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## Mayor Jerry L. Demings’ Housing for All Task Force

### July 9, 2019 | 9am | Meeting Notes

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### **Attendees:**

- Honorable Jerry L. Demings, Orange County Mayor  
Co-Chairs/Subcommittee Chairs:
- Allan Keen, Chairman and Founder, The Keewin Real Property Co. and Chairman, Board of Trustees, Rollins College
- Terry Prather, Chief Operating Officer, LIFT Orlando and Retired President of SeaWorld Orlando
- Frankie Elliott, Vice President of Government Affairs, Orlando Regional REALTOR Association, Subcommittee Chair
- Paul Roldan, Principal and CEO, Allgen Financial Advisors, Inc., Subcommittee Chair
- Dan Kirby, FAIA, FAICP, Principal Architect, Jacobs, Subcommittee Chair

### **Members:**

- Lelia W. Allen, President, Community-Ideas, LLC
- Oscar Anderson, Partner, Southern Strategy Group
- Mark Brewer, President and CEO, Central Florida Foundation
- Ignacio Esteban, CEO, Florida Community Loan Fund
- Lynette Fields, Orange County Representative, District 1
- Coy Jones, Director of Programs SEIU – Florida Public Service Union
- Rachael Kobb, MPA, Government Relations Manager, Orlando Health
- Tina Lee, Land Entitlement Manager, Starlight Homes
- Adela Marie Lopez, Orange County Representative District 3
- Catherine McManus, President and CEO, Habitat for Humanity Greater Orlando & Osceola County
- Jill A. McReynolds, Executive Director, HANDS of Central Florida
- Kelly Miller Levine, Real Estate Professional and Residential Contractor, LemonTree Realty; Owner, Mikel Construction, LLC
- Lyndell Mims, Orange County Representative District 6
- Gerard Moss, Orange County Representative District 2
- Lydia Pisano, Broker Associate, Hampton & Hampton Property Management
- Camille Reynolds, Executive Director, Hannibal Square Community Land Trust
- Rhonda Rhodes, Vice President, Employee Relations, Universal Orlando
- Kran Riley, Manager, Wayne Densch Charities; 4th Vice President for the Florida State Conference of the NAACP
- Hernan Rivera, AIA, NCARB, Associate, Design Architect, HuntonBrady Architects
- Candice Simmons, Vice President and Community Relations Senior Consultant, Wells Fargo
- Lee Steinhauer, Esq., Greater Orlando Builders Association
- Rebecca “Becky” Wilson, District Council Chair, Urban Land Institute Central Florida
- Scott Zimmerman, President, AGPM



## **Welcome and Introductions:**

### **Terry Prather**

Welcomed everyone and led the pledge of alliance. Appreciated all the support from committee members.

### **Allan Keen**

Co-chair welcomed all task force members and asked for a round of introductions.

### **Jerry Demings – Opening Remarks:**

Mayor Demings welcomed everyone. Mayor Demings announced that the American Planning Association has selected the Regional Affordable Housing Initiative for an APA Award of Excellence in the best practices category.

## **Public Comments:**

**Marie Kogatt Loe:** She wanted to mention a project, Community Legal Services of Mid-Florida, one of six legal services organizations in the state to be involved in a community development legal project whose focus is affordable housing. The project provides legal counsel to nonprofit affordable housing developers. The project is available; they would like to become more involved in addressing the issues of affordable housing.

**David Williams:** Mr. Williams appeared on his own behalf. He was a homelessness veteran in the City of Orlando and the County of Orange for 14 years. City of Orlando, Orange County, housing first module and VA housed and provided him with wrap around services. Since then, he became an ambassador. He has a compassion and drive to help people find affordable housing. He knows this initiative can work. He is standing today as a product of what affordable housing and the community as one can do.

**Gregory Boykin:** Representing Florida's Rights for Restitution Coalition. He is in attendance to figure out what to do with returning citizens that are trying to come back to society and become productive citizens. It is very is challenging to come back out and not be able to get your life back together. He can afford housing but is hindered from getting a decent place to live. He asked the committee to find solutions for returning citizens.



**Allan Keen:**

Mr. Keen asked the taskforce members to review and provide comments to the meeting minutes from the previous meeting. Motion to approve the minutes was introduced and seconded by another taskforce member. The Taskforce approved the meeting minutes by a unanimous vote.

**Vivian Bryant, President & CEO, Orlando Housing Authority**

Vivian Bryant clarified that the Orlando Housing Authority is not a city agency nor a department of the City of Orlando. Orlando Housing Authority has 1600 public housing units, 4,000 section 8 vouchers, 576 private market units that they manage thru Orlando and Orange County. The housing authority came to decision to evaluate their public housing stock and made changes quickly. On Nov, of 2018, the US Department of Housing and Urban Development, indicated they no longer had the ability to provide for the capital needs of public housing, those were the funds they needed to maintain the properties. Their funds primarily come from rents and from HUD, HUD makes up for the difference.

Public Housing vs Section 8: public housing owns the property and is responsible to manage and maintain the unit and run the day to day operations. Section 8 provides vouchers to participants so they can find a unit in the private marketplace. Landlord owns the unit and services the needs of the residents.

The speaker recommended them to look at other HUD programs; it changes from public housing to section 8 platforms. Changing a public housing property to a section 8 property or some other platform would include submitting application under section 18, getting an approval, relocating the resident, demolishing and rebuilding on the same site. They have had a lot of experience with this. This is a longer strategy, not something that happens right away. They evaluated their properties, to see what would be the likelihood that in the long term they would be able to maintain those properties without HUD funds. They look at several properties, including those within the county. HUD has a barometer, if it costs more than 57.4% to rebuild, then they cannot use their funding to rebuild and they have to demolish. They've had meetings with the residents, they will provide services, pay for the move, pay to move to suitable housing and will not demolish as long as someone is in the building and until everyone is relocated. In the long run, it is a good thing. The household will be relocated to affordable housing units. There is a decrease in their number of units, but their strategy is a long-term strategy. They will look at properties, evaluate longevity, how they would be able to sustain themselves, look at election districts, not bring down two properties in a district for a city commissioner or a county commissioner at the same time, not wipe out any districts. In any case, they do not have the capacity to bring all six properties down at once. They look at the ones that were more distressed, all properties are above the 57.4% so rehab is not



an option. Properties cannot be fixed or sold. The Housing Authority owns the land and the buildings and believe that by this process they can avoid gentrification and economic gentrification. The voucher will make a private market unit affordable and there are some tax credit properties that are being built. Their household cannot afford tax credit rent as the rents are higher than what they can afford. The section 8 vouchers make it affordable; the voucher pays the difference between what the rent is and what the renter is able to pay. This is an opportunity to increase affordable housing while still being able to provide low-income housing to the population they serve. They are being proactive by developing a long-term strategy. Properties will be demolished by 2030 or 2032. They only plan to demolish 2-3 properties in a 3-year period. They will pay for the move if they move within a 50 miles radius. They are strict about who they house and resident eligibility. Stay in good standing with the housing authority to be eligible to return.

Ruling by HUD is nationwide. They will have to depend on other resources to rebuild such as tax credits. Sometime they have to wait for a cycle to meet their needs. There is a need for additional subsidy to make it affordable. They have considered phasing the demolition of units and rebuilding half; this strategy takes longer. They have a list of landlords willing to rent to their households and they use a landlord outreach program as well as holding landlord fairs to recruit residents to their properties. The section 8 voucher makes it affordable for their client. For the elderly and disabled, they will provide reasonable accommodations. They are looking at a rebuild plan for higher density and mixed income properties. They are usually able to increase the inventory of properties but may be unable to on the same site. The waiting list for public housing is 12,000 households. Public housing is open 24/7. Section 8 has been closed since 2015 because the housing authority has not received any additional vouchers from HUD. Funding comes from rent received and from HUD and if HUD does not provide funding for the capital improvements, the rental income is unable to support the capital improvements. HUD is gradually cutting back on funds; they are reducing funding with different mechanisms, for example, combining a subsidy with funding for capital projects.

### **Kelly Teague, Legislative Update:**

The Florida legislature has recessed. HB 7103 did in fact pass but not in its original form. The governor signed the bill on June 28. The budget was also signed and did involve some redirection on the Sadowski Affordable Housing Trust fund dollars. HB 7103 is a very broad community and housing development bill. Two elements that involved affordable housing:

- **Waiving impact fees:** ability to waive impact fees without the need to offset it with general revenue was included in 7103. This is viewed as a positive.
- **Inclusionary zoning:** this is provided in the bill; however, you have to fully offset the cost to the developer. There are discussions as to what fully offset means. Over the coming months and years, this will generate questions.



SHIP and SAIL funding - when the budget was signed there was a 150 million diverted to assist with Hurricane recovery in the panhandle. Orange County can expect 1.5 million of SHIP funds for this year.

### **Mark Brewer, Central Florida Regional Housing Trust Update:**

In mid-2017, based on the Regional Affordable Housing Initiative Report, a group of about 35 community leaders came together to start talking about what role could the private sector have working in this space. Those leaders sat around the table to think through the issue of how they could create a broad range of solutions. One of the solutions in the original Orange County report was the creation of some kind of a larger land trust strategy.

The outcome was to create a regional housing trust, which takes a land trust model and blows it up into a regional strategy. That land trust model began and then in December of 2018 when the land trust was launched as the Central Florida Regional Housing Trust. The community leaders created the first project called the Parramore Asset Stabilization Fund. Then they launched a regional action team, which is now made up of over 30 cross-sector community leaders. The team recognized that the ability to get to affordable housing is not just building affordable housing but it is also rescuing existing housing that is either moving out of the market or moving out of affordability. There is also the issue of what you do about housing coming out of tax credits 10 or 15 years down the line and how you keep those housing units affordable over a larger time.

### **Parramore Asset Stabilization Fund**

So the strategy was how can we acquire 83 pieces of real estate in Parramore that we're about to displace current residents because of the gentrification that naturally comes with broad expansion, the entering of the UCF campus, the expansion of the entertainment center there and all the other things that were happening in Parramore. The older homes that were affordable but were not very nice homes. These houses would have been sold to an investor who likely would have torn them down and then built new housing that would have not been affordable for residents who lived in these homes.

Upon acquiring this real estate, the next phase was to renovate all of this housing to bring it up past what you would call standard. At the next level, the idea is to put new roofs, new kitchens and bathrooms, landscaping, take care of some sidewalk and driveway issues and really make these livable homes. The median rent for these homes is about \$660 a month right now. The majority of these houses pay more money for their utilities than what they pay the rent. Many of them have holes in the windows and leaky roofs, so the ability for them to maintain these houses has become very difficult over time.

The acquisition was actually made late in 2018. A one-year project is underway. At this point, all the roofs have been replaced and inside renovations are ongoing. Residents will be displaced for only three or four days as the internal work is done quickly and in one-time. As they are displaced, they'll be put into lodging at the Marriott downtown which is right in the neighborhood, allowing



them to still have transportation to and from school and to be able to stay in the neighborhood during the time they are displaced. They can decide to leave or they can stay, because some of this renovation can be done while they are in the home.

These should all be complete by December or January. At that time, these housing units will be placed into the regional housing trust to remain affordable in perpetuity. The expected average rate will likely rise no more than 2%. At this point in time, it was really about rescuing some housing and keeping people from being displaced.

So that first project is a broader strategy that we thought could be used again and that is the addition of using equity financing and bringing in private capital with the creation of an action team.

As this group came together, its primary focus was to identify private sector strategies to bring private sector capital to the table to solve that gap problem.

One of the things that the action team did was to bring together people in the community, from finance and banking to construction and development. These people had a history of looking at housing issues and models around the country to figure out the right private sector models that could incentivize people to build more affordable housing whether in the land trust, the regional housing trust or not in the regional housing trust. The goal was to create the right incentives for building regardless of other subsidies that were on the table.

### **Rob Panepinto – Chair of Regional Housing Trust Action Team**

The effort is to impact those folks who are severely house burdened, so paying 50% of their of their income on housing and transportation costs, but looking at the income scale for low income all the way up to workforce housing. This is an issue that is touching more people than the average public might think and solutions need to be addressed.

The current process around tax subsidies is inefficient in many ways and does not allow us to scale. So our work has largely been around how we drive innovation in the private sector both in terms of what we've built, how we build and certainly in terms of funding gaps that we can identify.

Our solution is designed to get financing for up to 25,000 units over 10 years. These can be new units that will build from scratch but certainly units that are rescued as they are coming out of their affordability period or are renovated as we're doing in Parramore. We are also looking at this in terms of both rental and home ownership. We are looking at mixed income and multifamily as well. Therefore, we're looking at a very broad swath.

The Orlando housing opportunity fund is designed to be a \$100 million fund. Raised largely with private dollars, although we do think there is an efficient space here for public dollars both at the local and state level should they become available. The structure will fit under the umbrella of the





Central Florida, Regional Housing Trust but will have its own separate board and separate investment committee that will help us vet deals.

Again, we are going to look at these things at a very wide swath as the marketplace have not looked at this at all. If we can do some things around it and bring that innovation and those folks in to the table to broaden the circle of what we get built here, we think that is a significant improvement and could drive more scale.

We are going to be looking at debt equity and straight philanthropy opportunities. The folks who would be investing in this are all going to look at this very differently. From the banks that were looking at this largely from the low interest debt perspective in terms of CRE credits to some of our larger players in town, foundations, philanthropist and social impact investors. They are looking at it more from a social impact investment in terms of equity or straight philanthropy.

We are going to create those opportunities in three different buckets, sitting more under the umbrella of what we are calling the Housing Opportunity Fund. The important thing to note is this fund is meant to be renewable and revolving. We are not going to be out in the marketplace asking for a \$100 million every couple of years because that would be a very tough challenge in this community. We have seen it in other initiatives where we have had community issues, so the intent here is for this money to come back into the fund that we can then reinvest over time.

Again, this is a big problem. However, even small incremental improvements could have a big difference. If we are just able to take the percentage of house burden folks in our community from 50 to 47, there are still pretty house burden, but would create over \$1 billion in economic impact in this community. This money goes right back into the people's pockets to pay for childcare, healthcare, and food, for example. These are expenses that they are not able to afford today. I'm hoping we can make more of an impact than 50 to 47, but it's important to know that even that small number will make a significant impact on the lives of folks in our community.

If there are ways for the private sector and the public sector to work together on this we think, there could be a multiplier effect. The depth of this problem really does require the different segments to work together. As you decide policies, consider incentives around things that reduce fees, density bonuses, parking incentives, and expedited permitting. This could also potentially be an effective use of public dollars in trying to impact this issue for a community and across all income spectrums.

## **Q&A Session**

**Are there any public opinion surveys on how residents feel about the land trust programs? Do any of the people that sit on the action teams or the investment committees actually live in Parramore?**

Parramore residents run both the management company that manages all of the real estate and all leasing's. Many of the people doing construction in the Parramore project are workers from



Parramore. In terms of the action team at the larger level, this is mostly about finance and strategy. When you get down to the next level, which is where you're going to deploy capital, then you need community involvement to help figure out what we need to build, where we need to build it and what does it need to look like. Then we would look not just at Parramore, but at other communities around Central Florida who have a need in this area and have people who are trying to figure out how they're going to stay affordable. When we talk about affordable housing, we tend to think about more neighborhoods but Lake Nona is a problem for affordable housing as well. If you are a teacher in Lake Nona you might not be able to live there. So we want representatives from a broad range of people who can think about affordable housing from low to no income all the way to the mid-income.

**Is the model you are proposing a home rental model?**

We are going to focus on both rental and home ownership. There is a reality around scale that rental has to play a larger part; we have talked about homeownership as a critical part of this going forward as well.

**Will there be separation between the land trust and the fund itself? How will you ensure that the fund you are creating is making the right investments or the right decisions?**

Yes, that is part of the reason that this fund will have a separate investment committee that is not tied to the regional housing trust. So while we are under that umbrella from a larger nonprofit government standpoint, it will have a separation. If you look at the debt component on this, we talked about that piece being run through a consortium of banks, that's actually working with our investment committee. We will definitely have separation of church and state between those centers.

**Allan Keen:**

The committees have been doing an incredible job of working towards coming up with interim ideas and suggestions and things that we think we should see moving forward. This morning we have Frankie Elliott, with the Accessibility Subcommittee, Paul Roldan with the Innovation Subcommittee and Dan Kirby with the Design Subcommittee. Together, 11 subcommittee meetings have been held since we started this process totaling 20 hours of time. Co-chairs have met with the subcommittee chairs on three occasions to gauge where they were and to make sure the groups were staying within their space to avoid overlap.

**Frankie Elliott**

I think the last numbers from our association for the median house price is right about 280k. It is certainly going to be an issue that affects many people at several different income levels. Under the Accessibility Subcommittee, the goals and priorities are potentially broken up into 2 main categories. The first is to identify those areas that we feel within Orange County are in a position to be developed in a fairly short period of time to increase the number of housing units within Orange



County given certain parameters. So being able to identify where those areas are was part of our charge.

The second charge was to look at what type of structures and areas within Orange County would be appropriate to look at, taking where we usually find commercial properties and potentially turning those into some type of housing units. These units will not be necessarily tied to specific traditional thoughts of what a housing unit is. For example, we had the opportunity to have a presentation from a developer who is taking part of a parking lot in the Pine Hills neighborhood and will be turning it into an assisted living building. That is what we have been asked to look at in terms of retrofitting or looking at traditionally commercial areas and turning those into housing areas.

Therefore, we started with identifying what our tools were to evaluate the access and the opportunity model to show where those areas are located. We've had conversations in terms of, what does this mean for municipalities and what are they going to be doing. Obviously, municipalities have their own housing plans that they are responsible for. The hope is to the extent that it makes sense for their particular community, that they can take some of these recommendations and incentives and encourage development of housing units within their own municipalities. However, what we are going to be looking at is those areas in unincorporated Orange County, which is what this government has the authority to act upon. We also looked at what Orange County has now in terms of property that they own that is currently designated as residential properties and even some of those that could be quickly converted into housing or residential zoning areas either through an administrative process or through the County Commission.,

We also looked at areas that we would like to suggest to be potential pilot projects. These are going to be areas that have been somewhat designed in theory by the University of Florida, City lab here in Orlando. These include: Taft, Pine Castle and Holden Heights. We are going to suggest that the full committee recommend these areas for pilot projects for the county. That does not mean that there are no other areas in the county that we want to encourage the development of as soon as possible. These are just areas that already has existing infrastructure, and the zoning is already there. The thought process is that they might be areas where the turnaround time can be expedited.

We looked at ten different variables to plug into a mapping system that might play out in Orange County. Throughout the conversation, the variables were reassessed and prioritized to consider transit lines or transit corridors. We had to take into consideration; the fact that while we have a credible transit system, it has not been able to be built out to the extent that it services all the areas within Orange County. For transportation, we had to take into consideration vehicle traffic along with traditional road or Expressway corridors. We looked at the employment sector, retail, groceries, and medical facilities. The coloring code indicates the priority areas. The white areas refer to municipalities and, the heavy dark red areas on the map are those areas where we have our



dominant transportation corridors. We have to start looking at transportation and housing as a single unit. If you start looking at underwriting considerations, transit and individuals, cost to commute back and forth to work is now going to be very important.

We looked at government owned property for potential housing sites. We have also asked which County staff to reach out to our municipalities as well as other government entities like the Orange County School Board. Some other governments may be sitting on land and they're not going to be able to use it for its original purpose. It is a possibility, looking forward a couple years, of putting together a master list of a property owned by any governmental entity that is in Orange County.

The pilot housing projects are looking at accessory dwelling units or what some of us might think of as mother-in-law suites or the carriage house apartments above the garage. We want to encourage some of that out of the box thinking and what might make more sense in terms of increasing units, not necessarily new units. Maybe it is a conversion of existing garages or something else that can be used but other subcommittees; we will be delving into that with much greater detail.

Part of our charge is also to look at those other institutions within our community that would make sense to collaborate with or to at least set up some type of program that employers and other entities can work with local governments to become more involved in the housing issue. In addition, we also looked at opportunities to educate more people about the housing situation in Orange County.

Housing just happens to be one of the issues that does not necessarily rise to the top of people's feelings of being a community issue. Therefore, there is a lot of educating the public in terms of why housing should be an issue that we're all concerned about so, we will be looking at that. Financial education - we're hoping to help those organizations such as HANDS that does financial education and other private sectors making recommendations to the task force, in terms of how we can we help encourage those organizations to continue financial literacy and to expand.

As Kelly Teague mentioned, we are also going to talk about housing advocacy within Central Florida. We all have been to Tallahassee; we know what trying to lobby on the Sadowski fund has looked like; we need to continue to do that and, maybe in some situations, increase what we're doing.

But there are also other ways that we can help incentivize the public sector to participate and build more affordable units. We want to look at maybe some of those issues and recommend to the full committee that they take an official position on what might make sense. But at the very least, maybe start a community conversation on a coalition forming out of Orange County that can talk about housing and bringing this issue to the forefront of the decision makers.



### **Questions Comments from Other Committee Members:**

On the last element advocating for affordable housing, I think the elected officials that are in the room can appreciate how difficult it is to make land use decisions when neighborhoods are coming out against affordable housing near them. I was in that situation in Seminole County about a month ago. The realtors did exactly what she's talking about, they came out, they supported affordable housing in Seminole County, and it really made a difference to those elected officials to understand that the broader community is committed.

Regarding the connection between housing and transit, there has to be some tweaking of how transit corridors are looked at. This issue will not be solved if we cannot address the transit issue.

#### **Paul Roldan**

Our task is where to find funding. In addition, one of the goals of the Innovation and Sustainability subcommittee is to review partnerships. We need to coordinate both public and private elements of society and add innovative funding mechanisms needed to jump-start increasing the supply of affordable housing. The task is where we can find resources of money in an economy that has been questionable as far as funding sources being decreased.

The first tool is the State Housing Initiative Partnership (SHIP program). We did a background overview and we talked about changes to impact fee subsidies to add moderate-income subsidies. So far, we have only seen very low and low-income, so we are talking about adding a moderate component because as was pointed out earlier, it's not just low income, but it's actually attainable access housing. So adding a moderate category to the impact fee subsidies, and, providing changes to the down payment assistance program, we hope the level of assistance can increase by \$5,000.

The second tool we talked about was the regional revolving loan fund to provide access to additional capital and to help increase supply of affordable housing. Supply, attainability and access are some of the issues. There has to be a combination between rental and home ownership. This particular program is geared towards home ownership low interest loans for nonprofit developers and funds can be used for acquisition development costs, professional services and construction.

The group also looked at Land banking/County-Owned Properties. We are exploring land-banking opportunities with nonprofit agencies and identify potential for land acquisition for affordable housing. Notify nonprofit developers of the vacant county lots and incentivize them to build on these areas. Also, transfer lots to nonprofits to allow construction of new affordable units.

We also talked about collaboration with the community land trust (CLT). The group talked about collaborations with CLTs to identify partnership opportunities for development and preservation of affordable housing units. The group also talked about linkage fees. To do this we will need a longer-term approach, and conduct a nexus study in collaboration with other partners in the City of Orlando and other counties to evaluate the feasibility of a linkage fee for the region.



The group discussed the reduction of impact fees and impact fee subsidies by working with private and public sector incentives, resources and incentives to preserve affordable housing developments and sustainable building infrastructure standards and perspective from private developers.

#### **Dan Kirby**

We are all collectively looking at building a housing for all ecosystem and you have heard about how we might fund it. Our committee has been focused on what it is and how we regulate that in terms of a policy framework.

We have undertaken the opportunities to stress test development scenarios and to look at incentives again in creating this ecosystem by which we are creating housing that is safe, that is attainable and is successful across intern spectrums. Our priorities as a subcommittee have been to encourage mixed income communities. Reviewing development regulations, promoting entrepreneurial opportunities as well as looking at other creative affordable solutions we may not have seen go to any particular scale within our region.

Some of the tools that we have covered you all heard about includes the missing middle. Some of our work to date includes the missing middle like duplexes, court apartments, and townhomes. We also reviewed the requirements for accessory dwelling units whether they be garage apartments or stand-alone units, whether they be detached or attached or additions to homes. This applies to both ADU's that are attached to existing housing stock but also for opportunities in new housing stock that is being created as well.

We've had a couple presentations on adaptive reuse standards. We have heard from some national experts in terms of providing different housing solutions. We looked at some alternative residential project types. We are talking about interactive design, what we architects like to refer to as a Charrette process.

The group did an accessory dwelling unit presentation before the BCC. There was discussion on inclusionary zoning, density and intensity bonuses, as well as, possible reduction of parking requirements.

#### **Questions and Comments from Committee Members:**

**There are some individuals, here or listening to the presentation, that don't really understand or know what inclusionary zoning is. Could you maybe just briefly explain that?**

Inclusionary zoning means that developers place a number of affordable units in their proposed development and they are provided with certain incentives.

#### **Allan Keen**

There will be 12 subcommittee meetings between August and September and, our next meeting could be the last meeting but we reserve the right to continue if we have to. There's a good pattern



of progress being made and it's been shown by their work. I think we are on a path to get the job done.

**Terry Prather**

Opened the floor to questions or comments.

Joe McReynolds of HANDS of Central Florida asked if the group had looked at the affordability of a household based on income. Suggested we develop a chart of what is affordable rent per household size and per income category. Co-chair suggested Alberto Vargas and Mitchell Glasser to look into that.

Lydia Pisano commented that one of the biggest things that is changing, is the mindset of people. From the state legislation standpoint, something needs to be done about homeowners associations. Many reliable students, even from UCF, are not allowed to go into a property as roommates because of homeowners rules. A couple that has been together for 9 years and has a 6 or 7 year-old boy was turned away because they were not legally married so the homeowners association considered them roommates and declined their application. Something needs to be done at the state level with this issue.

**Terry Prather and Allan Keen – Closing Comments**

Allan Keen commented that when the subcommittees come out with their solutions that we are going to be pushing to get them implemented. We need to figure out a way to measure what we're talking about so we can keep the pressure on the implementation because otherwise it's worthless.

Co-chairs directed the task force to some items in their binders, thanked them for their time and effort, and encouraged them to stay focused.

**The meeting ended at 11:00 am.**