



Affordable Housing Advisory Committee

October 30th, 2015

members....



- **Richard Kovacsik** (Residential building industry in connection with affordable housing)
- **Gloria Payne** (Banking or mortgage banking industry in connection with affordable housing)
- **Kenneth Bentley** (Advocate for low-income persons in connection with affordable housing)
- **Scott Culp** (For-profit provider of affordable housing)
- **Cynthia Smith** (Not-for-profit provider of affordable housing)
- **Melvin Philpot** (Represents employers in the jurisdiction)
- **Kip Beacham** (Represents essential services personnel)
- **Joshua DeVinney** (Real estate professional in connection with affordable housing)
- **Jay Zembower** (Actively serves on the County's Land Planning Agency)
- **Alton Williams** (Represents citizens who reside within the jurisdiction of Seminole County)
- **Sherry Binkley** (Represents areas of labor engaged in home building in connection with affordable housing)

purpose...



Every three years, the AHAC meets to review established policies, procedures and ordinances, as well as land development regulations and Seminole County's Comprehensive Plan. The AHAC Then makes recommendations and creates new policies that encourage the creation of affordable housing. The collective wisdom of the committee is a critical component of improving housing outcomes in the County and the Region.

today

MINUTES

Review & Approve 10/09/15 Minutes

ORDER OF BUSINESS

- Provide status on existing action items
- Continue discussion on previous AHAC recommendations
- Reach Consensus on draft recommendations for the Public Hearing
- Review of the Upcoming Public Hearing
- Thursday, November 20th

Time - Evening

Location - Seminole County BCC Chambers

Quorum of Seven

ADJOURNMENT



Minutes



AHAC Meeting

October 9th, 2015, 534 West Lake Mary Blvd., Sanford FL.



Meeting Minutes

Members					
	Alton Williams		Cynthia Smith		Sherry Binkley
Guests					
	Carmen Hall (Staff)		Tony Matthews (Staff)		Cathleen Craft (City of Altamonte Springs)
	Russell Gibson (City of Sanford)		Andrew Thomas (City of Sanford)		Steve Fussell (Staff)

Agenda:

CALL TO ORDER: 10:00 A.M.

MINUTES

- Review & Approve 09/18/15 Minutes

ORDER OF BUSINESS

- Provide status on existing action items
- Continue discussion on previous AHAC recommendations
- Discuss comments on other jurisdictions AHAC recommendations:

PUBLIC HEARING

- Thursday, November 20th

order of business



- existing action items
- review and comment on previous AHAC recommendations and current status updates.
- review and comment on other jurisdiction's AHAC recommendations (Osceola County)

Action Item Status

Staff to investigate and bring back a side by side comparison of impact fee structures for Affordable Housing Orlando and Seminole County.

Impact Fee	City of Orlando	Seminole County	Comments
Transportation Impact Fee Use: Single-Family Detached Units: 1 Dwellings	\$3,898.00	\$705.00 - \$1275.00	Varies in 4 Districts
Law Enforcement Impact Fee Use: Single Family Units: 1 Units	\$271.00		
School Impact Fee Use: Single Family Units: 1 Units	\$6,525.00	\$5,000.00	
Fire Impact Fee Use: Single Family Units: 1 Units	\$270.00	\$172.00	
Parks & Recreation Impact Fee Use: Single Family Units: 1 Units	\$971.71	\$54	

Calculators

-  Orange County
-  Seminole County

Action Item Status



Research and report on the opportunity to use SHIP funding for case management on renting affordable housing units.

- **Update:** State Statute 420.9072 limits funding to the following rental assistance and rent subsidies:
 1. "Security and utility deposit assistance
 2. Eviction prevention subsidies not to exceed 6 months' rent
 3. Rent subsidies for very low income households with at least one adult who is a person with special needs...or a person who is homeless. When the person originally qualified for the rent subsidy.
- The statute expires July 1, 2016, so the committee might consider formally recommending to include case management.

Action Item Status



Provide copies of Osceola County's local Housing Plan.

Update: Posted and distributed

Action Item Status

Provide the variables and formulas used to determine the definition of affordable housing.



Affordable Housing - Residential units priced so that monthly rents (utilities included) or monthly mortgage payments (including taxes and insurance) do not exceed 30% of that amount which represents the percentage of the median adjusted gross annual income for the households qualifying as very-low income, low income, or moderate income.

Action Item Status cont.



Provide the variables and formulas used to determine the definition of affordable housing.

Very Low Income Persons or Very low Income Household: One or more natural persons or a family that has a total Annual Gross Income for the household at the time of initial occupancy that does not exceed fifty percent (50%) of the median annual income Adjusted for Family Size for households within the Orlando–Kissimmee–Sanford MSA, as determined by HUD.

Low Income Person or Low Income Household: One or more natural persons or a family who has a total Annual Gross Income for the household at the time of initial occupancy that does not exceed eighty percent (80%) of the median annual income Adjusted for Family Size for households within the Orlando–Kissimmee–Sanford MSA, as determined by HUD.

Moderate Income Person or Moderate Income Household - One or more natural persons or a family who has a total Annual Gross Income for the household at the time of initial occupancy that does not exceed one hundred twenty percent (120%) of the median annual income Adjusted for Family Size for households within the Orlando–Kissimmee–Sanford MSA, as determined by HUD.

Action Item Status cont.

Provide the variables and formulas used to determine the definition of affordable housing.



HUD released 3/6/2015
FHFC Posted : 3/16/2015

**2015 Income Limits and Rent Limits
Florida Housing Finance Corporation
SHIP Program**

County (Metro)	Percentage Category	Income Limit by Number of Persons in Household										Rent Limit by Number of Bedrooms in Unit					
		1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5
Saint Johns County (Jacksonville MSA)	30%	13,300	15,930	20,090	24,250	28,410	32,570	36,730	40,890	Refer to HUD		332	365	502	658	814	970
	50%	22,200	25,350	28,500	31,650	34,200	36,750	39,250	41,800	44,310	46,842	555	594	712	823	918	1,013
	80%	35,500	40,550	45,600	50,650	54,750	58,800	62,850	66,900	70,896	74,947	887	950	1,140	1,317	1,470	1,621
	120%	53,280	60,840	68,400	75,960	82,080	88,200	94,200	100,320	106,344	112,421	1,332	1,426	1,710	1,975	2,205	2,431
	140%	62,160	70,980	79,800	88,620	95,760	102,900	109,900	117,040	124,068	131,158	1,554	1,664	1,995	2,304	2,572	2,836
Median: 63,300																	
Saint Lucie County (Port Saint Lucie MSA)	30%	11,770	15,930	20,090	24,250	28,410	31,750	33,950	36,150	Refer to HUD		294	346	502	658	793	876
	50%	19,150	21,900	24,650	27,350	29,550	31,750	33,950	36,150	38,290	40,478	478	513	616	711	793	876
	80%	30,650	35,000	39,400	43,750	47,250	50,750	54,250	57,750	61,264	64,765	766	820	985	1,137	1,268	1,400
	120%	45,960	52,560	59,160	65,640	70,920	76,200	81,480	86,760	91,896	97,147	1,149	1,231	1,479	1,707	1,905	2,103
	140%	53,620	61,320	69,020	76,580	82,740	88,900	95,060	101,220	107,212	113,338	1,340	1,436	1,725	1,991	2,222	2,453
Median: 53,300																	
Santa Rosa County (Pensacola-Ferry Pass-Brent MSA)	30%	13,000	15,930	20,090	24,250	28,410	32,570	36,730	40,800	Refer to HUD		325	361	502	658	814	969
	50%	21,650	24,750	27,850	30,900	33,400	35,850	38,350	40,800	43,260	45,732	541	580	696	803	896	989
	80%	34,650	39,600	44,550	49,450	53,450	57,400	61,350	65,300	69,216	73,171	866	928	1,113	1,286	1,435	1,583
	120%	51,960	59,400	66,840	74,160	80,160	86,040	92,040	97,920	103,824	109,757	1,299	1,392	1,671	1,929	2,151	2,374
	140%	60,620	69,300	77,980	86,520	93,520	100,380	107,380	114,240	121,128	128,050	1,515	1,624	1,949	2,250	2,509	2,770
Median: 63,300																	
Sarasota County (North Port-Bradenton-Sarasota MSA)	30%	12,750	15,930	20,090	24,250	28,410	32,570	36,730	40,100	Refer to HUD		318	358	502	658	814	960
	50%	21,250	24,300	27,350	30,350	32,800	35,250	37,650	40,100	42,490	44,918	531	569	683	789	881	971
	80%	34,000	38,850	43,700	48,550	52,450	56,350	60,250	64,100	67,984	71,869	850	910	1,092	1,262	1,408	1,554
	120%	51,000	58,320	65,640	72,840	78,720	84,600	90,360	96,240	101,976	107,803	1,275	1,366	1,641	1,894	2,115	2,332
	140%	59,500	68,040	76,580	84,980	91,840	98,700	105,420	112,280	118,972	125,770	1,487	1,594	1,914	2,210	2,467	2,721
Median: 62,300																	
Seminole County (Orlando-Kissimmee-Sanford MSA)	30%	12,250	15,930	20,090	24,250	28,410	32,570	36,150	38,500	Refer to HUD		306	352	502	658	814	933
	50%	20,450	23,350	26,250	29,150	31,500	33,850	36,150	38,500	40,810	43,142	511	547	656	758	846	933
	80%	32,700	37,350	42,000	46,650	50,400	54,150	57,850	61,600	65,296	69,027	817	875	1,050	1,213	1,353	1,493
	120%	49,080	56,040	63,000	69,960	75,600	81,240	86,760	92,400	97,944	103,541	1,227	1,314	1,575	1,819	2,031	2,239
	140%	57,260	65,380	73,500	81,620	88,200	94,780	101,220	107,800	114,268	120,798	1,431	1,533	1,837	2,122	2,369	2,612
Median: 58,300																	
Sumter County	30%	11,900	15,930	20,090	24,250	28,410	32,570	35,200	37,450	Refer to HUD		297	347	502	658	814	908
	50%	19,850	22,700	25,550	28,350	30,650	32,900	35,200	37,450	39,690	41,958	496	531	638	737	822	908
	80%	31,750	36,300	40,850	45,350	49,000	52,650	56,250	59,900	63,504	67,133	793	850	1,021	1,179	1,316	1,451
	120%	47,640	54,480	61,320	68,040	73,560	78,960	84,480	89,880	95,256	100,699	1,191	1,276	1,533	1,770	1,974	2,179
	140%	55,580	63,560	71,540	79,380	85,820	92,120	98,560	104,860	111,132	117,482	1,389	1,489	1,788	2,065	2,303	2,542
Median: 56,700																	

Action Item Status

Interim Meeting with Jay Zembower



- Designate and plat specific parcels for affordable housing. This supports a rational approach (as opposed to political) for affordable housing determinations
- Extend the timeline requirements to supply affordable housing units for developer projects that leverage County Funding to obtain tax credits.
- Discuss “rural boundaries” and the recent committee proposal to reduce the minimum acreage size of 5 acres for R-AH zoning.

Action Item Status



Ask someone to come in and discuss the “Look Back” program, per request from Ms. Smith. Perhaps Judge Lauten

- **Update:** Steve Fussell met with Kathryn Townsend, Inmate Programs & Reentry Manager-Seminole County Sheriff’s Office, and Derek Gallagher to discuss opportunities with the “First Steps” program and SHIP. Recommended action is to integrate affordable housing education into the re-entry curriculum, currently under development.

Draft Recommendations



The processing of approvals of development orders or permits, as defined in Florida Statutes 163.3164(7) and (8), so that affordable housing projects can be expedited to a greater degree than other projects. (This is required to receive SHIP funds.)

2015 Recommendation: Fully define the algorithm that determines affordable housing in Seminole County. Post the process and algorithm via a user friendly calculator located on the Community Services website. Develop and implement a process, including performance management, for expediting permitting for affordable housing in Seminole County.

Draft Recommendations



The modification of impact-fee requirements, including, but not limited to the practicality of reduction, waivers or alternative methods of impact fee payment funding for affordable housing.

2015 Recommendation: Fully define Seminole County Government's Affordable Housing Incentive Program. This program allows some developers of affordable housing to be reimbursed for some of the costs of impact fees. Develop a formal education/communication plan, including integrating the program into existing client contact processes.

Affordable Housing Incentive Program

Application Checklist

A complete case file on each family receiving assistance will need to contain the following completed forms:

- ✓ Builders Certification Application
- ✓ Required Household Information
- ✓ Verification of Deposit (*only if SHIP funds are used*)
- ✓ Income Verification
- ✓ Conditional Letter of Commitment
- ✓ Sales Contact
- ✓ Updated Housing Cost Verification
- ✓ Appraisal
- ✓ Final Mortgage
- ✓ Letter of Commitment

Draft Recommendations



The allowance of affordable accessory residential units in residential zoning districts.

2015 Recommendation: Research and possibly Develop zoning requirements for tiny housing for specific subpopulations, including the homeless. (Not the same thing as ARU. This needs to go under something else).

Draft Recommendations



The allowance of flexibility in densities for affordable housing.

2013 Recommendation: The BCC has staff look at all zoning categories that are for multi-family development for density bonus for certified affordable housing. (Was not approved for the current LHAP)

2015 Recommendation: Reduce the minimum acreage size of 5 acres in order to rezone to R-AH. (Reference: Seminole County, FL Land Development Code, Part 16, Section 30.283)

Draft Recommendations



The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

2013 Recommendation: No action. New MXD land use designation with more flexibility in development design.

2015 Recommendation: Develop requirements for reconstruction on undersized lots in established communities that have had houses on them previously.

Draft Recommendations



The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinance, regulations, or plan provision that increase the cost of housing. (This is required to receive SHIP funds.)

2013 Recommendation: Each Department that will be effected by policies, procedures, ordinance, regulations or plan provisions establish a process that considers the increase in the cost of housing, before adoption.

2015 Recommendation: Same. Take departmental inventory and provide a performance plan for completion.

Draft Recommendations



The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

2013 Recommendation: The inventory list of locally owned public lands is made available to the public, at a minimum to local non-profit and for-profit housing developers.

2015 Recommendation: Develop and implement a formal communication plan to increase requests from clients. Extend AH unit time requirements.

Draft Recommendations



Mentoring and Technical Training to non-profit agencies and developers of affordable housing.

2015 Recommendation: Integrate affordable housing education into programs for specific sub populations, including the homeless and re-entry citizens. Not required by 420.9071.

timeline



- October: Completed draft recommendations and advertise public hearing
- November: Public Hearing. AHAC approves local housing incentives
- December 31st: AHAC submits the report for approval to the BCC
- March 31st, 2016: Seminole County Government adopts amendments to the Local Housing Assistance Plan (LHAP) to incorporate strategies
- May 2nd, 2016: Submit amended LHAP with proof of BCC approval to the Florida Housing Finance Corporation

Our Schedule...

October 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				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



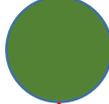
Every 3 weeks suggests...

November 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9	BCC Agenda Item Due to County Attorney's Office		12	AHAC Public Meeting	
15	16	17	18	19	20	21
22	23	24		26		28
29	30					

Every 3 weeks suggests...

December 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8 	9	10	11 	12
13	14	15 	16	17	18 	19
	BCC Agenda Item			AHAC Meeting (every 3 weeks)		
20	21	22	23	24		
27	28	29	30	31		

next meeting



November 18th Public Hearing

Quorum Required!

adjournment

