

AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)
The Villages Sumter County Service Center
7375 Powell Road, Wildwood, FL 34785

Any person requiring reasonable accommodation at this meeting because of disability, physical impairment, or interpretation needs should contact the County Administrator's Office, 7375 Powell Road, Wildwood, FL 34785 (352) 689-4400 at least two days before the meeting.

July 12, 2023
10:00 AM

1. **Meeting Called to Order**

2. **Pledge of Allegiance**

3. **Public Forum**

4. **Approval of Minutes**

a. **4.12.23 Meeting Minutes**

Documents:

[4.12.23 Meeting Minutes.pdf](#)

5. **New Business**

a. **Election of Vice-Chairman and Secretary**

b. **2023 Affordable Housing Incentive Review and Recommendation Report for SHIP Affordable Housing Incentive Strategies**

Incentive F: The reduction of parking and setback requirements for affordable housing.

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

Incentive H: The modification of street requirements for affordable housing.

Documents:

[7.12.23 Incentives F-H.pdf](#)

c. **Draft Local Housing Assistance Plan (LHAP) Multi-family Rental Development Strategy**

Documents:

Memo Multifamily Rental Development Strategy.pdf
Draft LHAP Multifamily Rental Development Strategy.pdf

d. **Committee Member Update**

The following members were appointed by the BOCC for a new term of 7/12/23 – 7/12/25:

- Building Industry – Liz Roberts
- Areas of Labor Activity – Amber Tucker
- Low Income Advocate – Sandra Woodard
- Real Estate Professional – Danny Smith
- Local Planning Agency – Melanie Peavy

There are two vacant positions on the committee:

- Employer Representative: A citizen who represents employers within the jurisdiction
- Non-profit Housing Provider: A citizen who is actively engaged as a not-for-profit provider of affordable housing

Persons interested in applying must submit an online application to <https://www.sumtercountyfl.gov/65/Boards-Committees>

6. **Next Meeting**

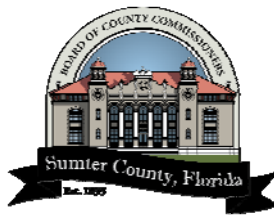
October 11, 2023 @ 10:00 a.m. at 7375 Powell Road, Room 102, Wildwood, FL 34785

7. **Motion to Adjourn**

ADJOURN

Contact Us:

administrative.services@sumtercountyfl.gov



AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)

Sumter County, FL
The Villages Sumter County Service Center
7375 Powell Road Wildwood, FL 34785

Meeting Minutes Date: April 12, 2023.

Members Present: Chairman Andy Bilardello – Board of Sumter County Commissioner; Vice Chairman, Matthew Yoder – T & D Screen Enclosures, Inc; Secretary; Sandra Woodard – Early Learning Coalition of the Nature Coast; Robert Hanson – Sumter County Fire & EMS; Courtney Gage – VP Commercial Banker Citizens First Bank; Amber Tucker – Mid-Florida Homeless Coalition; PJ Lewis – Lewis Brothers Construction; Danny Smith – Smith & Smith Realty; Asheley Raybon – Alternate (Real Estate).

Members Absent: Melanie Peavy – City of Wildwood Development Services Director; Gene Barton – Helping Hands Outreach; Liz Roberts – Romac Building Supplies; LuAnn Duncan–Sumter County Resident.

Public Attendees: Denna Lafferty – Housing Coordinator; Kristy Russell – Acting Economic Development Director.

Location: 7375 Powell Road, Suite 102, Wildwood, FL 34785. A copy of the public notice for this meeting is on file.

Handouts to members: All meeting materials are sent to the committee electronically before the meeting. Housing staff display the agenda along with agenda items on a projector screen during the meeting.

Call to Order: Mr. Bilardello called the meeting to order at 10:00 a.m.

Flag Salute: Mr. Bilardello led the flag salute.

Public Forum: N/A

First order of business: *Approval of AHAC minutes dated January 11, 2023.*

Mrs. Woodard made a motion to approve the minutes, and Mr. Yoder seconded the motion. The motion carried unanimously.

Second order of business: *2023 Affordable Housing Incentive Review and Recommendation Report for SHIP Affordable Housing Incentive Strategies.* The committee was provided a review document with the agenda, which described each

incentive, current policy, and staff review. Mrs. Lafferty reviewed the following incentives:

Incentive A: The processing of approvals of development orders or permits, as defined in Section 163.3164 (7) and (8), Florida Statutes, for affordable housing projects, is expedited to a greater degree than other projects.

Incentive B: All allowable fee waivers provided for the development or construction of Affordable Housing.

Incentive C: The allowance of flexibility in densities for affordable housing.

Incentive D: The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

Incentive E: Affordable accessory residential units.

Mr. Bilardello stated he wanted to make a decision on the incentives so it can be sent to the Board of County Commissioners for consideration. Mr. Smith stated he didn't think the committee should make any recommendations regarding Incentive D since the county is not an infrastructure provider. Mr. Bilardello asked if there were any recommendations. Mr. Smith asked for clarification on the process for making recommendations. Mrs. Lafferty provided clarification on the process. Mr. Smith asked Mrs. Lafferty to explain Incentive E again. Mrs. Lafferty stated the code currently allows accessory family cottages for any residential lot at least half an acre in size. The cottages may be attached to the principal structure or freestanding and are limited in size. An accessory family cottage use is restricted to members of the family residing in the principal structure. The structure shall not be sold, transferred, or conveyed separate or apart from the principal dwelling unit. Mrs. Raybon asked for clarification on "bonus units" identified in the Incentive C description. Mrs. Lafferty stated with the density allowing up to twenty four units per acre, it can create potential bonus units, which in turn could make the property a more desirable location for a development. Also, the presence of bonus units will allow a project to sell more homes or rent more apartments, increasing the project's financial feasibility criteria. Mr. Bilardello stated, "As a developer, if you are only allowed to put up so many units but the county is authorizing to put up more, it would be an incentive for the developer to build". Mrs. Gage stated the density provides a developer the ability to build on a smaller piece of property.

Mrs. Gage made a motion to approve Incentive A and Mrs. Woodard seconded the motion. The motion carried unanimously.

Mr. Smith made a motion to approve Incentive B, C, and E and Mr. Yoder seconded the motion. The motion carried unanimously.

Mr. Smith made a motion not to approve Incentive D and Mrs. Gage seconded the motion. The motion carried unanimously.

Third order of business: *Committee members whose terms expire on July 12, 2023.* Mr. Bilardello reviewed each member whose terms will be expiring and provided direction on how to continue serving on the committee.

Committee Members: Amber Tucker – Mrs. Tucker asked Mrs. Lafferty if there were any strategies in place for developers to come into the county and build affordable multi-family units. Mrs. Lafferty stated there are currently no strategies outlined in the Local Housing Assistance Plan (LHAP) in place at this time. Mrs. Lafferty stated the LHAP only has strategies for Demolition/Reconstruction, Emergency Repair, Down Payment & Closing cost, and Disaster assistance. Mrs. Lafferty stated there is an opportunity for a strategy to be created and presented to the County Administrator, Board of County Commissioners (BOCC), and state agency for multi-family development. Mrs. Tucker asked what the process would be to create a new strategy. Mrs. Tucker noted that the county would be receiving a larger sum of money from the state, which could be used for multi-family development. Mrs. Lafferty stated, “If the committee thinks this is a good idea, she can work with the Division Director, and create a strategy for review by the County Administrator, AHAC, BOCC and the state agency”. Mrs. Lafferty stated the strategy would need to be approved by the County Administrator and BOCC prior to submitting it to the state agency for review. Mrs. Lafferty stated staff could bring the draft strategy back to the AHAC to review at their next meeting. Mrs. Tucker asked, “In order for the county to compete for state funding under certain tax incentives to build housing, the county would need to have a strategy in place, correct?” Mrs. Lafferty stated, “For a developer to be able to apply for the tax credit program to provide funding for a multi-family development, they would need a local government contribution which could come from the SHIP funding”. Mrs. Lafferty stated a specific strategy would be required to provide funding from the SHIP program. Mrs. Lafferty also stated a process would need to be created for selecting a developer and proposed development to receive the funding. Mrs. Lafferty stated the BOCC would be the final authority on awarding funding. Mrs. Tucker stated she thinks this is important for the county to bring in more affordable housing rental units for families and seniors in our community. Mrs. Gage agreed with Mrs. Tucker and stated the committee could look at a strategy. It was a consensus of the committee for staff to create a strategy and present it at the next meeting. Mrs. Lafferty explained it would be a lengthy process for full implementation, with the first step being to create an LHAP strategy.

Robert Hanson – Mr. Hanson stated a few meetings back; the committee collected many resources for the community. Mr. Hanson received a hard copy reference card, which they had laminated for the crew to keep on the trucks to use for providing information in a time of need. Mr. Hanson thanked Mrs. Tucker for providing the document. Mr. Hanson stated it might be beneficial to provide the reference card to the Sheriff’s office. Mrs. Gage stated it would be good to send the City of Wildwood some cards to share with citizens.

Item for next meeting: A draft rental multifamily development strategy for the Local Housing Assistance Plan.

Next Meeting:

- July 12, 2023, at 10:00 a.m. at 7375 Powell Road, Wildwood, Florida 34785 (published for public notice).

Mrs. Woodard made a motion to adjourn at 10:32 a.m., and Mrs. Gage seconded the motion. The motion carried unanimously.

2023 Affordable Housing Incentives Review and Recommendation Report

July 12, 2023 AHAC Meeting - Incentives F-H Review

Incentive F: The reduction of parking and setback requirements for affordable housing.

Incentive Description: The modification of parking and setback requirements can resolve upfront issues an affordable housing project encounters with design and pre-construction costs. When changes to these requirements are made, some cases can result in sufficient land use availability for development. Set back requirements reduced for affordable housing projects can result in more integrated neighborhoods and make them more accessible to shared living arrangements. Some housing developments may benefit from reducing the required number of parking spaces and flexibility in specific design standards. Modification to these requirements can reduce construction costs for the affordable housing project, providing a benefit to the developer that can be passed down to the homebuyer or renter.

Current Policy: Sumter County's Code of Ordinance Chapter 13, Division 3 Section 13-512 through 13-325 outlines design standards, including parking requirements. Sumter County's Code of Ordinance Chapter 12, Division 5 Section 13.440, outlines setback standards.

Staff Review: A property owner or developer can submit an application requesting to reduce setback or standard design requirements through an established policy, which already exists under Sumter County Development Services. Setback reductions are processed as a variance, and design standards are processed under a development review for the subdivision or multifamily housing development.

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

Incentive Description: Development regulations that include minimum lot size and setback requirements can prevent the construction of smaller homes. A zero-lot-line incentive allows a builder to place a home on the edge of the side boundary of the lot. This approach allows for a significant strip of usable land on the other side boundary. In this type of design, the lot line is the property line for legal description purposes, so this configuration is not considered multi-family housing. These modifications need to be reviewed on a case-by-case basis to avoid unintended negative impacts on the appearance and functionality of a lot and the streetscape.

Current Policy: Sumter County's Code of Ordinance Chapter 13, Division 3 Section 13-422 through 13-423 outlines residential zoning districts and residential dimensional standards.

Staff Review: The county has several Planned Unit Development (PUD) classifications. A PUD allows a developer to submit an application that fits within specific guidelines, providing special design and lot configurations. For example, a developer can apply for a zoning district that will allow building a zero-lot-line configuration. There is a standard within the code that would provide for addressing this incentive. In addition, an affordable housing developer can apply for a residential PUD classification to enhance the affordability of the development. The current process includes plenty of opportunities within a reasonable cost and timeframe for a developer to make an application for consideration by the BOCC on a unique configuration that would enhance affordability. Sumter County has some developments within the county that have utilized a residential PUD zoning district classification. The developers have built on very small lots with minimal separation between structures under a residential PUD zoning classification. Therefore, a residential PUD zoning can be seen as an affordability mechanism.

Incentive H: The modification of street requirements for affordable housing.

Incentive Description: The modification of street requirements can reduce developer costs. An affordable housing development may benefit from modifications, freeing up land for lots and allowing for a more flexible design. Here are some examples of street requirements: curb allowances, drainage requirements, utility easements, requirements for a bike bath, or parking on both sides of the road. Regular zoning comes with standard street requirements. A developer can choose a Planned Unit Development option where street requirements and more incentives may be negotiated.

Current Policy: Sumter County's Code of Ordinance Chapter 13, Division 4 Section 13-525 outlines Subdivision standards which include street requirements.

Staff Review: There are set standards in place for street requirements to ensure functionality. A developer may submit a request for a deviation from the standard requirements in the development review application.

Reference:

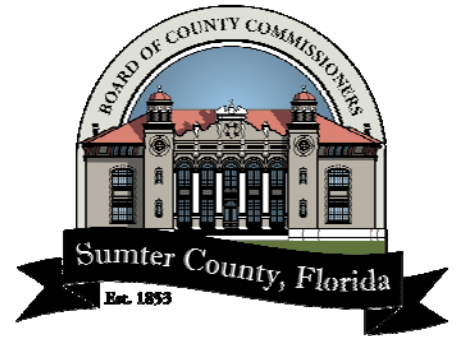
Direct Quotations used from Affordable Housing Incentive Strategies "A Guide Book for Affordable Housing Advisory Committee Members and Local Government Staff" Prepared by Florida Housing Coalition, Inc
<https://www.flhousing.org/wp-content/uploads/2019/03/AHAC-Guidebook-2017.pdf>

Sumter County Land Development Code:

https://library.municode.com/FL/sumter_county/codes/code_of_ordinances

Board of County Commissioners ***Sumter County, Florida***

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Website: <http://sumtercountyfl.gov>



Memo

To: Sumter County's Affordable Housing Advisory Committee (AHAC)
From: Denna Lafferty, Housing Coordinator
Date: 7/3/2023
RE: Multifamily Rental Development Local Housing Assistance Plan Strategy

At the April 12, 2023 meeting, the committee requested staff to prepare and present a Local Housing Assistance Plan (LHAP) strategy designed for multifamily rental development. After much research, I created a strategy limited to developers who receive primary financing from Florida Housing Finance Corporation (FHFC) for the development of affordable housing. The main reason for the limitation is a development financed by FHFC is required for annual monitoring to the state, which staff can use for the State Housing Initiatives Partnership (SHIP) annual monitoring. The annual monitoring for SHIP assisted rental units is very time consuming, so by using the state's documentation it will reduce staff's time spent on the task and ensure compliance with all regulations.

The majority of the multifamily programs to construct affordable housing offered by FHFC provides financing on a competitive basis with only a few developments awarded by the state annually. Eligible applicants must apply through FHFC's Request for Applications (RFA) process. FHFC requires a minimum Local Government Contribution (LGC) of \$340,000 as part of the application submittal and financing approval for certain multifamily programs. Due to the competitive process and limited state funding, it could take several application cycles for a project to be financed by FHFC. The county could provide a LGC for an application and not actually provide SHIP assistance due to the failure to obtain state financing.

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County Attorney
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Post Office Box 485
Brooksville, Florida 34605

In this case, staff would reallocate SHIP funds to ensure compliance with the program expenditure deadlines. The LGC will only be provided through the use of SHIP funding.

The County Administrator or the Chairman of the Board of Sumter County Commissioners will execute FHFC's Local Government Verification of Contribution Loan Form. The county serves as the single, unified point of service for workforce housing services in unincorporated areas of the county and within the cities according to the Interlocal Service Boundary Agreement Article IX Workforce Housing Service Delivery Sub-Agreement. In addition, the county is the recipient of the SHIP funding allocation and the sole administrator of the SHIP program.

Developers/Sponsors will be required to apply through a Request for Qualifications (RFQ) for a SHIP award after the publication of a Notice of Funding Availability (NOFA), with only one developer selected per funding cycle. The determination of assistance for this strategy will be based on the availability of annual SHIP funding received through the state allocation. The county will decide annually if RFQ's will be accepted from developers for this incentive. It will not be a requirement for the county to support a development each year with the implementation of this new strategy. By adding this strategy to the LHAP, it will allow the county to provide SHIP assistance should we chose to do so in the future. No more than 25% of Sumter County's SHIP allocation will be used for rental construction as stated in Florida Statutes § 420.9075 5(b).

The county will not assist with finding suitable land to support a development; this will be the sole responsibility of the developer/sponsor. The strategy will not provide funding for direct rental assistance to tenants as it is strictly designed to support the construction of affordable rental developments.

The most common multifamily competitive programs developers/sponsors will be applying to FHFC are:

- State Apartment Incentive Loan (SAIL) Financing Of Affordable Multifamily Housing Developments To Be Used In Conjunction With Tax-Exempt Bonds And Non-Competitive Housing Credits
- Housing Credit Financing For Affordable Housing Developments Located In Medium And Small Counties
- National Housing Trust Fund (NHTF) Funding For Developments In Conjunction With Tax-Exempt Bonds And Non-Competitive Housing Credits

<https://www.floridahousing.org/programs/developers-multifamily-programs> You may visit <https://flhousing.org/publications/> and review the Guide to Using SHIP for Rental Housing for more information.

As we know, there is a huge demand for affordable workforce housing in the entire State of Florida. The county's stakeholders on the Economic Development Strengths, Weaknesses, Opportunities, and Threats (SWAT) analysis identified the need for workforce housing. The county can see a larger return on our investment by leveraging SHIP funding with state funding for the private/public sector to construct housing with affordable rents for the workforce of the county. The minimum amount of SHIP dollars can assist a multimillion-dollar development being approved for financing by the state to provide workforce housing. It is my recommendation that we add the rental development strategy to the county's LHAP and offer this as a new incentive.

E. Rental Development	Code: 21
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- a. Summary: Funds will be made available to developers/sponsors for development of affordable housing rental units that are awarded construction financing through the State Apartment Incentive Program (SAIL), Low Income Housing Tax Credits (LIHTC), or Florida Housing Finance Corporation (FHFC). The State Housing Initiatives Partnership (SHIP) funding is intended to be used as gap financing and to provide the Local Government Contribution (LGC) required for a state funded project. The LGC will only be provided through the use of SHIP funding. The strategy will not provide funding for direct rental assistance to tenants as it is designed strictly to support the construction of affordable rental developments.
- b. Fiscal Years Covered: 2022-2023, 2023-2024, 2024-2025
- c. Income Categories to be served: Very low and Low
- d. Maximum award: \$10,000.00 per eligible unit/\$340,000.00 per project
- e. Terms:
1. Repayment loan/deferred loan/grant: Deferred loan secured by a recorded subordinate mortgage and note
 2. Interest Rate: 0%
 3. Years in loan term: Twenty (20) years
 4. Forgiveness: The loan is 100% forgiven at the end of the loan term
 5. Repayment: Not required as long as the loan is in good standing.
 6. Default: For all awards, the loan will be in default and the balance due if any of the following occur:
 - Any part of the property, or any interest in the property is sold, transferred, conveyed, whether voluntary or involuntarily, by operation of law or otherwise.
 - The mortgagee is divested of title by judicial sale, levy, or other legal proceeding, or if foreclosure action is instituted against the property.
 - The SHIP assisted units are leased or rented to other than very low or low-income eligible tenants.
 - Failure to maintain reporting standards for compliance as required by any of the funding sources.
 - The sponsor is in default of the mortgage provision.
 - The sponsor is in default of provisions related to Florida Housing Finance Corporation's funding criteria outlined in the program regulations.
- f. Recipient/Tenant Selection Criteria: All tenant household in the SHIP assisted units must be income eligible and will be selected by the Sponsoring agency on a first-qualified, first-served basis.
- g. Sponsor Selection Criteria: The availability of SHIP funds will be advertised through a Notice of Funding Availability (NOFA). Sponsors will apply to the county through a Request for Qualification (RFQ) process once a year after the publication of the NOFA. Applications will be scored by a selection committee and reviewed by the Affordable Housing Finance Committee (AHAC). All recommendations will be submitted



to the Board of County Commissioners who will approve the final SHIP award. The RFQ will required proof of sponsor's experience in providing affordable rental housing, proof of financial capacity, evidence of site control (or contract for sale), proof of ability to proceed once all funding is closed, and a housing unit design plan that meets the county's housing element in the Comprehensive Plan. The SHIP funding award will be subject to closing on other funding sources. Sponsors that have received a funding award are deemed eligible, first come, first served. The strategy may be used as leverage for applying for FHFC funding for development of affordable housing.

- h. Additional Information: The development will be monitored for the twenty-year duration to ensure that the rental units remain affordable housing. All assisted developments must commit to the HUD published rent limits for the agreement term and the sponsor selected must certify the development meets the minimum percentage of income set asides per FHFC's funding regulations. Units funded with SHIP may not charge rents that exceed the maximum for each income category except in the case of low-income housing tax credits. The sponsor will be required to meet annual compliance reporting requirements on the development necessary to meet the statutory requirements for monitoring of SHIP rental units. The county and sponsor will sign a SHIP rental agreement along with the subordinate mortgage and note. The sponsor is subject to other compliance requirements based on the funding source such as the provision of services, maintaining the units in a safe and sanitary fashion, providing responsible and responsive property management services, and proper financial management.

The County Administrator or the Chairman of the Board of Sumter County Commissioners will execute FHFC's Local Government Verification of Contribution Loan Form. The county serves as the single, unified point of service for workforce housing services in unincorporated areas of the county and within the cities according to the Interlocal Service Boundary Agreement Article IX Workforce Housing Service Delivery Sub-Agreement. In addition, the county is the recipient of the SHIP funding allocation and the sole administrator of the SHIP program.