

Housing Authority of Avon Park
And
Avon Park Housing Development Corporation
North Central Heights Community Building
April 21, 2026, 6:00 PM

REGULAR MEETING AGENDA

- 1. Invocation, Roll Call by Secretary
- 2. Public Comments
- 3. Approval of Minutes of March 17, 2026 2-3
- 4. Public Hearing: 1st Reading
 - a. To discuss the proposed FY 2025 Small Cities Community Development Block Grant (CDBG) combined funding cycle. City of Avon Park Notice attached.4
- 5. Avon Park Housing Authority Property Insurance renewal 5-16
- 6. IDX Update 17
- 7. OCAF (Operating Cost Adjustment Factors) update. DUKE & City Utilities 18
 - a. Delaney
 - b. Lakeside I
 - c. Lakeside II
- 8. FY 2025 Audit (current phased completion as of 4/16/2026)
- 9. Commissioner comments
- 10. Adjournment

Next Meeting: Regular Tuesday, May 19, 2026 @6PM

Any person who might wish to appeal any decision made by the Avon Park Housing Authority, in public hearing or meeting, is hereby advised that he/she will need a record of the proceedings, and for such purpose, he/she may need to ensure that a verbatim record of the proceedings is made which will include the testimony and evidence upon which such an appeal is to be based. In accordance with the American Disabilities Act and Section 286.26 Florida Statutes, any person with disabilities requiring reasonable accommodations to participate in this meeting should call the Housing Authority offices five days prior to the meeting.

MINUTES

HOUSING AUTHORITY of AVON PARK
 North Central Heights Community Building
 709 Juneberry Street, Avon Park, Florida 33825
Meeting Minutes of March 17, 2026

Meeting was called to order by Crystal Bryant, Board Chair @ 6p.m.

PRESENT:

Crystal Bryant, Chair

Clifford Godfrey, Board Member

Lisa Pough, Board member

Louis Bates, Sr., Vice-Chair

Brenda Gray, Board member

Maria Sutherland, E.D.

City Council Liaison Berniece Taylor

ABSENT:

Padrika Sheppard, Board Member

City Council Liaison Shelly Mercure

- A.** Call to Order by Chair Crystal Bryant at 6PM
- B.** Invocation by Clifford Godfrey, Board Member
- C.** **Motion by Brenda Gray, Board member to approve Minutes of 2/17/2025 with changes/ correction to spelling of Chair Bryant's last name. Second by Louis Bates, Sr., Vice-Chair. Motion carried unanimously.**
- D.** ALPI representatives, Cheryl Burnham, LIHEAP/Community Services Director, Senior Manager of Social Economic, PaHoua Lee-Yang, CSBG/Economic Development Senior Manager and Albert "Al" Miller, Community & Economic Development Deputy Director gave an overview of the history and services provided by ALPI. PaHoua Lee-Yang suggested setting up a meeting to discuss the lease agreement and ways to track and share individuals applying for assistance at both APHA and ALPI. with Executive Director Maria Sutherland.
- E.** M Sutherland suggested to discontinue the WHHA contract due to financial reasons.
 - a.** **Motion by Lisa Pough, Board member to discontinue the WHHA contract. Second by Chair Bryant. Motion carried unanimously.**
- F.** M Sutherland informed the board, as of January 26, 2026, Saxon-Gilmore joined DarrowEverett LLP. DarrowEverett kept its name, the Saxon-Gilmore name has been retired.

G. Discussion:

- a. The OFAC/ rent adjustments for the RAD properties was discussed. The APHA has to provide OFAC data and Utility Analysis for Lakeside I & II per HUD. We are required to go as far back as 2018 for Lakeside I and 2020 for Lakeside II. The resulting information may lead to rent adjustments.
- b. Sutherland gave the Commissioners information on two 5-year plans that HUD is requesting. One for 2020 and another for 2025.

H. Adjourned 8:53 PM

ATTEST: _____
Maria Sutherland

DATE RECORDED 3/17/2026

APPROVED _____
Crystal Bryant, Chair

DATE APPROVED _____

FIRST PUBLIC HEARING NOTICE

The City of Avon Park, Florida is considering applying to the Florida Commerce Department for a FFY 2025 Small Cities Community Development Block Grant (CDBG) combined funding cycle. The City is eligible to apply in the neighborhood revitalization, commercial revitalization, housing rehabilitation, and economic development categories. Construction activities funded through the CDBG program must meet one of the following National Objectives:

1. To benefit low and moderate income persons;
2. To aid in the prevention or elimination of slums or blight; or
3. To meet other community development needs of recent origin having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and where other financial resources are not available to meet such needs.

The categories of activities for which these funds may be used are in the areas of housing, neighborhood revitalization, commercial revitalization or economic development and include improvement activities such as acquisition of real property, loans to private-for-profit businesses, purchase of machinery and equipment, construction of infrastructure, rehabilitation of houses and commercial buildings and energy conservation. Additional information regarding the range of activities that may be undertaken will be provided at the public hearing. For each activity that is proposed, at least 70% of the funds must benefit low-and-moderate-income persons.

In developing an application for submission to the Florida Commerce Department, the City of Avon Park must plan to minimize displacement of persons as a result of planned CDBG activities. In addition, the City of Avon Park is required to develop a plan to assist displaced persons.

A public hearing to receive citizen views concerning the community & economic and community development needs will be held at the City of Avon Park's North Central Heights Clubhouse, located at 709 Juneberry Street, Avon Park Florida 33837-4161 on Tuesday, April 21, 2026, at 6:00 p.m., or as soon thereafter as possible. For information concerning the public hearing contact Ms. Melissa Cannon, City Clerk, City of Avon Park, at 110 East Main Street, Avon Park, Florida 33825, by telephone at (863) 452-4501 or by e-mail at mcannon@avonpark.city .

The public hearing is being conducted in a handicapped accessible location. Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this workshop is asked to advise the agency at least 48 hours-before the workshop by contacting: Melissa Cannon, City Clerk, City of Avon Park at (863) 452-4501 or by e-mail at mcannon@avonpark.city .

Any non-English speaking person wishing to attend the public hearing should contact Ms. Cannon at (863) 452- 4501 or by e-mail at mcannon@avonpark.city . at least five calendar days prior to the meeting and a language interpreter will be provided. If you are hearing or speech impaired, please contact the agency using the Florida Relay Service, 1(800)955-8771 (TDD) or 1(800)955-8770 (Voice).

The City of Avon Park is a Fair Housing/Equal Opportunity/Handicap Accessible Jurisdiction.



2026 Property Insurance Indication

For

Avon Park Housing Authority

**PO Box 1327
Avon Park, Florida 33826**

Administered by:

**King Risk Partners
2075 Centre Pointe Blvd., Ste. 101
Tallahassee, Florida 32308**



PROPERTY INDICATION

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. The features noted in this proposal are intended to summarize key coverage features. Please refer to the policy form including exclusions, limitations and conditions for specific details.

Applicant Name: Avon Park Housing Authority

Location(s): See Schedule of Values

Effective Date: 5/1/2026

Expiration Date: 5/1/2027

Perils:

All Risks of Direct Physical Loss or Damage including Flood and Earth Movement but excluding Flood in Zones A & V and Flood in Monroe County

Declared Total Insured Values:

Property Values \$33,080,966

Automobile Values \$90,872

Policy Limit of Liability:

\$40,000,000

***any one occurrence and in the annual aggregate for Earth Movement and Flood separately**

*The above occurrence limit, annual aggregates and sub limits are shared limits in respect of all members insured under the Florida Public Housing Authority Self Insurance Fund ("FPHASIF"). In the event that an occurrence exhausts the above Limit of Liability, payment of each affected member will be reduced pro-rata based on the amounts of their covered loss.



Coverage Enhancements & Sub Limits (per member unless otherwise stated):

MISCELLANEOUS UNNAMED LOCATIONS	\$500,000
NEW BUILDINGS AND ADDITIONS UNDER CONSTRUCTION	\$1,000,000
REFURBISHMENT AT EXISTING LOCATIONS	\$10,000,000 maximum Contract Value
ACCOUNTS RECEIVABLE	\$100,000 per member
DEBRIS REMOVAL	\$2,500,000 or 25% of loss
DECONTAMINATION COSTS	\$50,000 per member
DEFERRED PAYMENTS	Nil
DEMOLITION AND INCREASED COST OF CONSTRUCTION	\$2,000,000 per member
ERRORS AND OMISSIONS	\$1,000,000
EXPEDITING COSTS and EXTRA EXPENSE combined	\$1,000,000
LAND AND WATER CONTAMINANT OR POLLUTANT CLEANUP, REMOVAL AND DISPOSAL in the aggregate during the Period of Insurance	\$100,000 per member
PROFESSIONAL FEES	\$100,000 per member
SERVICE INTERRUPTION PROPERTY DAMAGE and SERVICE INTERRUPTION TIME ELEMENT combined	\$250,000 per member
TRANSPORTATION	\$100,000 per member
RADIOACTIVE CONTAMINATION (SUDDEN & ACCIDENTAL)	\$100,000 per member
DATA REPRODUCTION COST	\$100,000 per member
LEASEHOLD INTEREST	Included
COMMISSIONS, PROFITS AND ROYALTIES	Nil
CONTINGENT TIME ELEMENT	Nil
MOLD COVERAGE	\$1,000,000 per member/\$2,500,000 pool agg



Property Not Covered:

- Currency, money, precious metal in bullion form, notes or securities
- Land, water or any other substance in or on land, *except this exclusion does not apply to: 1) Land improvements consisting of landscape gardening, roadways and pavements, but not including any fill or land beneath such property; 2) Water that is contained within any enclosed tank, piping system or any other processing equipment*
- Animals, standing timber, and growing crops
- Watercraft, aircraft, spacecraft and satellites
- Vehicles of officers and employees of the Insured or vehicles otherwise insured for physical loss or damage
- Underground mines or mine shafts or any property within such a mine or shaft
- Dams, dikes and levees
- Property in transit, *except as otherwise provided by the Policy*
- Property sold by the Insured under conditional sale, trust agreement, installment plan or other deferred payment plan after delivery to customers, *except as provided by the Deferred Payments coverage of the Policy*
- Transmission and distribution lines beyond 1,000 feet of the Insured Location

Exclusions Include (but are not limited to):

- War, military action and terrorism
- Indirect or remote loss or damage
- Loss of market or loss of use
- Mysterious disappearance, loss or shortage disclosed on taking inventory, or any unexplained loss
- Loss from enforcement of any law or ordinance, *except as provided by the Decontamination Costs and Demolition and Increased Cost of Construction coverages of the Policy*
- Loss, damage, cost or expense directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto
- Discharge, explosion or use of any nuclear device, weapon or material employing or involving nuclear fission, fusion or radioactive force
- Risks of contraband, or illegal transportation or trade



Deductibles:

All Other Perils	\$5,000 per occurrence
Named Windstorm & Related Flood	5% of the total values of each building involved in loss, subject to a minimum of \$25,000 per occurrence

Waiting Periods:

24 Hours Waiting Period – Service Interruption

Time Limits:

30-day period - INGRESS/EGRESS/ 5 MILES

30-day period - CIVIL OR MILITARY AUTHORITY/ 5 MILES

180-day period - EXTENDED PERIOD OF LIABILITY

Premium:

Annual Contribution	\$209,031.00
Federal Excise Tax (FET)	\$37.00
Emergency Management Surcharge	
Total Indication for All Location(s)	\$209,068.00

HURRICANE MINIMUM EARNED CONTRIBUTION ENDORSEMENT: If you cancel this policy, remove a location or reduce the amount of insurance on a location anywhere in the State of Florida, and coverage existed any time during the period of June 1st to November 30th, the amount of contribution we will return will be the Unearned Contribution for the location. The Unearned Contribution is the annual contribution for the policy (or for the location removed or coverage reduced, as applicable) multiplied by the Unearned Factor noted below.

Days Policy in Force	Unearned Factor
1-180	20%
181-210	15%
211-240	10%
241-270	7.5%
271-300	5%
301-330	2.5%
331-365	0%



Terms Include (but are not limited to):

- All Risks of Direct Physical Loss or Damage Including Flood & Earth Movement but excluding Flood in Zones A & V
- Flood excluded in Monroe County
- Real and Personal Property and Time Element
- Shared Limits
- Flood Deductible in respect of locations located wholly or partially within special Flood Hazard Areas
- (SFHA), areas of 100 years flooding, as defined by Federal Emergency Management Agency to be as per standard NFIP limits whether purchased or not.
- Additional Named Insureds, Mortgagees and Loss Payees automatically included
- Broad Form Property Damage
- Time Element / Rents Limits to those locations where a value is declared
- 45 Days' Notice of Cancellation / Minimum Earned Premium applies to an early cancellation of the policy / Return of any Unearned Premium will be calculated on a Short Rate basis if the Insured cancels and on a Pro Rata basis if the Underwriter cancels
- **30 Day Written Notice of Withdrawal from Program required at renewal/ Subject to a penalty of 10% of current property and casualty premium**

ALL QUOTATIONS/INDICATIONS VALID UNTIL: 5/1/2026.

ALL TERMS AND CONDITIONS SUBJECT TO THE POLICY DOCUMENTS AS ISSUED.



PARTICIPATION AGREEMENT

The undersigned, on behalf of a public housing authority of the State of Florida as defined in Chapter 421, Florida Statutes, hereby formally accepts the proposal submitted by the Florida Public Housing Authority Self Insurance Fund (FPHASIF) for property coverage for the policy term of 5/1/2026 to 5/1/2027, under the terms and conditions stated below:

Named Insured Member:	Avon Park Housing Authority
Location:	
Total Insured Property Value:	\$33,080,966
Total Insured Auto Value:	\$90,872
Contribution:	\$209,068

I understand that acceptance of this proposal includes agreement to abide by the following conditions of the FPHASIF:

1. To report, within five (5) days of receipt, any and all statutory notices of claim, as well as summons and complaints or other pleadings before a court or agency involving any claim for which the FPHASIF coverage is sought.
2. To report, within ten (10) days of receipt, any oral or written demand for monetary relief for which the FPHASIF coverage is sought.
3. To report at the earliest practicable moment any information or an occurrence, claim or incident received or known by the member and from which the member can reasonably conclude that coverage will be sought by said member for such an occurrence, claim or incident.
4. To otherwise agree to the terms and conditions of the Articles of Incorporation and By-Laws of the Florida Public Housing Authority Self Insurance Fund, and to abide by the rules and regulations adopted by the Board of Directors of the Florida Public Housing Authority Self Insurance Fund.

I also acknowledge that the Total Insured Value stated above is accurate and that the information provided for purposes of obtaining the proposal in question are true, correct and accurate in all respects.

Signature:

Printed Name: MARIA SUTHERLAND

Title: EXECUTIVE DIRECTOR

Date: 4/21/2026

Florida Public Housing Authority Self Insurance Fund (FPHASIF)



Please bind the coverage as indicated below:

North Central Heights c/o Avon Park Housing Authority
Terrorism
5/1/26-5/1/27

_____ Option 1 –	
Limits of Insurance:	\$8,006,26555
Deductible:	\$10,000 per occurrence
Wording:	As Expiry
Premium:	\$455.71
Surplus Lines Taxes/Fees:	\$22.79
Total Premium:	\$478.50

North Central Heights c/o Avon Park Housing Authority

By: _____ Date: _____

Printed Name: _____

Florida Public Housing Authority Self Insurance Fund (FPHASIF)



Please bind the coverage as indicated below:

Lakeside Park c/o Avon Park Housing Authority
Terrorism
5/1/26-5/1/27

Option 1 –	
Limits of Insurance:	\$9,596,256
Deductible:	\$10,000 per occurrence
Wording:	As Expiry
Premium:	\$546.22
Surplus Lines Taxes/Fees:	\$27.31
Total Premium:	\$573.53

North Central Heights c/o Avon Park Housing Authority

By: _____ Date: _____

Printed Name: _____

Florida Public Housing Authority Self Insurance Fund (FPHASIF)



Please bind the coverage as indicated below:

Cornell Colony c/o Avon Park Housing Authority
Terrorism
5/1/26-5/1/27

_____ Option 1 –	
Limits of Insurance:	\$8,030,087
Deductible:	\$10,000 per occurrence
Wording:	As Expiry
Premium:	\$457.07
Surplus Lines Taxes/Fees:	\$22.85
Total Premium:	\$479.92

Avon Park Housing Authority

By: _____ Date: _____

Printed Name: _____

INVOICE



**KING
RISK PARTNERS**

Avon Park Housing Authority
21 Tulane Dr
Avon Park, FL 33825

Customer	Avon Park Housing Authority
Acct #	235704
Date	03/11/2026
Customer Service	Stephen Blake Lindsey Kinsey
Page	1 of 1

Payment Information	
Invoice Summary	\$ 380.10
Payment Amount	
Payment for:	Invoice#1310074
106712269	

Thank You

Customer: Avon Park Housing Authority

Invoice	Effective	Transaction	Description	Amount
1310074	05/01/2026	Renew policy	Policy #106712269 05/01/2026-05/01/2029 Travelers Insurance Company / Travelers Casualty and Surety Company of America Crime - Renew policy Company/Broker Taxes & Fees - Renew policy Due Date: 5/15/2026	380.00 0.10

Total
\$ 380.10

*****Future Invoices*****
05/01/2027 380.10 | 05/01/2028 380.10 |

Thank You

	Date
	03/11/2026

**Avon Park Housing
Authority**

FPHASIF- Self Insurance Fund

Units	Building Value	TOTAL SQUARE FT	Building Value	Total Value	Property Premium	Liability Premium
289	\$31,330,459.00	291,885	\$31,330,149.00	\$33,080,966.00	\$209,068.00	\$28,515.00

\$237,583.00 TOTAL

Total Enrollments

2

Call Activity - Inbound

0

Call Activity - Outbound

0

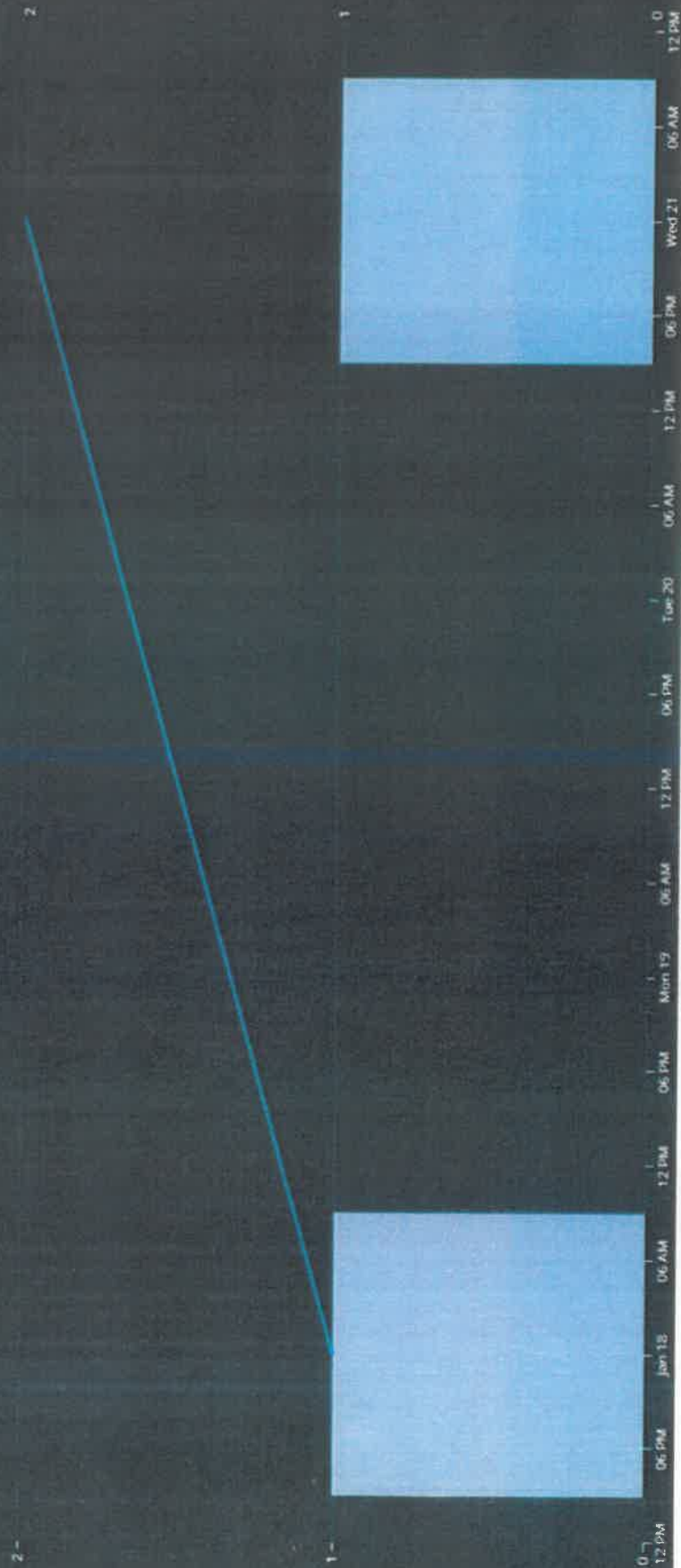
Notifications Mailed

72

Total Enrollments

Cumulative Enrollments

Enrollments



The OCAF project is expected to reduce rents and/ or increase Utility Subsidies

Water/sewer/garbage fees have increased since the last OCAFs were produced. These material increases, along with municipal fees, inflation and higher electrical costs have yielded a higher cost of living for the most vulnerable residents in the City of Avon Park.

Operating Cost Adjustment Factors (OCAFs) are annual rent adjustment factors calculated by HUD to update Section 8 project-based assistance contracts. They reflect inflationary changes in operating expenses—such as wages, insurance, utilities, and property taxes—for multifamily housing projects, ensuring rents remain current.

The OCAF for any given year determines how much the subsidy HUD provides increases annually and at renewal for properties with project-based Section 8.

OCAFs are particularly important for any public housing authority that has converted units under the Rental Assistance Demonstration (RAD). OCAFs are used to increase rents annually in Rental Assistance Demonstration (RAD) properties to keep pace with rising operating costs.

APHA converted to RAD for Lakeside Park (I & II) and Delaney as part of the 5-year plan instituted in 2015 to enable borrowing against its properties to address capital needs/ rehabilitation.

- Lakeside I OCAF rent adjustments from 2020-2025 including baseline Utility Analysis for 2025 for 16 units
- Lakeside II OCAF rent adjustments from 2018-2025 including baseline Utility Analysis for 2025 for 63 units
- Project time: 4 months
- The energy consumption on an individual scale is needed in order to proceed with a required new utility allowance that fits the OCAF worksheet.
 - Staff is implementing a schedule to visit and assist residents in acquiring 12-months of electrical consumption data in the RAD properties subject to OCAF this year.
 - Special “OCAF” days are ahead with staff working on specific days and potential weekends to facilitate access to our computers so residents can download data needed for this project.
 - On-site and in office
 - The benefit to the Housing Authority is an increase in payments from HUD that will align with inflationary increases and produce additional revenue for general use.

