



AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC)

MINUTES ~ October 30, 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

The Indian River County (IRC) Affordable Housing Advisory Committee (AHAC) met:
October 30, 2024, AT 9:00 AM

Indian River County Administration Building B, 1800 27th Street, Room B1-501, Vero Beach, FL

11 Voting Members/6 for Quorum

MINUTES

1. CALL TO ORDER

Susan Adams, Chair called the October 30, 2024, meeting of the Affordable Housing Advisory Committee to order at 9:00 a.m.

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
Fred Jones, 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
Sam Carroll, Town of Indian River Shores
Cherry Stowe, Town of Orchid, Alt for Indian River Shores

Members Absent

David Myers, For Profit Housing

Others Present

Chris Balter, Chief, Long-Range Planning
Ryan Sweeney, Assistant Planning & Development Services Director
Susan Prado, Assistant County Attorney
Kimberly Moirano, Recording Secretary

QUORUM WAS MET

3. APPROVAL OF MINUTES

Chip Landers made a motion, seconded by Julianne Price, to approve the Minutes of the September 12, 2024, Regular meeting. The motion passed unanimously (7-0).

4. DISCUSSION ITEMS

a. Planning and Development Services

1. SHIP Updates

Ms. Sippi Chinyanganya stated that the SHIP update that the first update is on Hurricane Milton. They didn't have a large number of applications coming in simply because most of the damage was beachside and commercial buildings, so they don't qualify for assistance. They had a total of 8 emergency applications for 24/25 that they're working on. In Neighborly they have a total of 71 Applications for 24/25. 54 are still in progress. They haven't submitted their initial their Application. 17 Applications have been submitted. They are working closely with the Neighborly Team and they are providing guidance when needed because as they work with the system, they do realize that there's areas where they need an update or to add additional information on. Staff participated in Community Services Forum this month and also in the United Way Day of Caring with Habitat. So far with the 21/22 their close-out year they have 52 homes that they have rehabbed. They should be closing out the report on December 31st. They did get an extension as well as the encumbrance for 22/23.

Every year they have to submit the AHAC report to the State by December 31st. They did circulate the draft to all of you to have a look at. The plan is to take the report to the BCC on November 19th and then once it's approved, it will then be submitted to the State prior to the deadline of December the 31st. SHIP works with three years of funding. Right now the applications they're processing are people that applied in 21/22, 22/23 and 23/24. When Neighborly opened on August the 1st, the wait list is for 24/25 funding. So once you apply, they cannot assist you unless you have an emergency. It's a three-year cycle, so the assistance is not immediate unless you have an emergency. They have a total of 71 that have applied for 24/25 and of those the Pre-Application is submitted. They only have 17 that have submitted their Applications for. Ms. Emerson stated that they went to Friendship Baptist as well and on all of the brochures that they're passing out there is a direct number that they can call and set an appointment and if that's an issue, they have computers here and they're more than willing to help. Brackett Library also does tech assistance.

Chris Nunn appeared by 10:05 a.m.

Mr. Balter stated United Way is going to be doing an Advocacy Campaign that they're going to be highlighting the actual SHIP Program, what it does and how it works. They're going to push that out on social media with all of their partners as well as it's on our website and then word of mouth through all our partners as well. We work a lot with Habitat for Humanity. We work heavily with our Emergency Rehab Program. There is a little bit of hoops to jump through with the SHIP Program. Ms. Adams stated that one of the conversations and one of the reasons for the Advocacy Campaign is to kind of make people aware of what we already have going on in the community around affordable housing and those issues. She thought because people aren't really seeing things come out of the ground, they feel that we don't but there's a lot of programs not just with the County but with the other non-profit agencies and stuff like that with some of that going on so one of the things they've talked about as kind of a steering committee is telling our story a little better and getting it out there so people can take advantage of it.

Ms. Chinyanganya stated that our Neighborly application is online right now. About 30 applications have come through on the software so all their applications for the SHIP Programs are now online and there is a QR Code that you can scan, and it will take you to the application website. That way it will be processed faster for the homeowner if they make sure that they submit all the documents that are required to complete the process. The program has been up and running since August 1st.

Julianne Price made a motion, seconded by Linda Morgan, to approve recommendation to the Board of County Commissioners. The motion passed unanimously (8-0).

2. Planning Updates

Mr. Balter stated we've had a lot of studies that we've done this year. The reason why there hasn't been many changes to the actual AHAC Report is because all of those reports are now feeding into a larger discussion on the Comprehensive plan, and those are coming to the end now. The way the report time frame works in the State, it has to be done prior to when we're doing our stuff. We've had a lot of public meetings for the USB and the EAR. One of the major things if anybody attended all of them, was the outstanding sound of affordable housing. It was on everybody's mind. We know it's a crisis and it really needs to be handled. One of the recommendations from our consultant, which will be incorporated if County Commission goes that way, is that the USB expansion for affordable housing. One of the recommendations is to create policies that allow USB expansions for developments that meet affordable housing criteria if they are within close proximity to existing USB lines. What that means for us is that if the County Commission allows that recommendation to move forward, staff would draft something to incorporate that into the Comprehensive Plan to be able to move the line for affordable housing projects, which could then solve some of the issue with the affordability of land. The reason why we stated it within close proximity to existing utility services is because we know that utility services to run those lines are very expensive. Mr. Balter apologized because he had not been able to get the tax amendment for the duplexes for affordable housing to Planning and Zoning, because we had the hurricane and he missed the deadline for advertising. But it will be going to Planning and Zoning in December. So that's one step on making duplexes more affordable in this County. We've had a lot of discussions with developers because that cuts anywhere between \$10,000 to \$12,000 off of actual engineering costs. The bigger discussion is the densities and height bonuses which will be going forward. He had spoken to some of the Commissioners, and they wanted to see how the referendum was going to go since they tie in very well together to see how the discussions are going to go for height and also density.

They have had a couple of discussions with some folks for Live Local to see if they can get some apartment complexes. The numbers aren't there yet. Everybody is very nervous on the lending side of it. FHA has changed their guidelines on how they lend a little bit for Live Local Projects. Some of the other things that are going to come out during the recommendations is also putting into the Comprehensive Plan a policy for any parcels that are bisected to actually incorporate into the Urban Serv

Mr. Balter reviewed the redevelopment of the Indian River Mall. Since we don't have a downtown area and Vero Beach does have a downtown area. The County needs a destination with affordable housing. With density bonuses we can get that. They are already buying the property at a high dollar, so they've already put a lot of money in that investment. We know what we want. We want apartments, we want shops, we want things for people to actually go to and enjoy. Right now, we have a pretty much abandoned mall with one or two stores that people may visit. This is the perfect time to get that ball rolling with the advocacy, with the City of Vero Beach, with all of the networking that's been going on. Ms. Adams has heard from a lot of people in different groups that they don't seem to understand that not everybody young or old wants to live in a single-family home. There are a lot of people that don't want that. There is a need for diversity of types of housing, duplexes, triplexes, apartments, condos, townhouses. Not everybody wants to be in the same thing but there's people in this community that think that everything needs to be a single-family affordable subdivision. So, when we talk about that advocacy campaign, she thought not only do we need to talk about what the face of affordability looks like but not everything is for everybody. Mr. Balter stated the redevelopment of the mall is like a planner's dream of ever having a project take off. As a community, we build these rules into our land development regulations, in our comprehensive plan to shape development for what we want. Now, is the time where we can change those rules and shape it to exactly what we want for redevelopment because this is the first redevelopment that we've had in probably 15 years. Ms. Adams stated we'll bring something back in October but will be a lengthier meeting just because we'll have to make some motions and make some decisions about what that looks like to make that recommendation to the Commission so we can start getting some of this done.

Ms. Adams stated with the Affordable Housing Conference there was two things that she kind of took as take aways. She went to one of the workshops on state and federal trends in affordable housing. Florida is actually kind of on the forefront of some of those trends which is good and kind of sad at the same time. With our Live Local Act and the funding and trying to make things easier for affordable housing developers and speed up review processes, that's what other states are kind of looking at now. She anticipated another Live Local reboot or tweak this session. Interestingly, in other states there's been some legislative changes to building code for affordable housing projects. For instance, instead of having to have two staircases, you can have one. She didn't think it would necessarily fly here because of evacuation and other things but it was just interesting to hear how other states are trying to bring some of those costs down plus we add more things to our building code then we would ever take away, so she didn't think that's going to happen. There was a group of different groups there that talked about how the different advocacy groups rolled out and got community and state support for some of those changes in states where he wouldn't necessarily think those changes would happen. She went to a workshop on heir's property which is basically probating your property. For us, we get that a lot through Code and utilities and through SHIP. You can't get a clear title. You can't take advantage of different SHIP funding. You can't take advantage of other state and federal dollars. In Jacksonville, there's a group that's been very successful with rolling out any Heir's Property Program. There are some real easy fixes that we could do as well. It's just as far as raising awareness to people that they need to get their kind of estate in order. We have the Access to Justice Program which could if we expanded it maybe get into helping people with Wills. In Jacksonville, they actually have a program through SHIP that helps people clear up the title when these things occur but they have a huge toolbox where we wouldn't necessarily have to re-invent the wheel and there's some simple things we could do that were suggested as easy as working with your Property Appraiser and finding out who has a senior exemption on their house and

just sending a flyer with things they need to think about for estate planning purposes. She has been speaking to some of our outside partners about crafting some initiatives and programs around that which is a longer term issue wrapped up in the attainable issue is that how do you create generational welfare over time and not have it degrade with the passing of property which is your largest asset if you're not passing it properly then you're not creating that generation wealth or helping it to continue.

Mr. Balter discussed the Live Local Act out of the 411 municipalities with the 67 counties included there's been 144 projects in two years that have gone through the process. They may have not built but for two years and with as many as municipalities as that is, he has not seen that as working in his frame of mind. There's a lot of issues with the Bill. It has to get cleaned up. There was a lot of discussions. He went to a Live Local workshop as well. Developers, non-for-profit organizations, financial institutions they're all having issues with the Bill. It's not happening as a whole throughout the State of Florida. There's a lot of hoops to jump through. One of the problems is density here but also financing and all of the rest of those things. There's another issue that there is no reporting on the actual affordability, and you can't make any rules at a county to make them provide affordability.

Ms. Deena Shatley from United Way Advocacy Campaign explained their steering committee from the forum. They have some County representation. They have City Land Trust represented, Habitat. They have some other funders, John's Island. They have someone from the Hospital District as well that is part of this group. They have kind of worked on some of those outcomes from that forum. One of them was looking at the reality of having a community land trust so Coalition for Containable Homes was created to kind of step up to tackle that goal. Now, we have a Community Land Trust so really trying to know in turn support that and make some traction. Their next stage is really identifying and drawing that face of attainable housing and affordable housing and bringing that to life into the community as well as legislature. Our elected officials as well, the people that are going to be making these decisions, what does it look like, what are we really talking about, what is in place, what are the steps that are needed to do the SHIP Program. People who have gone through the Habitat Program, like what does that process look like and who are those people. Talking to our employers, how is it impacting our employers, how is it impacting the services that are provided to our community. We're talking about our non-profit employees, our teachers, our law enforcement, all of those individuals. They're obviously spear headed a little bit, but they really want it to be a collective action advocacy campaign but as well as anyone else who has a vested interest who is interested in this as being impacted. If there are people that you think the United Way should talk to for this, if you have information that you think would be good to highlight, that would be super helpful. Mr. Balter stated and really changing that connotation from affordable to attainable because not everybody needs an affordable project. The true definition of affordability. They need attainable. One of the projects currently that's attainable that's not necessarily it's affordable, however, it's not under that definition is the mobile home community that's going to be built right near Gifford and that's something that they rezoned. That was something that's been in the works for about a year and a half. It's going through the process. It's going to be around \$200,000. It's approved. They're moving forward.

There was a discussion among the Board members regarding the presentation.

b. Local Affordable Housing Action Updates:

1. John Cotugno – City of Vero Beach – No Report

Mr. Cotugno stated Jason Jeffries has put together a presentation that has been presented to the City Council. It will be presented at the Let's Talk Vero at Riverside Theater is one of the kick offs for it. There will be a panel on affordable housing, and it's being done to tie into an educational program that they've taken. There's a group of private citizens who put together an education program done on density and what density means as it refers to the City's referendum.

2. Fred Jones – City of Sebastian – No Report

3. Mark Mathes – City of Fellsmere – No Report

4. Sam Carroll – Town of Indian River Shores – No Report

5. Cherry Stowe – No Report

6. Jeff Francisco – For Profit Affordable Housing

Jeff Francisco stated they've currently got 23 houses under construction in Vero Lake Estates, Oslo Park and Cavalier Estates in Gifford. He is working on contracts for four houses that he is trying to buy they're going to remodel and put in their program. Gifford Gardens is coming hopefully soon. They will get 14 units out of that. Citrus Crossing over near Citrus Elementary they're hoping to get around 32 out of that. Sebastian is giving us them something that's going to equate to maybe 30 lots or so in 3 different tracts of land. There are a few other tracts, a couple of other tracts that are opting, but these are the ones that are in process in some way, shape

or form. That is like 103 units. Trevor is pulling out all the stops to try and increase their construction capabilities as much as possible so they can go as fast as they can.

7. Julianne Price – Advocate for Low Income persons

For the Community Land Trust, they're just looking at possible funding mechanisms, land that might be available. The County is working on their inventory list. Mr. Balter stated he had an update on that. Attorney DeBaal has passed it off to Attorney Prado and the liens have officially been done for both Coalition and Habitat for Humanity. Attorney Prado stated it should be transferred by the end of the month. Then we will go through the surplus lot. He has to wait for the Public Works Director to get a little settled and get his feet under him before he can hit him up on a surplus lot to look at everything. Ms. Price stated that concepts of housing to trust funds are on the radar and hopefully going to move forward because she thought the diversity of the mechanisms is going to be important for our County. She felt it was a multi-prong approach working with other non-profits to maximize our powers together. All kinds of concepts are being explored.

8. David Myers – For Profit Affordable Housing – No Report

9. Chip Landers – Real Estate Professional

Mr. Landers stated the duplex scenario and how big a lot would need to be and so forth because there is an extremely high demand for that. He had a builder in Sebastian that he could have sold it ten days. Mr. Sweeney stated it would be required to be either a partial record or plotted lot. 12,000 square feet is the minimum lot size, RM6 zoning or RM8 zoning. Under \$300,000 for a 3 bedroom, 2 baths in the entire county 15. Part of that is Habitat up at Vero Lake Estates. There are some builders out there that are reducing pricing where they're getting close to the \$300,000 number. From \$300,000 to \$350,000 there's another 70 properties out there, 3 bedroom, 2 baths in the county. A lot of it is Vero Lake Estates and a lot of that is new product. If you bought a \$300,000 home, if you did an FHA loan with a 3.5 percent down, your principal interest, taxes are like \$2,200 a month. You would need \$90,000 a year to buy that house. Currently there's about 1,200 units on the market in the entire County. In 2021, there were 350 units on the market. 1,200 is a normal market. The number of units getting built right now went down last year. Resale prices have held steady. New home prices they're still up but they're the same as the resales. They're down from list prices. The builders don't sit on them too long. They're still making money. Insurance runs the industry now. Pointe West there's about 25 houses on the market right now. Prices really are not coming down.

10. Mark Mucher – Planning & Zoning Appointee – No Report

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

Ms. Adams stated she didn't have too much of an update. She would just encourage anybody that's available to attend the Riverside Theater on Monday.

Mr. Landers stated he was approached by a lender, and they were asking about the committee and why they were was no longer a lender representative on it because we talk about a lot of stuff. Ms. Adams stated because we restructured the committee a couple of years when the rules changed. Mr. Balter stated he didn't know because it was prior to him being here. Ms. Adams stated we took some people off and added different people. Mr. Balter stated we had to comply with State Statute so there were some things that we weren't in compliance with that we had to get back in. We do have to relook at membership as well because there's been some members that haven't attended any meetings this whole year so we will probably be sending out applications around. Ms. Adams stated that maybe once we get through October with some of the recommendations maybe the next meeting the next meeting we can talk about membership once we reach out. She agreed there are some areas in our community that would be good to have representatives here. There are some people that have been on here that maybe their interest in affordable housing isn't as vast as others that might add more to the conversation. Mr. Balter wanted to make sure that they didn't them to think that just because they're not on this committee that they're not involved in the process.

6. NEXT MEETING ~ October 30, 2024.

7. **ADJOURNMENT**

Susan Adams, Chair, adjourned the meeting at 10:45 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.