,570	\$261,030	\$308,490
Household gross income	\$47,460 - \$63,280	\$63,280 - \$79,100	\$79,100 - \$94,920	\$94,920 - \$110,740
Maximum Subsidy Assistance	Up to \$44,849 or Up to 27%	Up to \$42,714 or Up to 20%	Up to \$39,154 or Up to 15%	Up to \$30,849 or Up to 10%
Minimum Buyer Contribution	2.5%	3.5%	3.5%	3.5%

* This chart is effective July 1, 2020 and may change annually
 ** Maximum assistance is a percentage of the Sales Price
 *** The final amount of assistance provided by the county will be determined by the program requirements, which include (but not limited to) underwriting criteria, household income and assets.

- List of Workforce Housing current developers

Lennar Homes

- Gulfstream Preserve – Lake Worth

Pulte Homes – developed by the Housing Center of the Palm Beaches and to be located at MerryPlace Estates, West Palm Beach (Pleasant City).

D.R. Horton

- Town Commons – Lake Worth

More information on Housing and Workforce Housing can be found at:
[Housing and Economic Sustainability Housing Programs \(pbcgov.org\)](http://pbcgov.org/HousingandEconomicSustainability/HousingPrograms)
[Housing and Economic Sustainability Workforce Housing \(pbcgov.org\)](http://pbcgov.org/HousingandEconomicSustainability/WorkforceHousing)

- David Rafaidus, PBC Community Services, asked if first time home buyer wants to move into a larger home and can't stay 15 years, is there flexibility to transfer to a larger home.
 - Mr. Brown replied, homeowners can sell at any time, but if it's before 15 years, any down payment assistance provided would be returned to PBC upon sale. Any extra equity is theirs to keep. Equity cannot be transferred into a new home, but it is not restricted to first time home buyers. Through this program a person cannot own multiple homes at the same time.
- Sharon Rose, Elder Services Resources Network, asked how PBC is helping potential homeowners qualify for a mortgage.
 - Mr. Brown replied, there isn't much the county can do at this time unless it's through the workforce housing program, because there is currently no state funding. The Workforce housing program does require a mandatory orientation, after which the potential homeowner is paired with a lender(s). Workforce housing can provide down payment assistance.
- Fadi Nassar, PBC Engineering, asked if for reasons mentioned above, a beneficiary has to sell his house to get a larger one for a growing family, and can that person carry the number of years in the first house against the 15 year requirements.

- Mr. Brown replied no because separate properties require separate transactions. The homeowner would benefit from purchasing the home at under market value.
- Houston Tate, PBC OCR Director, asked is there any affordable housing programs specifically for those with health related issues?
 - Mr. Brown replied that it would depend on the specific need. An example is the Housing Opportunities for Persons With AIDS (HOPWA) program, housing assistance for people living with HIV
- Houston Tate, PBC OCR Director, stated the issues are not just with affordable housing, but also the economy. Asked are there programs that will help people get back to work, to be able to afford their homes?
 - Mr. Brown replied that the federal PPP program is in its third round, which helps businesses with expenses, to help get their employees back to work
 - PBC has a business assistance program through the CARES program, to help businesses get up and running, and to hopefully allow individuals to work
 - President Biden is thinking about another stimulus package - possibly business and homeowners
- Tamara Dowdell, Realtor, asked does the beneficiary have to occupy the home for the whole 15 years.
 - Mr. Brown replied whoever is listed on the mortgage has to occupy the home as their primary residence
 - If that individual moves out, rent the house, or let their children live there at no cost, the mortgage would default, and the county would require repayment of the down payment assistance as well as give another homebuyer the opportunity to purchase that home.
 - Mr. Brown added that the county will pay realtors a finder's fee for helping purchasers find workforce housing. For nonprofit agencies, the county also pays a developer's fee for helping homeowners go through the purchase process.
- Tamara Dowdell, realtor, asked: Will the workforce housing program be coming to the Glades?
 - Mr. Brown replied that the locations are not decided by the county. It is up to the developers where they decide to build.
- Houston asked: Is there anything about emergency orders that relates to affordable housing?
 - None that he's aware of, but he's working with developers throughout the county with tax credits to make the homes more affordable
- Houston asked: Is there anything to help with the gap between what people can afford to pay and what their rent is?
 - Mr. Brown replied there is short term rental assistance/mortgage assistance.
- Sharon Rose, Elder Services Resources Network, asked will there be and if so what type of parks, recreation and neighborhood stores will be part of the program...walkability, intergenerational, neighborhood together efforts, etc.

- Mr. Brown replied that the developers decides what the amenities for the neighborhood will be.
- HES typically provide funding assistance to municipalities and through community development grants to PBC departments (Parks, Engineering, etc.), which are used to assist with parks, road and bridges.

Hazel Lucas, Managing Attorney, Florida Rural Legal Services, Inc. (FRLS)

Ms. Lucas shared information on programs available through FRLS. Highlights of the presentation are summarized below.

- Ms. Lucas advice on foreclosure assistance
 - FRLS does not charge a fee for foreclosure assistance.
 - Address the issues; don't hide from them
 - Figure out the amounts you owe, and whether you can afford to pay the amounts
 - Consider giving back the title to the mortgage company
 - Consider a short sale if it is an option
 - See if a family member can afford to take over the debt, rather than losing the home
 - A buyer has 10 days from the day of sale, before title is transferred, to try to redeem your debt
 - Consider a settlement arrangement
 - Sometimes a buyer can give a home back, but if the debt is more than the property is worth, the buyer could owe the deficiency judgment
 - Talk to a counselor; call 2-1-1
- Ms. Lucas discussed how FRLS handles eviction assistance
 - FRLS had a grant cycle that recently ended, which provided rental assistance for tenants who delinquent
 - FRLS can provide defense against federal or county court
 - FRLS have been assisting with eviction cases since 1966
- Ms. Lucas provided tips for people who are ineligible for PBC help.
 - Try to avoid curable disqualification grounds
 - Learn about the programs online to see if you qualify, before applying for it
 - If an independent contractor has not been filing income tax, will need to start doing so instead of being rejected for not completing the process. A person can't go from not filing taxes and no income to having money to buy a \$200,000 home.
 - Get all needed documents together
 - Complete the application early, and complete all the sections. If there are errors on it, the applicant can contact the department to ask for assistance.
 - If a person is non-English speaking, and the application is in English, most governmental entities receive federal and/or state funds to provide translation assistance under the LEP.
 - There are some parameters that may not allow a person to receive housing assistance, such as being a convicted felon of an infamous crime. This can affect one's ability to get housing assistance due to that criminal history.
 - There are instances where a person's criminal history can be sealed or expunged. There is a process for getting a criminal matter where you're not convicted, adjudicated guilty or adjudication withheld.

- FRLS can assist with sealing and expunges at no charge. In Florida, you can only have one matter sealed or expunged in your lifetime.
- If a person has bad credit, due to a stolen identity, such as a parent using their children's social security number. If creditors can't verify the debt, they have to remove the debt from the report. A person can get a free credit report every 12 months, or if credit is denied.
- If a renter/buyer make 12 payments or 1 payment and 5% of the purchase price, the landlord can't evict, the landlord has to foreclose on the renter/buyer.

III. DEPARTMENT UPDATES

- David Rafaidus, PBC Community Services:
 - Advised he will provide a summary of current events within PBC Community Services, to be distributed to the committee.
- Adam Davis, PBC Library System:
 - 2/2/21 – Launch passport program <http://www.pbclibrary.org/passports>
 - SNAP benefits processing available at the Greenacres, Jupiter, Hagen Ranch Road (Delray), Glades Road (Boca Raton), and Okeechobee Blvd Branches as well as the Main Library <https://www.pbcfoodbank.org/apply-for-snap>
 - Starting February 2021, will be doing VITA tax assistance at the Main Library, Greenacres branch, and Glades branch <https://unitedwaypbc.org/taxes/>
 - The Wellington branch is closed for renovations, and the Lantana Road branch will close for renovations starting in February.
 - The bookmobile will be making extra stops, their schedule can be found here: <http://www.pbclibrary.org/locations/bookmobile>
- Joanna Aiken, SWA:
 - SWA is currently doing cleanups on a smaller scale. Utilizing supplies purchased with assistance from the NEAT grants.
 - Cabana Colony, San Castle, Seminole Manor and Plantation home repairs and paintings projects coming soon
 - Litter is at an all-time high.
 - Virtual volunteering program coming soon
- Ike Powell, PBC Youth Services:
 - Summer camp scholarship program https://discover.pbcgov.org/youthservices/Pages/Summer_Camp.aspx
 - Birth to 22 Community Conversations <https://www.eventbrite.com/o/birth-to-22-united-for-brighter-futures-32124028061>
- Alexa Lee, PBC Behavioral Coalition:
 - School Bus Media Contest. www.pbcbhc.org.
 - Students K-12 can earn community service, scholarships of \$1,000 and cash prizes for poster, video or lip sync competitions.
- Fadi Nassar, PBC Traffic Engineering:
 - Engineering is working with OCR on a potential speed hump project in the Cannongate CCRT area
 - Engineering can assist Cannongate with developing a strategy for parking
 - San Castle speed hump project completed.

- There are several upcoming projects within CCRT areas which will be completed in 2021 or 2022.
- Michael Sklar, PBC HES:
 - Advised a notice of funding availability going out 2/1/21.
 - Advised that HES helps developers with credits for impact fees
- Michael Owens, School District of PBC:
 - The district is continuing hybrid education with distance learning for students
 - New high school being built in unincorporated PBC south of Lake Worth Road, on Lyons Rd, scheduled to open August 2023.
- Casey Pranckun, PBC Parks & Recreation:
 - Parks is working on Limestone Creek Park with funding from a NEAT grant for landscaping.
 - Parks received the Keep Palm Beach County Beautiful UPS grant for more landscaping.
 - San Castle basketball court, Parks is waiting on permits to be approved.
 - Construction documents are complete for the Lake Belvedere playground.
- Samantha Corr, PBC ERM:
 - ERM finished vegetation removal for our natural areas.
 - Restoration project at Winding Waters by Gramercy Park, to help with storm water runoff. Beach re-nourishment for Juno and Jupiter inlet.
 - ERM is applying for funding for Lantana beach restoration.
 - ERM is working with Youth Services for additional programs.
 - A film will be premiering on 1/30/21 @ 5:30PM on PBS/WXEL about a PBC expedition.
 - ERM is working with student empowerment program in Belle Glade.
 - ERM will be having a local fishing challenge on 2/13.
- Bob Smallacombe, PBC Fire Rescue:
 - No smoke alarms being installed at this time
 - Virtual car seat installations available
 - Virtual CPR classes available
 - Virtual fire safety for all ages available

IV. OCR UPDATES

- Chrystal Mathews advised that applications are being accepted for the Neighborhood Engagement and Transformation (NEAT) Grants Program. The program provides grants of up to \$10,000.00 to neighborhood- based groups and/or organizations for resident driven neighborhood improvement projects located within unincorporated Palm Beach County and the Lake Region municipalities of Belle Glade, South Bay and Pahokee.

Projects must fall under the following categories to be eligible for funding: 1) Neighborhood Beautification; 2) Neighborhood Identification; 3) Neighborhood Organizing and Sustainability; 4) Neighborhood Outreach and Capacity Building; 5) Public Safety and Crime Prevention; 6) Community Gardens; 7) Neighborhood Green Projects; and 8) Emergency Preparedness projects.

Potential applicants must log/dial into the mandatory virtual pre-application conference on February 23, 2021, at 6:00 p.m. Confirmation of attendance must be received no later than

February 21, 2021, at 5:00 p.m. to receive log-in instructions and have your name on the confirmed list. Please reserve and confirm attendance by registering online at <https://2022ocrneatgrant.eventbrite.com>.

Learn about NEAT at <https://discover.pbcgov.org/ocr/Pages/NEAT-Program.aspx> or contact Chrystal Mathews, Program Manager at cmathews@pbcgov.org.

- George Schott advised that the 2021 Back to School PBC! event registration opens on February 1, 2021.

The meeting adjourned at 11:37 a.m.

Approved by: Houston L. Tate, OCR Director 