AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)

MINUTES ~ August 23, 2023

Julianne Price, Advocate for Low-Income Persons, Vice Chair
David Myers, For Profit Housing
Mark Mucher, Planning & Zoning
Linda Morgan, At Large
Jeff Francisco, Non-Profit Housing
Sam Carroll, Town of Indian River Shores
Chip Landers, Real Estate Professional
Christopher Nunn, City of Sebastian
John Cotugno, City of Vero Beach
Mark Mathes, City of Fellsmere
Cherry Stowe, ALT – Town of Orchid

IRC Staff: Chris Balter, Chief, Long-Range Planning
Commissioner Susan Adams, District 1, Commissioner Representative (Voting Member), CHAIR

The Indian River County (IRC) Affordable Housing Advisory Committee (AHAC) met:
August 23, 2023 AT 9:00 AM
Indian River County Administration Building B, 1800 27th Street, Room B1-501, Vero Beach, FL

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11 Voting Members/6 for Quorum

MINUTES

1. CALL TO ORDER

Susan Adams, Chair called the August 23, 2023 meeting of the Affordable Housing Advisory Committee to order at 9:00 AM.

2. ROLL CALL

Members Present

Commissioner Susan Adams – Voting Member, Chair
Julianne Price, Advocate for Low Income
Jeff Francisco, Non-Profit Affordable Housing
Christopher Nunn, City of Sebastian
Linda Morgan, Member at Large
Mark Mucher, Planning & Zoning Appointee
John Cotugno, City of Vero Beach
Mark Mathes, City of Fellsmere
Chip Landers, Real Estate Professional

Members Absent

Sam Carroll, Town of Indian River Shores
David Myers, For Profit Housing
Cherry Stowe, Town of Orchid, Alt for Indian River Shores

Others Present

Chris Balter, Chief, Long-Range Planning
Andy Sobczak, Interim Director Community Development
Susan Prado, Assistant County Attorney
Kimberly Moirano, Recording Secretary

QUORUM WAS MET

3. APPROVAL OF MINUTES

Julianne Price made a motion, seconded by Ed Dodd, to approve the Minutes of the July 19, 2023 Regular meeting. The motion passed unanimously.

4. <u>DISCUSSION ITEMS</u>

a. Incentives

Ms. Susan Adams stated that the goal today was to bring newer updated incentive ideas to the table, what works in other areas and what could work here because at our next meeting we have to approve the Incentives Report which is our sole duty for the whole year. She requested that everybody be at the October 25th meeting. We will need a quorum to do that. We will even try to promise to make it a very short meeting.

Incentive ideas that we might look into either incorporating this year or researching to incorporate next year. Ms. Price stated she knew in the past SHIP funding for mobile homes has not been given so in the interest of keeping people in units that are affordable we should consider it. It is a common request that they get and it has not been formerly considered. The other idea is for new developments to include a percentage of the development be for affordable housing. She knew that we have discussed it every year having a policy when a new development comes in setting aside a percentage of that for affordable housing and it usually gets approval most years from this Committee but then it kind of tanks before it gets to the Commission because builders don't support it. Mr. Mathes asked whether the State Statute addressed that and imposed a requirement that we have to give them money for their lost revenue from market rate to affordable housing? He thought there was a law a couple of years ago where you mandate affordable housing and you would have to give them some type of credits. Mr. Balter stated he believed that failed.

Mr. Mark Mucher appeared at 9:04 a.m.

Ms. Price stated there have been so many things that we have had in the past had to bring up every year, like, the building impact fees. Finally, after so many years we got it through. She felt with the Community Land Trust that has been on our incentives list for a long time and she felt that we had gotten traction and we're actually going to get that going. Ms. Adams stated that her suggestion then is a mandatory requirement for any new development to have a certain percentage of affordable housing included in their project. Ms. Price stated mandatory is a strong word. Yes, she would love that but are there incentives to include affordable housing? Ms. Adams stated she thought right now we have done bonus incentives and impact fee incentives if they want to include up to 20 percent. Mr. Andy Sobczak stated we have tried every way possible to get folks to bite on any of these offers and its just been tough. We do have a local developer who is interested in doing affordable housing as a public benefit for another project they're doing. If we can get somebody to do it and see that it works, maybe others would. Ms. Linda Moore asked if it was because it's the single-family home? Ms. Price stated it's because you can't make as much money basically on affordable housing units. Mr. Balter stated its kind of a whole approach so land is very expensive right now, interest rates are up and then the percent of profit with affordable housing when you make the product cost less, there's less room for investment or return on investments so it's kind of a holistic approach where we have to kind of outweigh those negative factors for the developer but also protect the County as well. We're kind of weighing that out with the incentives so there are a couple that he has. Mr. Landers asked whether the project out on 510 that's in the City of Sebastian had a certain percentage of affordable housing. Mr. Ed Dodd stated that in the Annexation Agreement on the Graves property they have an affordable housing clause in that. But they've tried that with developers who have walked in and said I want to put 130 houses here. They've tried to pass saying that they want ten percent of them to be workforce housing. He doesn't use the term affordable housing anymore. He uses workforce housing because the public goes crazy when you talk about affordable, you're talking about Section 8 or whatever type of housing when you say that but developers will just walk away if you make that a mandatory requirement. They can't build a house in Indian River County right now that sells for under $250,000. They have a hard time building a house that sells for $320,000-$350,000. When you tell them, you want workforce housing you're talking about houses that sell in the $200,000 range. If you're looking at the state definition, 25 percent of your gross income no more than that can go to the payment of the mortgage, the interest, insurance and so forth. People making $50,000, $60,000, $70,000 can't buy more than $200,000 to $250,000. So, you can get caught in that quadrant with the developers. With multi-residential apartment complexes and things like that you might have an opportunity to do a mix of apartments within a complex but that's not being done right now anywhere in Indian River County. They are all building the stuff that rents for $2,000 a month because the market will bear that.

These guys are in business to make money. They put a clause in their comp plan that they're not mandating but that they are attempting to get ten percent workforce housing within any development building in Sebastian. They've had a very hard time with that. They've had at least two builders just walk because of that. Mr. Dodd said you have to think about what costs the builder, the land and the building so if you want to build workforce housing and you want to build housing that sells in that range you've got to have higher densities which people go crazy over when you talk about it. You've got to have smaller footprints so you've got to allow somebody to build that 800, 900 or 1,000 square foot house on an eighth of an acre. Ms. Adams stated that our current incentives do allow for density bonuses for affordable housing and it allows for smaller lot subdivisions, set back requirements and zero lot lines in some cases. Those are current incentives and sometimes they work. We've had a couple of people look at them. She thought they worked better for some of the groups that are working specifically in affordable housing more so than your for-profit developers.

The goal today is just to throw out incentives that we might need to research because we could argue all day what the developers want or what will work and what won't but we need to get some stuff on paper. Mr. Dodd stated in the current market place interest rate reductions would be a great incentive. He used that many years ago where he received a loan to buy a house at a lower interest rate because he met the income qualification with a county in Arkansas but the county underwrote that interest rate reduction. Mr. Mucher stated he had never understood why that kind of housing had to be in brand new fancy subdivisions. Ms. Adams stated that they don't have to be. Mr. Mucher stated there's a lot of used housing. Ms. Adams stated that she thought we could go down to the vortex of getting caught up in the definition of affordable versus workforce versus low income versus moderate and all those different definitions that some are set by the State and some are set by the Federal Government. Some are set by different things so just as an umbrella she thought that when we use affordable in this room it covers all of those things and that whole vast array for subsidized all the way up to low income, moderate income, what you might consider work force, that type of thing. We always get into the weeds on that. There are incentives that can be put in place to encourage redevelopment of existing homes. Specifically, in some larger cities they do that for apartments, redevelopment in their downtown areas or mixed-use projects. To your point that can be an incentive that we look at is how to incentivize redevelopment or infill for affordable housing and programs related to that. Mr. Mathes had brought it up last year and it has to do with providing assistance to owners of rental properties just like we provide assistance to homeowners to fix them up and keep them in the homes instead of letting them rot. He thought the theory was always that well, you're a business. Why should we help you take care of your property but could you not say that's the same thing for the homeowner, why aren't you taking care of your property? Again, because not everybody in those categories can afford a new home. Ms. Adams said some type of program that mirrors the home rehabilitation but for multi families. Mr. Mathes stated they have a big problem in Fellsmere. They have a lot of homes that are just rental homes that are just falling down. He knew that landlords should do more. He was sure they were taking the rent and walking away. It's hard for us to give them a bonus when that's our mindset. Mr. Mathes asked if we had anything in there for a large contribution to an affordable housing project. He knew we have the down payment assistance and reducing impact fees but he wanted to know if we've got chunks of money to help a developer of an affordable complex pay for infrastructure cost or other things. Mr. Balter stated last year the committee voted on the low-income tax credit funding. It was a match that they did from their ARP funding so that was a big chunk of change. That developer with the BCC's approval went before the State and is getting hopefully a matching amount. So, they will be able to get funds from us as well as funds from the State and be able to build. Mr. Andy Sobczak stated it was about $300,000. Mr. Chip Landers stated that was a way for these developers to do ten percent so this is your difference in cost. Here, we're going to help you out towards that difference in cost to build those homes because you talk about the rehab of the existing ones. The insurance on the resale is quadruple and they can't afford insurance. They're going to have to decide between insurance and their food. Mr. Balter stated for that project specifically it's all rental and it's all affordable housing. It's one of the mandatory things from the State. Ms. Price stated that's been an existing incentive in our plan already. Mr. Mathes didn't want to link it to tax credits because not everybody can go through that process and plus those things are very competitive. You could spend years trying to go after those and so your project is on hold if you're linking it to the tax credits. He was thinking of their own unrelated to other programs. Okay, it's a great project, it's affordable and here is $200,000 to cover your infrastructure costs.

Mr. Dodd asked about down payment assistance. Mr. Balter stated the amount is up to $35,000 which is part of the SHIP Program. Mr. Dodd stated there is a Hometown Heroes Assistance Program because that's the major problem for most of these people getting into the houses is the down payment. They are paying more in rent than then they would for a house. Then you've got to get the cost down enough to where the impact fees and density is from the developer. Our max density is ten units an acre in the County and it's been that way for a while getting to where potentially if it is for affordable housing and you can increase that density anymore for workforce housing. If it's in an industrial location or commercial location it makes a lot more sense anyways whether it's single family or multi family. It's density and its money up front for them because yes, the developer is there to make money. There's a total of 13 houses in the County that are under $250,000 and there's five three bedrooms, that's it. The $250,000 is a number that's awfully hard to get to. We were paying $5,000 to $7,000 for a lot and now we're paying $30,000. Mr. Balter stated that we do offer impact fee waivers. So, there's pre-impact fees. They waive them for affordable housing for single family homes and multi-family as long as they're available. It includes non-water and sewer and since they're an enterprise fund they have to work with them to get a program going and that's not something that we can just do as this committee. It has to be done through the Utilities Department. Ms. Adams stated that was on her list which was looking at water and waste water impact fees, waivers of some sorts.

Ms. Price asked if we could increase the inventory of the surplus lots offered because every year by the time we check them out there's usually only one or two that the title is free. She felt an increase in that inventory will help us create more affordable housing. Ms. Adams stated the incentive would be to increase the inventory that's put out on the street and ensure that we're only putting out buildable lots or at least when it comes to affordable housing buildable. Mr. Balter stated that with the Building Department every time they do a combination, it's been a little backed up because we haven't had that many people being able to do it. Mr. Sobchak has given him the go ahead with it to work with our building official to get anything that's condemned and use it for surplus lands and affordable housing. That's something that will be going forward. It is just taking a little bit to get it off the ground. Mr. Mathes stated he appreciated him bringing that up because that's going to be one of his comments is to be stronger on Code Enforcement for those houses that are becoming condemned and acted on so that's a good point. Mr. Mucher in the almost two years he has been on the Committee he hasn't heard any discussion about assistance in rent to own. We seem to have a big emphasis on like at Gifford Gardens that's home ownership and that involves taking care of your home, taking care of the neighborhood and all that kind of stuff but rent to own is another way towards the same goal. In terms of incentives he didn't know whether it's just the interest rate assessments or however we could incentify. Ms. Adams suggested that what he could do if he could find a program like that somewhere else that we might be able to replicate and email Kim Moirano so we don't have to worry about Sunshine. Then they can look into that because that sounds a little more technical. Mr. Mucher stated that the other idea he wanted to present was having in new developments that we've got incentives to provide low-income affordable portions of new developments and that's not working which means we have to change something. One of the things that bothers him in Planning & Zoning is that they are approving these 40-foot lots and they say well, these 44 feet lots makes it more affordable. Well, it doesn't really. A 40-foot lot could be $200,000 just for the land and then you've got these homes that are constrained in size or maybe they're two story but the rooms are touching and that kind of thing but it just seemed to him that a new development could be incentized or required to contain smaller lots with smaller homes, a portion of the development obviously not substandard housing but you could either put an area of tiny homes. Another reason they say that we need these 40-foot lots is because people don't want to mow a lot of grass and some people don't want a yard. Well, there are people that do want a yard but at the same time might be willing to take a smaller home. Ms. Adams stated that looking at options to encourage smaller foot prints whether it's the home or the lot size. We do have some incentives that allow for that but we can always retake a look at them based on what Mr. Mucher was saying and see if there are ways to shore those up. Mr. Mucher stated that whenever you've got incentives that aren't working they need to be checked.

Ms. Adams asked if we had local government areas of opportunity. Mr. Balter stated that is more used for a CDBG Program. It's generally used more in the low-income areas of a specific area. Ms. Adams didn't know if we could identify different areas where maybe we're looking for mixed use or redevelopment and encourage and have additional layers of incentives there or something like that. Mr. Balter stated we can look into doing like overlay districts. Since we're in the process of updating our Comprehensive Plan we can look into that with our consultant to do overlay districts for affordable housing for specific areas doing incentive bonuses additional to what we already have or if there's a funding source we can find looking into that. Ms. Adams stated creating specific goals for specific areas of the county or the community that if somebody is looking to do a project that aligns with those goals then maybe they could avail themselves of additional incentives on top of what's just normally applied across the community. Mr. Mathes stated that the conversation brought up a thought with regards to CDBG grants and there may be others as well. In Fellsmere, the last time they did a housing related CDBG grant was probably 25 years ago and they haven't done one since because it was such a nightmare to manage. He didn't know if the local governments in the county are actively trying to go after the money that's out there for grants to help people stay in their home, fix their homes and whatever case those grants can pay for. Ms. Adams stated we can add that to the list in exploring more grant federal and state opportunities and how we could leverage that and work with partners. Mr. Dodd stated we need to make that one a lot less complicated. We're doing that and we're spending a third of the money on administration. Ms. Adams stated that's part of the problem with some of the state dollars. They're available but by the time you take advantage of them you would rather have just funded it yourself and not have to do deal with all of the hoops you have to jump through. She knows we have a streamline development review process for affordable housing but does that include departments other than Community Development.

Mr. Balter stated that that was something he was going to talk about. Community Development is going to be having a position open up that is kind of a liaison for applications. Lee County does the whole green cover sheet like we do that marks it as affordable housing. So, in this position the role would also be to navigate any affordable housing projects through all of the departments so it would be like a project manager almost for all of the departments and talking with the developer or talking with the applicant and also finding where any of the breakdowns are and expediting that process. This is a position within Community Development. Mr. Sobczak stated they are calling it a liaison and not only for affordable housing but just any customer that comes through that might need their hand held a little bit more to get through that process but definitely for affordable housing. Ms. Adams stated the ombudsman position is also a position they will be filling.

When we talk about for-profit developers coming in there's two big things that are restricting. It appears the biggest one is time. So, if you're taking out a ten-million-dollar loan to do a project whatever the interest rate is on a commercial loan, let's say its 8 percent that's costing you $800,000 a year. The second issue is there are a lot of different codes, a lot of different regulations and a lot of different set asides that are all well meaning but they don't work well together and so we've encountered this on Gifford Gardens. Really, acutely because it is so small that you've got 10-foot buffers and then you have 15 percent set asides for storm water and then a 7½ percent set aside for green recreation space and then there's upland preservation and there's right of ways and there's all of these things. The lots have to be at least 5,000 square feet because they can't be any smaller than that. All of a sudden, you're out of space and so on every project that they look at they have three different subdivision projects in the works right now. It's a major obstacle all of these things that were probably put in place for a good reason. Ms. Adams stated that what she's hearing is kind of let's take a look at LDRs and Ordinances where they are kind of working against each other as a whole but in a vacuum, they might be well intentioned but when you add them all together so maybe look at those and review those and make some changes as necessary. Mr. Mucher stated we have a lot of homeless people who are getting evicted from rental housing that's been sold. He wasn't sure how much rent to own activity there is out there but he would be interested in that. Mr. Landers stated he does not really hear about anything. Ms. Adams stated that they would look into it and see what they can find out there.
Ms. Price stated that we might go back into the Community Land Trust Incentive because you can do a rental structure for Community Land Trust which is pretty much what has been described. Mr. Mathes stated it was interesting because they're often utilized because the buyer can't save the down payment but yet when you have a down payment assistance program, it's kind of like you really need a rent to own if you've got a down payment assistance program. Ms. Adams stated the overall theme she was hearing is let's see how all of our programs are impacting all of our programs whether it's ordinances or programs and how they can be layered and used and are they in the right place to be able to be layered. Mr. Balter stated there is no real definition of a tiny home. The building code has a minimum that has to happen which he believed was 350 square feet. Mr. Sobchak stated you can't build something smaller than that and meet the Florida Building Code. He thought anything above that size up until your smallest conventional type home. We had some tiny homes before that were tiny homes but now they're kind of their own special thing. The ones they've seen in the county are like 500 square feet. There are a couple of container homes in the county. Ms. Adams stated we do have an incentive for specialty construction. There are some container home builders in St. Lucie County and down in the Boca area and there are some tiny home builders out in Fellsmere. Ms. Adams stated to wrap up the incentive's discussion, there's been a lot of incentive ideas and good ideas to kind of give us some projects moving forward for future meetings.

b. Resource/Program List Update – United Way of Indian River County

Ms. Adams stated at our last meeting we talked about a lot of programs and resources in the community. It kind of brought up the fact that maybe we needed a list or resources so we all kind of knew who was working in what space and what was out there so they have started an initiative to do that.

Deana Shately from United Way stated they prepared a spreadsheet on a resource/program list. She reached out to a lot of different programs in the community as well as did some research on websites and things like that. It lists what kind of funding is available right now, how many beds are available, like, Hope Family, Samaritan Center and Camp Haven as well as some of the support services and things of that nature. They listed it by organization name, program name, capacity and whether there is a wait list because they do know that some of our programs do have wait lists. There are also some private entities that exist for housing on a small scale that they just aren't aware of. Again, they didn't want to jump to conclusions and put them on this list and then all of a sudden, they're getting 500 phone calls for a place that has 5 beds.

c. Community Development Updates- Chris Balter

Mr. Balter stated they did submit the annual report for their SHIP and it was approved. He thanked everybody for all the hard work on everybody's part. Some things that he's looking to specifically was foreclosure prevention because that needs to be added with insurance prices increasing and people getting dropped. Having to go to state funded insurance and sometimes it's $8,000 for the year which people can't afford. That is something that he's thinking of building into their Local Housing Assistance Plan that will give money towards that foreclosure prevention as insurance gets higher and higher.

Something else that's going to be helping is adjusting our guidelines to remove emergency rehabs, anything that comes in as an emergency has to go to their loan review committee. Their emergencies are up to $25,000. Removing those out of the loan review committee and being able to approve them at a staff level should be able to free up a whole lot of time because we are getting a lot of emergencies right now and it cuts down the time that we're able to focus on rehabs and first-time purchases. We're kind of readjusting our program a little bit to meet the demand of the market.

d. Local Affordable Housing Action Updates:

1. John Cotugno – City of Vero Beach – no report

2. Ed Dodd – City of Sebastian

Chris Nunn mentioned at the last meeting about the accessory structures' evaluation. In Sebastian it is mostly quarter acre lots so it is very difficult on a quarter acre lot to put an accessory structure that's big enough to house an apartment or whatever so it doesn't look like it's going to be a big help in Sebastian. They are continuing to look at that. If you have a half acre lot or so, you can build another building on it that's big enough to be an apartment. On quarter acre lots it's very difficult especially with the comment about setbacks and right-of-ways. It's very difficult to build a second structure on that. They've updated their inventory of city-owned property. They have to go through and identify what pieces of that that the Council will come up with something. Their change of City Managers when Paul Carlisle resigned it may have slowed down the process. He believed that Council Member McPartland and Paul Carlisle had had some conversations with Habitat. That's still in progress right now. They're definitely interested in moving forward with that.

3. Mark Mathes – City of Fellsmere

The three large residential projects are still in the pipeline. Although two of them are on the blink because of wetland mitigation costs. Apparently, inflation hit the wetland mitigation banks as well. Those prices have gone crazy. Hopefully they'll find a way through. The only project he knew about price levels is the Marion Estates which they still feel will be selling less than $300,000 for both townhomes and single family. They also have some surplus lots but Fellsmere has not chosen to choose the affordable housing avenue because affordable housing is pretty much what Fellsmere is. They're looking for some market rate to balance out their socio-economic line. However, they do have a piece of property that they purchased for economic development and that they will have a conversation communitywide at some point in the near future about what it should be and they should be putting that on the market for developers with a package of incentives. He didn't know whether it will be affordable housing or something else until they get to that process. They do have an accessory unit. Theirs is a third acre or larger which pretty much mandates almost a double lot in Fellsmere. They did allow those that existed prior to 2004 to remain that might be on smaller lots.

4. Sam Carroll – Town of Indian River Shores – no report

5. Cherry Stowe – Town of Orchid – no report

6. Jeff Francisco – Not for Profit Affordable Housing (Habitat for Humanity)

They're still on track to build and close at least 18 houses this year. Their home repair program is smoking. They will do well over 100 houses this year. A large percentage of them are tied to insurance. A lot of theirs are veterans. Mr. Balter stated that there will be a development agreement for Gifford Gardens ready to go to the Commissioners. They still don't have the land or a development agreement. Mr. Sobchak said the property transfer and the agreement will be done before October 1st when the fiscal year starts. We have been paying the utility fees and they're scheduled to pay that through this year.

7. Julianne Price – Advocate for Low Income persons

She hopes to pick up the permit for an accessory dwelling unit. The expedited process was a little rocky. Utilities didn't know but they were responsive within a day once she did. When you're do it electronically you have to make sure that they note it in a certain place when you turn in the permit. She thought it was definitely shorter than a triplex on that whole process. There are still some kinks with the electronic permitting. She was very excited that we're going to have staff helping with this. Ms. Adams stated that the electronic permitting process is still working some kinks out. It will be much better when we get all the kinks worked out. It's already been very helpful.

8. David Myers – For Profit Affordable Housing – no report

9. Chip Landers – Real Estate Professional

The market is moving along. It's just getting more and more expensive. Rents have softened a little bit for those renters that are out there a little bit. Most of the housing is going to be new products because resales on our end are down from last year. People aren't going to sell when they're going to move from a 3½ percent mortgage to a 7 percent mortgage.

10. Mark Mucher – Planning & Zoning Appointee – no report

11. Susan Adams – BCC Representative, Four County Affordable Housing Task Team

Chris Balter and she will be attending the Affordable Housing Conference next week where their goal is to connect with developers and lenders to try to bring some more resources back to Indian River County. They also have been working on some state and federal affordable housing policies because the Legislative Session is early this year. Committee Week starts in September for the State. On the federal level we are still trying to work with the State of Florida and some other states on HUD AMI Calculations because that is part of the problem with affordable housing qualifications. She will keep everybody posted on that. That again is a longer-term process but as a reminder, we have our local initiatives that we're working on and then the market initiative of trying to bring people in and then the state and federal legislation that's causing problems so it is a multi-faceted issue, this housing issue but they're trying to tackle it on all levels. They do have the Four-County Affordable Housing Task Team that has agreed to some recommendations that we will be advocating for as a region on the state level to the Affordable Housing Live Local Act, some changes and streamlines to that. As that moves forward through session expect some updates on that.

As a reminder at the next meeting we have to have a quorum so we can approve our Incentives Report so Indian River County can stay in the good graces of the State which is always our goal. We will make that meeting as short as possible. That will be really the main action item.

6. <u>NEXT MEETING</u> ~ October 25, 2023.

7. <u>ADJOURNMENT</u>

Susan Adams, Chair, adjourned the meeting at 10:08 am.

A full recording of the meeting is on file in the office of the Board of County Commissioners.

<u>Notice:</u> Two or more County Commissioners may attend and participate in the discussion of the topics included on the meeting's agenda. Anyone who needs a special accommodation for this meeting may contact the County's ADA (Americans with Disabilities Act) Coordinator at 772-226-1223, at least 48 hours in advance of the meeting. Anyone who may wish to appeal any decision made at this meeting will need to ensure that a verbatim record of the proceedings is made, which includes testimony and evidence upon which the appeal is based.