



## ***AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)***

### **MINUTES ~ January 3, 2024**

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

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The Indian River County (IRC) Affordable Housing Advisory Committee (AHAC) met:  
October 25, 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**

Commissioner Susan Adams, Chair called the January 3, 2024 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, Vice Chair  
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  
David Myers, For Profit Housing  
Cherry Stowe, Town of Orchid, Alt for Indian River Shores

##### **Members Absent**

Sam Carroll, Town of Indian River Shores

##### **Others Present**

Chris Balter, Chief, Long-Range Planning  
Andrew Sobczak, Planning and Development Services Director  
Susan Prado, Assistant County Attorney  
Kimberly Moirano, Recording Secretary

**QUORUM WAS MET**

### 3. APPROVAL OF MINUTES

*Christopher Nunn made a motion, seconded by John Cotugno, to approve the Minutes of the July 19, 2023 Regular meeting. The motion passed unanimously.*

### 4. DISCUSSION ITEMS

#### a. Planning and Development Services

##### 1. SHARP Updates

Mr. Andrew Sobczak discussed the SHARP program which is our SHIP plus our ARC Plan, the American Rescue Plan funding that they receive. We combined those two together so we could provide more money for folks who are either trying to buy a home or rehab an existing home. That amount of money that we have is going to come to an end as far as if we don't spend it, we're going to have to give it back and we certainly don't want to do that. We proposed to up the amount of the arm side of SHARP to make even more money available to people. He showed charts which showed that the median house price in Indian River County over the last two years or so is currently at \$354,000. Year over year the median home sale price has gone up 9%. With the raising interest rates that have happened recently that is a significant detriment to folks obviously trying to buy their first home. We have about \$2,000,000 left in their funding that we can use through the SHARP Program. We need to spend that money before 2025 but we have to encumber it within the next year or so. We're proposing doubling the ARC component of SHARP. A purchase assistance with rehab we would have \$129,000 available where previously it was \$97,000. He felt that this was just enough of a bump where we can have a couple more folks qualified and then we can spend the money that we have and not have to give it back.

Mr. Chris Balter stated that with it being used in conjunction with SHIP, this will allow their SHIP funding to extend longer. We can always request an extension to use their SHIP funding so we can use their ARP funding first and then supplement the rest of the programs with the leftover SHIP Program for the years going forward. Obviously, we don't know what that climate is going to be. SHIP has been heavily funded in the last couple of years, so it will just help fund the program even further. Mr. Sobczak stated there's about \$2.5 million left on paper. We've got projects underway and so some of that funding is going to come out of the \$2.5 million but we probably have used 25%. There is a waiting list but he felt that by expanding the amount of money that we have to offer, we can advance that list by making more people more quickly qualified. Ms. Susan Adams stated she felt there was always going to be a waiting list. Mr. Balter stated that because we were a year without funding in the past we were only working on program income. The list gets very encumbered so there is a backlog until we get funding again and we have to move people around throughout the list. Right now, we're onto the 2021-2022 funding year, so we've caught up a ton from the back three-year log. We will be enrolling in a new program to get everybody online and that should help speed up things. We're also making some changes, not essentially to our incentives report, but actually to our LHAP to be able to expedite each person, whether it be emergencies so we don't have to take those to loan review. Those can be done a whole lot faster. Mr. Sobczak stated he has seen the pace picking up which are major rehabs so those are high dollar fixes for people who have been on the list for two plus years, that we're finally getting to. Unfortunately, because it is a state funding program, it does take a long time to get everything done and to go through all of the financials that we have to go through but once it gets moving, we hit the ground running. Mr. Balter stated that we are taking applications for the SHIP Program. We only stopped taking applications between June 30th and August 1st so that they could get caught up on their paperwork. Mr. Chris Nunn stated the only real concern is not spending the money in time. It isn't that you don't have the people to spend it on, it's getting through the process. Mr. Balter stated Florida housing is getting better and better. We're relaxing some of their requirements on what we can, but we've also strengthened some. Mr. David Myers asked whether we're at the two-year mark because we just came out of COVID or just what that number is. Mr. Balter stated the ARP funding was specific money from code that was allocated. We always get SHIP funding usually just as long as the state allocates it through. The ARP funding did have a set time limit on it and it was obviously granted after COVID. There is a cutoff, but with updating these funds we should be able to use our grant funding, which is just straight grant with no repayment and then be able to further use our SHIP funding which has a longer spending time period. It'll actually help more people all at once and bring down our actual loans by funding more grants.

*Chip Landers made a motion, seconded by Julianne Price, to approve the SHARP Updates and to move it forward to BCC. The motion passed unanimously.*

## 2. Approve Incentives Report

Mr. Balter stated our AHAC incentives is the single most important thing for our Committee. As he mentioned at the last meeting, this year, we haven't really changed their incentives. What we're doing is we're actually changing our LHAP. We have great incentives and we've been complemented around the state for what we have. They do work, but our LHAP will actually make it work better. There are key changes that we'll be making to the LHAP which will be coming forward shortly once we approve the AHAC incentives. It will be going to Florida Housing before December 3<sup>rd</sup>. We will get that sent off and then we will do LHAP changes to move forward. The principal responsibility of AHAC is to submit a report to the local governing body that includes recommendation on evaluation and affordable housing incentives identified in paragraphs A through K of Section 429076 of the local Florida State Statutes which is basically our SHIP Program and what we allow. They've been approved since 2008 until now and hopefully this year as well. We have our expediting permitting process set up on MYGOV now. We have been working on separate applications. This is one thing that we have done through our policy. It's both in our Land Development Regulations and it's also in our housing element of our Comprehensive Plan.

In October of 2022, we approved our affordable fee waivers that a lot of non-for-profits and low-income general builders have actually taken advantage of. It cuts the cost of inflation with rising costs. He knew that Jeff and Julianne have really taken advantage of it. We do have some EUs and some modular homes that we are looking to go forward with it too. He had been talking to about 6-7 people in the last month about it. For our Housing Policy 2.5 and our Land Development Regulations, it allows for flexibility in densities and also density bonuses which is through our PD process. It allows you to deem more density. It also ties into Live Local. With Live Local you can get a density bonus as well. Because we have this in our code, it allows anybody who wants to operate under Live Local to do that density bonus. Reservation for infrastructure we don't have an issue with it because we have plenty of infrastructure capacity. That's one of the great things about Indian River County. We always plan for the future. Our road network for the MPO is planned for 2045. We do a really good job with our urban service boundary to keep it something manageable. Going forward, this is one of those things that we have in our Code that we can reserve infrastructure for a very low-income person or moderate in case of building. The Affordable Accessory Residential Units, the ADUs, those have been a really big hit. We've seen a ton of them going forward. We do allow also for reduction in parking and setbacks and for affordable housing. If it's an affordable product, there may not be a need for as many vehicles, so that way we can actually reduce our setbacks and reduce our parking for affordable housing. We do allow flexibility and zero lot lines as well in small lot subdivisions for affordable housing which we've seen Habitat develop under and it helps them to be able to get a product that is affordable. Also, we can maximize the land as much as possible. This is the only thing that we do not approve currently because of street right-of-way which are appropriate. Some other areas throughout the state don't have as strict fire codes and are able to reduce street sizes. Unfortunately, with how big our fire apparatuses are in the State of Florida and it's a State Fire Code, this is the only one we really can't hit. We do allow for some modifications and some function ability, but this is the only one we don't vote. In any city that you're in or County you have to have at least one truck that's rated for whatever your tallest building is, and then whatever that design is at the largest time because trucks they make them bigger and bigger every year. There's a new design for streets, and usually we try to update the street designs anywhere between three to five years. For any of the newer developments that are coming out, we build that into our Site Plan Development Review. For the actual older streets, we'll do the conversions as something comes up. Luckily with our heights not being as high as other areas, we're able to kind of maneuver around that issue because we are locked in at 35 feet. Mr. Balter showed our financial report that's in our Policy 1.7, our housing element which is to increase affordable housing, which we've all been trying to do on this Board for a long time. The inventory list is something that we've been very good at. He is hoping to have more surplus properties. We've been good on getting it, other municipalities and other counties have not been good on actually printing and having their lists and donating to affordable housing. In the January, February time period, he is going to be working with our building official to get the foreclosures to be donated to surplus properties. It should be something that should help further the Program for more affordable housing. K is a big one which is the support of development near transportation hubs. The MPO and GoLine are rated the best around in the state, so we do have the best functioning bus system in the state of Florida and it's free. Ms. Linda Morgan asked whether the routes will be expanded. Ms. Adams stated that's actually something that the MPO is doing a study on right now to look at what the community wants as far as expanding routes, expanding hours, adding routes that type of thing, and they're always looking at how to be more responsive to where people are moving around in the community. Mr. Sobczak stated in that plan, there's three things that we're going to do. One is increasing the time that the buses run, so they run later in the day and earlier in the morning and also increasing the routes on Saturdays and Sundays. Those were the main things that folks wanted so they're implementing those. Mr. Mucher asked about electric buses. Mr. Sobczak stated we had applied for a grant for some of the electric buses and at this point we're not going down that route. There's a lot of infrastructure costs that come into it and our system may not be large enough to kind of fully implement that type of system.

Mr. Balter stated the recommendation that staff recommends is that the Affordable Housing Advisory Committee review the report to identify any changes and recommend that the Board of County Commission approve the 2022-2023 AHAC report and recommend that the BCC direct staff to submit a copy of the report to the Florida Housing for review by December 31st, 2023.

Mr. Myers asked what the minimum size lot was needed for an accessory dwelling. Mr. Sobczak stated there's no minimum for an accessory dwelling. It's just subject to the normal yard setback. 200,000 square feet happens to be the minimum size threshold for all of their agricultural zone districts so basically all of those lots could have two accessory dwellings. Mr. Myers' concern was that there probably are more parcels of land that are under 200,000 square feet that it could put a second accessory dwelling on as opposed to those that are a minimum of 200,000 and above. He wanted to know how we came up with 200,000 square feet. Mr. Sobczak stated that the 200,000 came out of that minimum size criteria for the AG District. It's based on the AG District. He stated we kind of tiptoed into this and now seeing how successful it's been and how popular it is, he thought it's probably worth revisiting it and looking at those sizes again and maybe opening it up. We haven't had any complaints or issues. He felt that we could probably look at downsizing and allowing maybe a one-acre threshold. Mr. Nunn stated that's four and a half acres. Ms. Adams stated there was some discussion originally about making sure that there was yard and green space that you weren't taking a lot and basically putting up a mini apartment complex under the guise of accessory dwelling units and just kind of seeing how it worked out. That's why there was a minimum threshold for the second one and the second one is about half the size of what the first one can be. Ms. Prado asked aside from the yard, are they not allowed to also build something like on top or connected to the structure there. Mr. Sobczak stated you can have these attached and you can have them inside the existing house. We do offer flexibility. Ms. Prado stated that the thought process with that is that a lot of the lots are 4.5 acres and those are going right now for \$250,000. Ms. Adams stated they could be a garage apartment. Mr. Balter stated it can be an addition, it can be detached. Mr. Sobczak stated we also recently just changed our accessory structure allowance in the Code to allow more accessory structures then at the main house. Mr. Balter stated we had to consider when designing the character of a residential neighborhood. Obviously on smaller lots it's hard when you stack more things up because then it turns into more of a multifamily feel and it can really destroy your neighborhood. So, it's kind of weighing out those balances. He felt we can definitely look into the future to maybe relaxing it a little bit. Mr. Sobczak stated we always want to kind of test it out and make sure that we don't go full on and create a problem that we didn't envision. He stated we want to keep it as an accessory to the main house. The idea was that its family oriented as far as maybe it's a relative or a college age kid. Ms. Adams stated you cannot use them as short-term rentals. Mr. Sobczak stated you can rent them to an unrelated person but not as a short-term vacation rental so that would be under 30 days. Ms. Adams stated you could do it as an annual lease. Mr. Balter stated most of them that he has seen are families starting building a house and then saying mom, dad come live with us or a child just got out of college or an aunt or uncle that's failing in health.

Mr. John Cotugno asked whether we had looked at tiny homes. Mr. Sobczak stated a lot of jurisdictions have limitations on the minimum size of a house that you can build. We don't in the unincorporated county so you can go down to the minimum that the building code allows you to do which is like 300 square feet. A lot of HOAs though have restrictions on minimum size. We do have a number of them around. Ms. Adams stated we have tiny houses and we have container homes. She thought there's a misconception in the application of them to affordable housing sometimes because they can be just as expensive as a regular house. There's a gentleman in North County building tiny homes and they start at \$175,000 and then you have to buy the lot and get it cited and connected and all that stuff so you're already back up to \$250,000 and it's kind of the same for container homes. You can get a container home for \$40,000 but then you have to make it. There are hidden costs to everything. Mr. Sobczak didn't think the City of Vero Beach allowed them. Mr. Chris Nunn stated they're talking about it. Ms. Adams stated the City of Sebastian is a good example of the smaller lots and some of the constraints that they have with trying to fit them in. Mr. Nunn stated their average site is a quarter of an acre. Mr. Landers stated one of the things we talked about is the second ADU that's on the property in our county. It's pretty much either half an acre or it goes up to five acres. In Indian River County it is five acres. Having an acre and two acres in between are very difficult to monitor. He has a lot of people who would love to have that because they really don't want the five acres but you can't find it. It's just not out there and you can't split five acres into two 2 1/2 acres, so not yet anyway. Mr. Mark Mucher asked what the new incentives or changes in incentives are. Ms. Adams stated there are not really any new or changed incentives. The vote is to approve sending the incentives as they're listed to the State. The incentives that they brought up and discussed at the last meeting we're going to be researching and working on this coming year to incorporate into the incentives report for next year. The vote is to approve sending the incentives as they're listed here to the state. Mr. Balter stated that what we discussed at our last meeting was everybody was going to bring forward some incentives that we would take a look at and move forward in the next coming year. There's not going to be very many updates to these incentives for this year, because we're making more tweaks in our LHAP to make their program more workable.

***David Meyers made a motion, seconded by John Cotugno, to approve the Incentives Program Updates and to move it forward to the State. The motion passed unanimously.***

### 3. LHAP Program

Mr. Balter stated for the LHAP Program that they've done a lot of thinking and a lot of structuring on what they want to change and what we can expedite. Some of the things that they've done is for their Loan Review Committee. They have a lot of emergencies that come up such as water, septic, things that are detrimental to people's health, that they really need to get done and get it done quickly. By removing those out of their Loan Review Committee, they're able to process them so much faster and get a lot more people helped.

Also, with reprioritizing their list they can take somebody who's been in a rehab status and they have a hole in their floor now, or that they've sprung a water leak or their roof is leaking, or they're getting cancelled by their insurance. They can take that and move into an emergency, help that emergency, keep them on our rehab list when they need a rehab, such as cabinets. The other thing is with the current insurance costs, they're adding in a foreclosure prevention as a fail-safe measure. A lot of counties and cities throughout the state have been doing this just in case to keep people in their homes. With the additional SHARP funding and SHIP funding it should help offset the cost for new buys, new rehabs and purchases. Neighborly is going to be their online program. He is working on completing all of the stuff to get it online, and then there's an eight-week build out and then that'll be instituted probably by the beginning of the year. It will be a fully online program for people to be able to apply for pre-application applications. They can submit pictures. They can go through inspections. They can actually pay their contractors so it should expedite the process a whole lot quicker. Another thing that they did is they hired an actual concierge planning tech. It helps the whole department as a whole so between expediting permits to affordable housing applications, impact fee waivers are all there. They are kind of connecting all the dots to make it a smoother program. They have been working with MGO as well. MGO has been getting better and better by the week. It is going a whole lot quicker. He thought with also the additional SHARP funding, we should be able to offset a lot of the costs that are coming in and that's going to be part of the SHIP and LHAP funding and it should help out our not-for-profits as well for purchases. Ms. Adams stated we'll incorporate that into the LHAP and the new incentives that they talked about as they explore those and how we might be able to work those in and then next year we'll have a larger package.

Mr. Balter stated that coming in January or February, they're going to be working on the combinations for all of the foreclosure properties for both Code and the building officials to actually support and give us the actual foreclosed properties and then they'll be able to donate those towards affordable housing. Mr. Myers stated that when you're speaking of a number of foreclosure houses that you want dumped into our bucket, what are you projecting or thinking that will be. Mr. Sobczak stated that we have over 100 houses on the condemnation list. It's just been a staffing issue of not having the time and staff to take that forward. Typically, you will have a house that needs to be done. Well, the County will step in and do the demo and they've got a buildable lot ready to go or sometimes it's a house that is not needing a demo, but it needs a new roof or whatever. So, they would be taking that forward through the actual process and then giving them for affordable housing. Mr. Balter stated he has worked with a program in the past in his previous experience. There's a rehab component of it where you're donating the houses as they are, and then sometimes most of the houses in most cases are in such bad shape they do have to be demoed. Sometimes the County will do a demo and then put out the property as just surplus property for any affordable housing builder to be able to take advantage of that. That's usually an easier one than rehabs, because rehabs take a lot of engineering and it's a little bit more time, so there will probably be a two-process approach of rehab and then also demo and rebuild. Ms. Susan Prado stated this came up with us a week ago, actually, because they had their first foreclosure for code enforcement sale go through and that was the thought process was to be able to bid on those when they're not too shabby so we could keep them for the affordable housing. That one unfortunately they were not able to go to because there's some limitations as far as caps that they can do. That is something they have to take in front of the Board. That is something that they will have to end up doing. She asked Mr. Balter if he had talked to utilities as well, because they are also starting foreclosure processes now on several facilities that have back utility charges. There are at least eight of them right now with outside Counsel for foreclosure proceedings. Mr. Sobczak stated he had mentioned taking all of these together since this is our kind of new method for dealing with them. Ms. Adams stated her goal is that anything that the county gets in foreclosure would then be flipped back for affordable housing use. She stated to the group that some of this is going to be our first foray because of the attitudes of how we address these things have changed which is good. It gives us opportunities, but it's going to be a little bit for us as a Commission and an organization to figure out what policies we have to change to take the most advantage of it, but we are going to do that and I think you'll start seeing more of those. Mr. Mucher asked how it gets reimbursed. Ms. Adams stated the County absorbs the costs. That's why it has to be a policy decision to be able to do that because the building department could just turn around and sell those to recoup their costs. She thought that as an organization and a department, they recognize that there's a need for affordable housing. We're going to have to kind of put our money where our mouth is and just kind of eat some of those costs to be able to get buildable lots out on the street that then can be used for the things that we want them to be used for instead of selling them off and having for profit properties go up. Mr. Sobczak stated the Building Department's role is really just condemning the structure. Their staff will have to look at it and they determine if it's unsafe and it needs to be done. At that point as, they go through the process, it's not building department money that then pays for the demo. There's a lot of ongoing costs with just monitoring a property that's in bad shape. In donating it and getting new house built it they get rid of those ongoing legacy costs of having to always keep an eye on it. Mr. Balter stated he has seen it in other areas where properties are donated directly as is, and then it's the responsibility of the Affordable Housing builder to demo it because they're getting the property for free, they're getting the impact fee credits. Sometimes the utility hookups are still there, so it is a case by case basis on every single situation. It all depends on what's actually in it and what's been built there and how the program really is built. Ms. Price stated she felt this committee was kind of the creator. So many years ago, with Gifford Gardens trying to convert that property from an abandoned property to something productive now. She felt this community was really critical in getting the County to foreclose on it and turn it into an affordable housing model. A group, as a community and as a county on what we need to tweak to make it easier. The first one is always the hardest, unfortunately.

Mr. Balter stated with operating with the SHIP Program in his previous experience at another municipality, yes, he's done it. Normally there's a program put out, there's RFPs and then it can be sold and recouped or it can be given to the not-for-profits and the

not-for-profits they go in with their construction teams and do it. He has seen it being donated to the Community Land trusts, where some partners in the Community Land Trust have construction funds and are actual contractors, and then they take the rehabs and some of the other partners take the actual properties that are buildable and ready for a new house so. We will have to see how everything plays out. It's going to be very fluid. Obviously, we're going to be talking with all of our partners to take into consideration, but we'll design it in the way it fits best for everyone. Mr. Landers stated the difference is and this happens regardless of price range and the Central Beach people want to rehab and then until they found out how much it's going to cost, especially with having to do the new codes and everything else for hurricane standard, but the additional factor from an insurance standpoint is that new homes are cheap. You can do a \$250,000 house for \$1,000-year insurance if it's new. Mr. Balter stated the beauty of these properties is that if they're built to the affordable housing standards, they can use SHIP funding and ARP funding. He wasn't sure if he was going to be able to get all of the ARP funding, but we might.

4. Approve the 2024 Meeting Dates

***Julianne Price made a motion, seconded by David Myers, to approve the 2024 Meeting Dates.***

a. Local Affordable Housing Action Updates:

**1. John Cotugno – City of Vero Beach –**

On the Live Local Act, they've done their inventory which is required. It turns out they have several properties and individual locations within the city of where these properties are close plus an overlay of the entire city where the property is and it turns out the 14.54 acres which is the old nurseries. The only one within their City that could possibly be used for affordable housing. It has some limitations but based on the interpretation of the law, this land is within their Charter, or there's an interpretation of the new law that says chartered doesn't necessarily make a difference here. So, what they're going to do with this property is going to send it out to RFI and that way they'll get a better idea of the feasibility to be used. They are one of the only properties on the flood or bridge that has a wetlands issue. There is a wetland there that has to be mitigated so when you have the description of this property it has to go into that inventory, whether it's accepted or rejected by the city, you have to have reasons. So, they're moving forward.

**2. Chris Nunn – City of Sebastian – no report.**

**3. Mark Mathes – City of Fellsmere**

Fellsmere is still moving down the tracks with three developments. An apartment complex with 325 units at market rate. Marion Landings 227 single family, 105 townhomes with the expectation that those will all be priced below \$300,000.

**4. Sam Carroll – no report.**

**5. Cherry Stowe – no report.**

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

They currently have 45 families in their program. We have 25 houses that are currently underway in some form of construction. They've bought lots that are in pre-development for 113 homes in three different neighborhoods. They received a contract from the County Attorney last week for Gifford Gardens that is actually moving forward again. They are actively looking for contractors to build houses for them to increase their capacity. They launched a Housing Counseling Program October 2nd and are back open taking applications. They've currently received 238. They are ready to fully support Coalition for Retainable Homes on the Community Land Trust. Their services and all their capacities are available in whatever way is needed to pull through that process.

**7. Julianne Price – Advocate for Low Income persons**

The United Way has done a great job convening leaders in our community as a steering committee. One of the key objectives initially has been reviewing for many years the incentive of a Community Land Trust. At their last steering committee meeting they had consensus that Coalition for Attainable Homes would move forward to adopt that model and become a Community Land Trust. Since then they've entered into a formal contract with the Florida Housing Coalition, a nine-month contract to get them certified as a Community Land Trust. They've still got some steps that they need to take as far as redoing their bylaws and probably adding some

board members and ground leases and all kinds of stuff like that. But it is official and it's happening. So that's big news and they're looking forward to working with donors, the County and all kinds of partners to make sure that they have a good stock of land and funding to do something about it. Basically, the Community Land Trust is an Affordable Housing model, a 99-year ground lease for properties so the Coalition would retain the properties collectively and commit for 99 years to ensure the affordability of those properties. There are different ways to do Land Trusts and different models all across our states but right now we have some stock of properties. They own them but they're rentals. You can do home ownership models. You can do rentals with CLTs. You can do both. It is looking like they probably will do both because there is a great demand for rentals. She mentioned that Treasure Coast Homeless Services Council received a grant from the Hospital District. They will be working with one of their properties to house individuals that come out of the hospital and have nowhere to live. That's been a problem in our County for a very long-time discharging people from the hospital and there's no place for them to go. They did receive a grant from the Hospital District and that's a new model that hopefully will provide a bridge to prevent further homelessness in our County. Coalition has one duplex that they're going to dedicate and then Treasure Coast Homeless Service Council has a quadplex for women. On November 17<sup>th</sup> at 10:00 a.m. ribbon cutting and a tour of the triplex. The triplex will house three families. They're all veteran families.

#### **8. David Myers – For Profit Affordable Housing**

They will be putting two properties under contract in the month of November and hopefully taken care within a year.

#### **9. Chip Landers – Real Estate Professional**

For the number of homes in the entire county that are under \$250,000 available that are two or three bedrooms, there's ten. There are seven additional homes available that are between \$250,000 and \$300,000. 17 houses total that are under \$300,000 which are spread all over the county. Fellsmere, Oslo Park, Sebastian Highlands, Whispering Palms, Foxwood, Rockridge. Some of those will sell for over list price. The biggest question nowadays is insurance because if the insurance numbers are too high, they're not going to qualify anybody. A \$250,000 house even with a new roof on it, it's going to be probably \$3,000 in insurance.

#### **10. Mark Mucher – Planning & Zoning Appointee**

As the Planning & Zoning appointee, one thing he has been harping on is to start discussing requiring the site plans to have an affordable housing component. Mr. Balter stated that is something hopefully that comes up during the incentives discussion this coming year.

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

Ms. Adams stated that they had a four County Legislative meeting tomorrow. They will be discussing affordable housing is one of the issues they'll be discussing as a region, so Indian River, Martin, St. Lucie and Okeechobee. They'll have their Legislators there. They will be advocating for some of the changes to Live Local, for what it's worth and continuing discussions there. She knew that some people in this room are on the United Way Strike Force. But they've been sending out some of the Florida Housing Coalition webinars on different trainings and information on different aspects of affordable housing. So, if you guys haven't been getting them, I'll make sure Kim sends those to the group and the ones you want to register for, you can. You just have to register, but it's free and then they send you the link and then afterwards they are listed on their website. So, anybody that wants to go back and learn more about all sorts of different fun topics of affordable housing, that information is there.

Ms. Adams thanked staff for putting together the incentives report and all the changes to the SHARP & SHIP, and that is really amazing doubling those numbers. She knew progress is slow, but she thought that we're on the right track and making some really good progress. She was proud of what we as a group have been able to do with staff support. People from around the state try to get our incentives so they can replicate them. So, we do have a good package and a good program here.

6. **NEXT MEETING ~ January 3, 2024.**

7. **ADJOURNMENT**

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.*

Notice: 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.