AGENDA
BRADENTON AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING
9:00 a.m. Thursday, January 15, 2026
101 OLD MAIN STREET

1. MEETING CALLED TO ORDER

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL OF MEMBERS

4. ELECTION OF CHAIR

5. ELECTION OF VICE CHAIR

6. AGENDA ITEMS

a) Administrative Services: 2026-29 SHIP Local Housing Assistance Plan (LHAP)
2026-29 SHIP LHAP Strategies

b) Administrative Services: Affordable Housing Advisory Committee 2026 Meeting Schedule
2026 AHAC Meeting Schedule

c) Clerk: Revisions to the Affordable Housing Advisory Committee Bylaws
AHAC Bylaws with Suggested Revisions

d) Clerk: Minutes from November 20, 2025, Affordable Housing Advisory Committee Meeting
AHAC 11-20-2025 MINUTES

7. CITIZEN COMMENTS

8. SET NEXT MEETING DATE

9. ADJOURN

NON-DISCRIMINATION STATEMENT:

The City of Bradenton prohibits discrimination in all of its services, programs or activities on the basis of race, color, age, disability, sex, national origin, religion, genetic information or marital status. Persons with a disability needing a reasonable accommodation to participate in, or who require assistance or an alternative means for communication of program information such as Braille, large print, etc., should contact as soon as possible, but at least 48 hours in advance:

City of Bradenton ADA/Title VI Coordinator
101 Old Main Street
Bradenton, FL 34205
ADACoordinator@cityofbradenton.com
941-932-9400
TTY: 7-1-1 or 1-800-955-8771

La ciudad de Bradenton proveera servicio de interprete a las personas quienes su primer lenguage no es el ingles. Si necesita estos servicios, usted o su representante puede comunicar al ADA/Title VI Coordinator, 101 Old Main Street, Bradenton, FL 34205. Tambien puede llamar al (941) 932-9470 o enviar correo electronico a ADACoordinator@cityofbradenton.com

AGENDA ITEM NO. 6.a

Item Cover Page

AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT

DATE: January 15, 2026

SUBMITTED BY: Dietra Barfield, Administrative Services

ITEM TYPE: Miscellaneous

AGENDA SECTION: **AGENDA ITEMS**

SUBJECT: 2026-29 SHIP Local Housing Assistance Plan (LHAP)

SUGGESTED ACTION: Review current LHAP Strategies for recommended revisions.

Is this item Quasi-Judicial?
No

Does this item require a public hearing?
No

EXPLANATION:
Review current LHAP Strategies for recommended revisions.

ATTACHMENTS:
2026-29 SHIP LHAP Strategies

LHAP Strategies: Fiscal Years Covered: 2023-2024, 2024-2025, 2025-2026

A – <u>Purchase Assistance</u>:

Maximum award $20,000 (Loan)

This purchase assistance includes, but is not limited to down payment assistance, closing cost assistance up to $10,000, principal reduction payments, and buying down the rate on the mortgage, up to the maximum amount available. Assistance is repaid. 30-year loan term.

B – <u>Housing Rehabilitation</u>:

Maximum award: $100,000(Loan)-Project cost under $5,000 will be provided as a grant.

The purpose of this strategy is to correct health violations, code violations, safety hazards, and to improve the energy efficiency of homeowner housing in the City of Bradenton. As much as possible, green building features will be incorporated into the repair work. For wood frame homes built before 1995 and that are not on a slab foundation, repairs will be limited to the replacement of HVAC. Assistance may be repaid. Up to 30-year loan term.

C – <u>Demolition/Reconstruction</u>*:*

Maximum award: $150,000(Loan)

Candidates for the reconstruction strategy will be applicants for housing rehabilitation whose repair costs exceed 50% of the replacement cost of the home. The 50% of the replacement cost of the home based upon a replacement cost of the existing home. Loan may be repaid. 30-year loan term.

D – <u>Rental Assistance (tenant) and Security and/or Utility Deposits:</u>

Maximum award: $3,000(Grant)

This strategy will provide upfront financial assistance with rental security deposits, first and last months' rents and utility deposits. If this amount is not sufficient to cover the cost of moving into a rental unit, the family must be able to make up the difference or they will be considered ineligible to receive the assistance. This strategy will be administered by a sponsor, that sponsor must be a nonprofit with at least five years' experience administering this type of program and will be chosen through a competitive application process.

E- <u>Multifamily Rental Construction</u>:

Maximum award: $150,000 per development(Loan)

This strategy is designed to provide nonprofit and for-profit developers with deferred loans for the production of affordable multifamily rental units within the City. Funds may be used for the acquisition, rehabilitation of multifamily units, including duplexes, transitional/group home housing, or the housing portion of a mixed-use facility. The funds may be used for infrastructure costs as well as the costs of acquiring, rehabilitating, or constructing the units on a pro rata basis. The funds may be used as a match for other state and federal housing programs, such as HOME or SAIL.

F – Disaster Assistance: *Maximum award: $15,000(Grant)*

The Disaster Strategy provides assistance to households following a disaster as declared by President of the United States or Governor of the State of Florida.

G – Emergency Repair: *Maximum award: $10,000(Grant)*

These repairs are for smaller items that do not call for a major rehab. These could be roofing repairs, termite treatments or window replacements. The expenses are not great but preserve affordable homes.

H – Foreclosure Prevention: *Maximum award: $10,000(Grant)*

This strategy will help those having trouble making their mortgage payments through no fault of their own. The assistance will be available to homeowners in need from 3 to six months. They must be able to show that they will be able to maintain their mortgage following assistance. Financial counseling will be a stipulation to receive funds.

2026-29 LHAP Strategies: Proposed recommendations

A – Purchase Assistance: *$50,000 Maximum award(Loan)*

This purchase assistance includes, but is not limited to down payment assistance, closing cost assistance up to $10,000, principal reduction payments, and buying down the rate on the mortgage, up to the maximum amount available. It is provided as gap financing, with the amount available limited to what is needed to bring the total housing debt ratio to 42% or less. Assistance is repaid. 20-year loan term.- **Increased Loan amount**

B – Owner Occupied Rehabilitation: *Maximum award: $75,000(Loan)-Projects under $15,000 will be provided as a grant.* **Decreased award amount**

The purpose of this strategy is to correct health violations, code violations, safety hazards, and to improve the energy efficiency of homeowner housing in the City of Bradenton. As much as possible, green building features will be incorporated into the repair work. For wood frame homes, repairs will be limited to the replacement of HVAC and roof. Assistance may be repaid. Up to 20-year loan term.

C – Demolition/Reconstruction: *Maximum award: $150,000.* **Eliminate this strategy.**

D – Rental Assistance (tenant) and Security and/or Utility Deposits: *Maximum award: $10,000*(Grant) **Grant amount increased.**

This strategy will provide upfront financial assistance with rental security deposits, first and last months' rents and utility deposits. If this amount is not sufficient to cover the cost of moving into a rental unit, the family must be able to make up the difference or they will be considered ineligible to receive the assistance. This strategy will be administered by a sponsor, that sponsor must be a nonprofit with at least five years' experience administering this type of program and will be chosen through a competitive application process.

E- **Multifamily Rental Construction**: *Maximum award: $150,000 per development(Loan)*

This strategy is designed to provide nonprofit and for-profit developers with deferred loans for the production of affordable multifamily rental units within the City. Funds may be used for the acquisition, rehabilitation of multifamily units, including duplexes, transitional/group home housing, or the housing portion of a mixed-use facility. The funds may be used for infrastructure costs as well as the costs of acquiring, rehabilitating, or constructing the units on a pro rata basis. The funds may be used as a match for other state and federal housing programs, such as HOME or SAIL. **No changed to this strategy.**

F – **Disaster Assistance**: *Maximum award: $15,000(Grant)*

The Disaster Strategy provides assistance to households following a disaster as declared by President of the United States or Governor of the State of Florida. **No changed to this strategy.**

G – Emergency Repair: *Maximum award: $15,000(Grant)* **Grant amount increased.**

These repairs are for smaller items that do not call for a major rehab. These could be roofing repairs, termite treatments or window replacements. The expenses are not great but preserve affordable homes.

H – Barrier Removal: Maximum award: $20,000 (grant) **This will be a new strategy.**

This strategy will cover the cost of installing accessibility features, such as ramps, grab bars, walk-in showers, and widening doorways in homes to provide increased accessibility. This strategy may be used alone or in combination with the owner-occupied rehabilitation strategy. Barrier removal work on wood frame homes will be limited to the addition of ramps to the entry door of the home.

I – Acquisition/Rehabilitation/New Construction- Homeownership:

Up to $250,000 per unit (Developer) and $50,000 per unit (Homebuyer) **This will be a new strategy.**

This strategy will provide loans to non-profit developers for the development of affordable homeowner housing. These loans will be due and payable in 18 months or when the property is sold to an income-eligible homebuyer, whichever occurs first. A restrictive covenant will be placed on these properties to ensure their continued existence as affordable housing for a term of 20 years. Homebuyers of these properties may access up to $50,000 in purchase assistance. This will be a repayable loan, with the monthly payments based on the homebuyer's income. The loan term is 20 years. Any remaining balance after 20 years of payments will be forgiven.

AGENDA ITEM NO. 6.b

Item Cover Page

AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT

DATE: January 15, 2026

SUBMITTED BY: Dietra Barfield, Administrative Services

ITEM TYPE: Miscellaneous

AGENDA SECTION: **AGENDA ITEMS**

SUBJECT: Affordable Housing Advisory Committee 2026 Meeting Schedule

SUGGESTED ACTION: Approval of the 2026 AHAC Meeting Schedule

Is this item Quasi-Judicial?
No

Does this item require a public hearing?
No

EXPLANATION:
Proposed AHAC Meeting Schedule for 2026

ATTACHMENTS:
2026 AHAC Meeting Schedule

2026 City of Bradenton AHAC Calendar

BLUE BOX DENOTES COUNCIL MEETING DATES

RED BOX DENOTES HOLIDAYS & OBSERVATIONS

January

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

LHAP Recommendations

LHAP Report

February

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

No AHAC Meeting

No AHAC Meeting

March

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

No AHAC Meeting

No AHAC Meeting

April

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

No AHAC Meeting

May

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

No AHAC Meeting

June

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

AHAC Report Recommendations

July

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Public Hearing

August

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

No AHAC Meeting

September

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

No AHAC Meeting

October

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

November

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

December

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

HOLIDAYS AND OBSERVANCES

January 1 – New Year's Day	July 3 – Independence Day	December 25 – Christmas Day
January 19 – Martin Luther King Jr. Day	September 7 – Labor Day	
February 16 – Presidents Day	November 11 – Veterans Day	
April 3 – Good Friday	November 26-27 – Thanksgiving Holidays	
May 25 – Memorial Day	December 24 – Christmas Eve	

This calendar does not reflect special or emergency meetings which may be scheduled as required. Modifications to this calendar may be made at the discretion of the Bradenton City Council.

AGENDA ITEM NO. 6.c

Item Cover Page

AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT

DATE: January 15, 2026

SUBMITTED BY: Tamara Melton, Clerk

ITEM TYPE: Miscellaneous

AGENDA SECTION: **AGENDA ITEMS**

SUBJECT: Revisions to the Affordable Housing Advisory Committee Bylaws

SUGGESTED ACTION: Approval

Is this item Quasi-Judicial?
No

Does this item require a public hearing?
No

EXPLANATION:
Upon review of the bylaws, staff is proposing the following modifications:

- Page 1: Addition of City of Bradenton Logo to the top of the page. The addition of the logo would bring the document into compliance with the City's Branding Policy.
- Page 1: The addition of the adoption date.
- Article V, Section 5.1: Revised the meetings from monthly to quarterly.
- Article V, Section 5.10: Removed the roll call requirement because the clerk will keep track of who is in attendance.
- Replaced “City liaison” with “City Clerk’s office” throughout the document.

FINANCIAL IMPACT:
N/A

ATTORNEY REVIEW/RECOMMENDATION:
N/A

SUGGESTED MOTION:

Motion to adopt the revisions to the bylaws of the Affordable Housing Advisory Committee as presented.

ATTACHMENTS:
AHAC Bylaws with Suggested Revisions

BYLAWS OF THE CITY OF BRADENTON
AFFORDABLE HOUSING ADVISORY COMMITTEE
ADOPTED JANUARY 15, 2026

ARTICLE I: PURPOSE AND INTENT

The Bradenton City Council has established the Affordable Housing Advisory Committee under Section 46-62 of the Code of Ordinances, pursuant to s. 420.9076, to recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions. All parts of these bylaws shall be superseded by changes or updates to relevant Florida Statute.

ARTICLE II: APPLICABLE FLORIDA LAWS

Section 2.1 **Public Records Law and E-mails:** Each member of the Committee shall comply with Florida's Public Records Law, Chapter 119 Florida Statutes, as may be amended from time to time.

Section 2.2 **Government in the Sunshine Law:** Each member of the Committee shall comply with the Florida Government in the Sunshine Law, Chapter 286, Florida Statutes, as may be amended from time to time.

Section 2.3 **Code of Ethics:** The Committee shall comply with the following state laws and City of Bradenton policies with regard to the Florida Code of Ethics for Public Officers and Employees:

Clause 2.3.1 Each member of the Committee shall comply with Section 112.3143, Florida Statutes, "Voting Conflicts," as may be amended from time to time.

Clause 2.3.2 Each member of the Committee shall abide by the Standards of Conduct set forth in Section 112.313, Florida Statutes, as may be amended from time to time.

ARTICLE III: MEMBERSHIP

Section 3.1 **Membership:** The Committee shall be structured in accordance with Section 420.9076, Florida Statutes, and City of Bradenton Ordinance 46-62, as may be amended from time to time. Committee members shall serve at the discretion of the Bradenton City Council. The Committee shall consist of nine (9) members that include one member of City Council, two members of the public at large, and one representative from at least six of the categories found in Section 420.9075. Florida Statutes, and City Ordinance 46-62, as may be amended from time to time.

Section 3.2 Terms: The Committee members shall serve staggered two-year terms and may be reappointed for subsequent terms. Appointments shall be made by the Mayor with the approval of the City Council. If a vacancy occurs prior to the expiration of any member's full term, the Mayor will advertise the position and replace with another suitable candidate accordingly, upon City Council approval.

Section 3.3 Compensation: All members of the Committee shall serve without compensation; none are entitled to pension or retirement benefits for service on the Committee.

ARTICLE IV: OFFICERS

Section 4.1 Officers: Except where otherwise required by statute or ordinance, the Committee shall elect its Chair and Vice-Chair from among its members. The term of the Chair and Vice-Chair shall be one (1) year with eligibility for reelection.

Section 4.2 Duties of Officers: The Chair of the Committee shall preside at all meetings. In the event of the Chairperson's absence, or at the discretion of the Chair, the Vice-Chair shall assume the powers and duties of the Chair. The Chair shall call any necessary Special Meetings of the Committee, with proper advertising and notice to the public members.

ARTICLE V: MEETINGS

Section 5.1 Regular Meetings: Regular meetings will be held ~~monthly~~ quarterly in the Bradenton City Hall. Time and place changes of meetings may be called by the Chair or staff, provided that reasonable advance notice is given to each member and the public in accordance with Florida's Sunshine Law.

Section 5.2 Special Meetings: The Chair may call a special meeting of the Committee to discuss any issue properly before the Committee. Such special meetings may be convened only after notification is given to each member of the Committee and after public notice is given no later than forty-eight (48) hours before the special meeting is schedule to begin.

Section 5.3 Public Participation: Members of the public shall be given an opportunity to be heard on any matter before the Committee.

Section 5.4 Meeting Agendas: The City ~~liaison~~ Clerk's office shall develop an agenda for each meeting of the Committee. Any member of the Committee may request that appropriate items be placed on the agenda.

Section 5.5 Quorum: The advisory committee may not take formal action unless a quorum is present, but may meet to hear presentations if duly noticed. In order to constitute a quorum, there must be a majority of the advisory committee's then appointed members present at the meeting.

Section 5.6 Meeting Minutes: Minutes shall be taken at all regular and special meetings of the Committee. The City ~~liaison~~ Clerk's office shall prepare and maintain the minutes of each meeting.

Section 5.7 **Attendance at Meetings:** Members shall provide notification to the City ~~liaison~~ Clerk's office of an absence at the earliest possible opportunity, but at a minimum, twenty-four (24) hours in advance of the meeting. The City ~~liaison~~ Clerk's office shall notify the Chair in the event that projected absences will produce a lack of quorum. In the event a member is absent from two of three successive regular meetings of the Committee, and the absences are unexcused, the member may be dismissed from the Committee. The City ~~liaison~~ Clerk's office shall notify the Mayor of any member recommended by the Committee for dismissal.

Section 5.8 **Procedure:** Robert's Rules of Order Revised shall guide the procedure of all meetings to the extent that they do not conflict with bylaws. In the event of a conflict or inconsistency between the bylaws and Robert's Rule of Order Revised, the bylaws shall prevail. A failure to strictly adhere to the Robert's Rules of Order Revised shall not void any action taken by the Committee. The Florida Sunshine Law, Public Records Law, Section 420.9076 Florida Statutes, Section 46-62 of the City of Bradenton Ordinances, the State Housing Initiatives Partnership (SHIP) Procedures Manual, and these bylaws shall all govern the Committee.

Section 5.9 **Voting:** At all meetings of the Committee, each member attending shall be required to cast a vote on all matters requiring action by the Committee. Any member who has a conflict of interest on any issue being voted shall recuse himself or herself from voting on matters relating to the conflict. The member must have a special gain or loss as defined by the Florida Commission on Ethics in order to have a conflict of interest. The member should consult with the City Attorney on whether a conflict exists. In the event of a conflict, the required form must be completed and made part of the minutes. The conflict and recusal shall be stated in the minutes of the Committee.

Section 5.10 **Proceeding:** The order of business, unless otherwise adopted by the members present, at all regular meetings shall be as follows:

1. Call to order and Pledge of Allegiance
2. ~~Roll call of members~~
3. Additions or corrections to the agenda
4. Approval of minutes of previous meetings
5. Agenda items
6. Public Comments
7. Adjournment

Section 5.11 **Amendments:** These bylaws may be amended at any meeting of the Committee, only to the extent consistent with City ordinance and provided that said notice of proposed amendment is given to each member in writing at least five (5) business days prior to said meeting and the action is ratified by the Bradenton City Council.

AGENDA ITEM NO. 6.d

Item Cover Page

AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING AGENDA ITEM REPORT

DATE: January 15, 2026

SUBMITTED BY: Jamie Griffith, Clerk

ITEM TYPE: Minutes

AGENDA SECTION: **AGENDA ITEMS**

SUBJECT: Minutes from November 20, 2025, Affordable Housing Advisory Committee Meeting

SUGGESTED ACTION: Approval

Is this item Quasi-Judicial?
No

Does this item require a public hearing?
No

EXPLANATION:
N/A

FINANCIAL IMPACT:
N/A

ATTORNEY REVIEW/RECOMMENDATION:
N/A

SUGGESTED MOTION:
Motion to approve the minutes from November 20, 2025, Affordable Housing Advisory Committee Meeting.

ATTACHMENTS:
AHAC 11-20-2025 MINUTES

CITY OF BRADENTON

AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING MINUTES

November 20, 2025
9:00 A.M.

The City of Bradenton Affordable Housing Advisory Committee met in the City Hall Council Chamber, 101 Old Main Street, Bradenton, Florida, at 9:00 a.m. on Thursday, November 20, 2025.

City Staff Present: Dietra Barfield, Housing and Community Development Specialist, and Vicki White, Housing and Community Development Manager

Meeting called to Order/Pledge of Allegiance:

The meeting was called to order by Robin Singer, Planning and Community Development Director, at 9:02 a.m., followed by the Pledge of Allegiance.

Roll Call of Members:

Councilwoman Jayne Kocher; Leona Forbes; Jared Paulson; and Robin Singer, Planning and Community Development Director.

Chair Tarnisha Cliatt and Lieutenant Christopher Deshaies were excused.

AGENDA ITEMS:

a) Administrative Services: Affordable Housing Advisory Committee Meeting Minutes

MOTION TO APPROVE MEETING MINUTES FOR THE OCTOBER 16, 2025, AFFORDABLE HOUSING ADVISORY COMMITTEE MEETING was made by Councilwoman Kocher and seconded by Jared Paulson. The motion passed unanimously.

b) Administrative Services: Affordable Housing Advisory Committee Incentive Strategies Report

Ms. Singer opened the public hearing and invited those that wished to speak to the podium. No one came and the public hearing was closed.

MOTION TO APPROVE THE AFFORDABLE HOUSING ADVISORY COMMITTEE INCENTIVE STRATEGIES REPORT was made by Councilwoman Kocher and seconded by Jared Paulson. The motion passed unanimously.

Ms. White announced that the report would go before City Council at the December 10, 2025, meeting for final approval.

c) Administrative Services: Affordable Housing Advisory Committee Member Recruitment Update

Ms. Barfield said that Lt. Deshaies may have recruitment leads from staff at Centerstone and Hunger's End. Councilwoman Kocher mentioned approaching the Bradenton Housing Authority about sending a representative to join the committee.

CITIZEN COMMENTS: None.

SET NEXT MEETING DATE:

The next meeting date was set for December 18, 2025, at 9:00 a.m. Ms. Barfield said she would bring forward a timeline for 2026 meetings during that meeting. Ms. Singer requested that staff send meeting invites to community partners to possibly increase recruitment and attendance.

The meeting was adjourned at 9:12 a.m.

NOTE: This is not a verbatim record. An audio recording of the meeting is available upon request.