



AFFORDABLE HOUSING ADVISORY COMMITTEE 2025 REPORT

Report to the Deltona Mayor and City Commission: SHIP Affordable Housing Incentive Strategies

SUBMITTED TO: MAYOR AND CITY COMMISSIONERS FOR THE CITY OF DELTONA

SUBMITTED TO: Robert Dearduff
FLORIDA HOUSING FINANCE CORPORATION

DATE SUBMITTED: _____

PREPARED BY: City of Deltona Community Development Staff in collaboration with the
City's AHAC members.

BACKGROUND

As a recipient of State Housing Initiative Partnership funds, the City of Deltona Commission adopted Ordinance No. 05-2013 to reinstate the Affordable Housing Advisory Committee (AHAC) on March 18, 2013, as required by the Florida Statutes, Sec. 420.9076. The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of the City's housing activities that can impact the provision of affordable housing. Further, the AHAC is specifically directed by the SHIP Statute to consider and evaluate the implementation of the incentives set out in F.S. 420.9076(4)(a-k). Based on the AHAC evaluation, the AHAC may recommend to the City Commission that it make modifications of, exceptions to, or creation of new plans, policies, procedures, and other governing vehicles that encourage the production of affordable housing.

As approved by the Mayor and the City Commissioners, the recommendations may be used to amend the Local Housing Assistance Plan and the local Comprehensive Plan Housing Element and possibly update certain City policies and ordinances.

COMMITTEE COMPOSITION

The City Commission has appointed or reappointed members to the Committee since March 18, 2013. Florida Statutes, Sec. 420.9076(2) lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be a City Commissioner. The elected official will count as a member of the AHAC to meet the number of members' requirements. There must be at least nine committee members with representation from at least six of the following categories:

- a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- c) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
- d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- h) A citizen who actively serves on the local planning agency pursuant to F.S. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- i) A citizen who resides within the jurisdiction of the local governing body making the appointments.

- j) A citizen who represents employers within the jurisdiction.
- k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

The appointed AHAC Committee members are included here, along with their category affiliation.

MEMBER NAME	CATEGORY
Jodi Peña-Castaldi / Chairperson	(f) Not-for-profit provider of affordable housing.
Michelle Wallace-Chin / Vice-Chairperson	(c) Representative of areas of labor in connection with affordable housing.
Maritza Avila-Vazquez / Commissioner Stephen Colwell / Alternate Commissioner	One locally elected official from each county or municipality participating in the State Housing Initiatives Partnership Program.
Sylvia Hayes	(b) A citizen who is actively engaged in the banking or mortgage industry in connection with affordable housing.
Lillian Mendez	(i) Citizen who resides within the City of Deltona.
Terri Ellis	(d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
Jean Armstrong	(j) Representative of employers within the City of Deltona.
Cassie Landron	(g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
Rachel Amoroso	(h) Actively serves on the local planning agency pursuant to F.S. 163.3174

AFFORDABLE HOUSING RECOMMENDATIONS

This AHAC Recommendations Report is a work in progress. The Committee members have considered each of the strategies set out in the Florida Statutes. The report is but a continuation of an annual process to ensure affordable and safe housing within the City of Deltona. The AHAC began the 2024 annual review process by requesting documentation to better interpret their required mandate, including a list of city-owned properties suitable for affordable housing, information regarding infrastructure and rezoning timelines, and processes. The AHAC also requested presentations by subject matter experts. The Committee will continue its work early in 2025 to further review possible housing incentive strategies. Finally, the AHAC will continue to consider local government plans, policies, procedures; Ordinances; regulations; Statutes; and the Comprehensive Plan, among other documents applicable to affordable housing for the evaluation of impacts/impediments regarding the provision of affordable housing. By utilizing last year's AHAC report, staff asked the AHAC to generate measurable recommendations that are action-oriented.

The AHAC hereby submits this report to the City Commission and Florida Housing Finance Corporation. The report details the scope of the Committee's work and the conversations thus far. The Committee has reviewed, considered, and evaluated the following strategies provided in the SHIP Statute at F.S. 420.9076(4):

- (a) The processing of approvals of development orders or permits, as defined in F.S. 163.3164(7-8), for affordable housing projects is expedited to a greater degree than other projects.
- (b) The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.
- (e) The allowance of affordable accessory residential units in residential zoning districts.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs, major employment centers, and mixed-use developments.

(a) EXPEDITED PERMITTING

Existing Strategy: This is an existing incentive strategy located in the Local Housing Assistance Plan, which permits as defined in F.S. 163.3177(6)(f)(3) requires affordable housing projects to be expedited to a greater degree than other projects. The City of Deltona will maintain the current policy that affordable housing projects can be placed ahead of other projects to prevent delays. Based on the DRC review process, any projects that are identified as affordable housing projects will be provided a contact within the Housing and Community Development departments during the process.

AHAC Recommendation: None

Schedule for Implementation: This existing strategy is fully implemented.

Incentive Strategy Synopsis: The time it takes for government staff to review development approvals is a factor in the overall cost of development. Increased development time and costs will usually force the developer to charge higher housing prices to offset increased costs. A functioning process for expedited permitting for affordable housing units reduces time and helps avoid setbacks by designating a staff member to guide a development through the process. The requirement to expedite permitting should extend to all reviews and approvals, including Final Site Plan reviews, Plats, zoning hearings, and special approvals. A builder can schedule construction more quickly when there is a clear intention by the local government to expedite all reviews and issuance processes.

AHAC Meeting Synopsis: Expedited permitting can lower development costs and improve project feasibility. Staff explained how it is currently implemented and how it assists an affordable housing project move through the City review system. Discussion occurred between the Committee and Staff, regarding SHIP Funds, incentive processes, the current permitting process, and low-income tax credit programs.

The City currently expedites affordable housing projects. Construction projects go before the Development Review Committee prior to submission. The existing DRC and the building division checklist processes provide the following benefits:

1. Identifies deficiencies and requirements necessary to facilitate the permitting process.
2. Supports proactive communication with the applicant to address and resolve deficiencies and requirements that would delay the permitting process.
3. Enables staff to identify any possible affordable housing projects prior to submission to the planning or building division and enables them to monitor the process to ensure that the project is progressing in an expedited manner.

(b) MODIFICATION OF IMPACT FEES

Existing Strategy: There is no existing strategy for this incentive at this time.

Recommendation: Per the AHAC Committee's recommendation in 2024, staff was instructed to provide Impact Fee Credits and or Fee Waivers for affordable multi-family housing. Staff currently has an established program, in the LHAP, to provide a local contribution (gap financing) of impact fees for multi-family affordable housing developments.

Schedule for Implementation: The Committee will review the possibility of providing Impact Fee Credits and Fee Waivers in the 2025 AHAC review. Updates to the recommendation will be provided to the AHAC at that time.

Incentive Strategy Synopsis: Local government fees can be a major expense in developing and constructing housing. By modifying fee requirements for affordable housing construction, the overall cost of the development can be reduced, and the savings can be passed on in the form of lower rents or lower sales prices. Reduced, deferred, or waived impact fees can also count as a local government contribution in the Low-Income Housing Tax Credit (LIHTC) application through the Florida Housing Finance Corporation. Local government contributions will allow an application to score higher points, making the project more competitive.

AHAC Meeting Synopsis: As mentioned in last year's AHAC Report, the Committee feels that Impact Fee Waivers should be issued for Affordable Housing projects "only", at this time. Most Florida communities have an impact fee structure in place that generates revenue based on the connection between the impact of new development on the cost of infrastructure. The categories of infrastructure for which impact fees may be charged include roads and transportation, parks and recreation, public safety/emergency services, and schools. Impact fees are also levied for water and sewer connections where these utilities are available.

The AHAC discussed alternative fee scenarios that may incentivize building or acquiring affordable housing projects. The Committee may consider several options, including but not limited to, fee deferment, fee waivers, fee modification, and alternative sources of payment. There is a concern that impact fees may be pledged as debt services for infrastructure bonds and could impact local government bond ratings. The AHAC concluded that the subject matter warranted further evaluation and needed to be discussed with city management. The committee will review this strategy again during the 2025 AHAC review, as they look for alternative ways, like rental acquisition to achieve affordable housing.

The AHAC requested that staff provide the Committee with a list of possible Fee Waivers and Impact Fee Credits that have worked for other similar municipalities. In addition, the Committee along with staff will discuss whether impact fees pledged as debt services for infrastructure bonds could impact local government bond ratings. Staff will provide this information during the 2025 AHAC review.

(c) FLEXIBLE DENSITIES

Existing Strategy: There is no existing strategy for this incentive at this time.

AHAC Recommendation: Pursuant to the AHAC Committee's recommendation, staff will facilitate density bonuses for multi-family affordable housing developments and affordable rental "small" cluster homes.

Schedule for Implementation: Several AHAC members attended the Analysis of Impediments scoping. The AHAC will be participating in the update to the City Comprehensive Plan to establish policies for density bonuses.

Incentive Strategy Synopsis: Increase the maximum units allowable may help make affordable development more financially feasible. The local Land Development Code dictates the maximum number of housing units that may be developed on a particular lot depending on the zoning classification. As an affordable housing incentive, a jurisdiction may increase the maximum number of units allowable if a builder agrees to include an established number of affordable housing units as part of the project. The presence of bonus units will allow a developer to sell more homes or rent more apartments, and thereby help meet various financial feasibility criteria. A developer of affordable housing should be able to qualify for bonus density units by right if other development criteria are met.

The AHAC noted that the City does not have a zoning classification specific to multi-family/affordable housing. This may allow an affordable housing developer to qualify for a density bonus and proceed with the project by right if other development criteria are met.

The AHAC noted that increasing the number of maximum units allowed also combats social concern known as Not in My Back Yard (NIMBY). This is a commonly expressed concern by residents as affordable housing can be perceived in a negative manner. As developers are granted higher densities in exchange for affordable housing, it means that lower-income residents live next door to their higher-income counterparts. The extra units are integrated into the developer plans, thereby eliminating social prejudice.

Meeting Synopsis: The AHAC may make recommendations related to more density in development in exchange for the production of affordable housing. This can potentially make affordable housing projects more feasible. The AHAC determined future affordable housing density bonus recommendations should be carefully weighed as it will require an analysis of the Land Development Code and the Future Land Use to determine the current allowable densities within the City. Although the idea of increasing the maximum number of units is becoming more popular across Florida, there is still concern that this strategy should be considered in conjunction with the Deltona-specific challenges:

- Lack of a well-developed infrastructure to meet the needs of our growing population;
- Lack of commercial property development;
- The high rate of developer projects;

- The lack of effective stormwater management; and
- Growing traffic congestion, etc.

The Committee members commented that perhaps this is not the right incentive strategy for our community, because increased density brings the need for more infrastructure. Given the challenges cited above, Committee members were cautious about the success of a density bonus recommendation. Although Committee members seemed hesitant to institute a density bonus recommendation, they noted that based on current development initiatives, the area around the Interstate 4/SR472 interchange could benefit from a density bonus strategy.

The AHAC discussed how mixed-use development can be leveraged to establish affordable housing. They envisioned commercial development with businesses and retail stores located on the first floor and affordable housing would be located on the higher floors. The mixed-use model is further attractive because having amenities within a close geographic location could have positive socioeconomic impacts on occupants.

Several Committee members requested research from staff to provide an estimate of the costs of increased infrastructure needed to address higher density. The Committee will continue to review this strategy in its 2025 meetings and will provide the information requested at that time. Staff provided a visual copy of the Future Land Use Map. The Committee had a discussion in reference to the Future Land Use and EAR-based amendments.

(d) RESERVATION OF INFRASTRUCTURE CAPACITY

Existing Strategy: There is no existing strategy for this incentive at this time.

Recommendation: As per the 2023 AHAC report, staff has allocated grant funds to support affordable multi-family developments. These funds will be in the form of infrastructure impact fee assistance to developers who demonstrate the ability to develop affordable multi-family housing units. In addition, staff will reinstate the Sewer retrofit program for single-family homes to connect to sewer.

Schedule for Implementation: The committee will review this strategy again during the 2025 AHAC review.

Incentive Strategy Synopsis: The reservation of infrastructure capacity is based upon local requirements in large urban areas. These larger areas require future developments to make a reservation to guarantee the new development will meet concurrency requirements by meeting designated levels of service for certain types of infrastructure. Reservation is the act of setting aside a portion of the available infrastructure capacity necessary to accommodate valid intermediate or final Development Orders.

Meeting Synopsis: Staff noted that sewer is not broadly available in the City. Most residential housing is served by private septic systems. This is important to recognize for any future affordable housing project/development. Any affordable housing will need to be served by sewer. Discussion occurred in reference to areas of the City that are close to reaching capacity for current infrastructures like roads, electricity, water, etc. The Committee asked which areas

would be most critical to reserve current infrastructure capacity for future affordable housing projects.

(e) AFFORDABLE ACCESSORY RESIDENTIAL UNITS

Existing Strategy: There is no existing strategy to expand upon this incentive at this time. Accessory Residential Units are allowed as a right in the majority of the City.

AHAC Recommendation: The AHAC will review this strategy in the 2025 fiscal year. The review will include current ADU guidelines, their impact on infrastructure (sewer retrofits), parking, and cost.

Schedule for Implementation: None.

Incentive Strategy Synopsis: Accessory Dwelling Units (ADUs) are secondary residential units typically on single-family lots that are independent of the primary dwelling unit. An ADU can be an apartment within the primary residence, or it can be an attached or freestanding home on the same lot as the primary residence. ADUs are commonly referred to as granny flats or mother-in-law suites, and are also sometimes called accessory apartments, garage apartments, carriage houses, or backyard cottages. The concept of an ADU is to have an additional complete residence, meaning a place for sleeping, bathing, and eating, independent of the primary home.

Meeting Synopsis: Accessory Dwelling Units, also called Granny Flats, Mother-in-Law Suites, Accessory Apartments, and Garage Apartments are becoming more popular. In the face of rising housing costs and an aging Florida population, more local governments are evaluating this subject matter to determine the right neighborhoods, regulations, and restrictions for this form of affordable housing.

Members of the AHAC reviewed the current occupancy restrictions in place for ADUs which include:

- ADUs are currently limited to being occupied by a family member or domestic help use only, and
- There are no separate utility connections.

The Committee agreed that if non-family members could rent the unit, this would significantly change the character of City neighborhoods.

Committee members discussed the long-term consequences of changing ADU requirements to support building more units. The two most significant barriers to this strategy were:

- A lack of room on a property, and
- Limited wastewater infrastructure - Some members noted that a barrier to installing more ADUs was the limited wastewater infrastructure.

While several committee members voiced support for the current occupancy restrictions in place for ADUs the Committee members did have the following questions:

- Does adding an ADU require installing a separate septic system?
This would depend on the location within the City.
- Does the ADU increase the value of land once a property is sold?
That would depend upon the market at the time of sale.
- What is the impact of the family relationship rules and occupancy on the future ADU units?
Unless there is an Ordinance change, the current family rules would apply.
- Do future owners have to abide by the family rule?
Yes, all future owners are restricted to only using an ADU for family.

The Committee recommends the City re-examine the current ADU elements of City Ordinances and the Deltona Comprehensive Plan – Section 3. In light of current economic and social conditions, the City is encouraged to identify specific provisions that may be hindering the development of ADUs and to develop a strategy to support the feasibility of future ADU development within the City of Deltona.

(f) PARKING AND SETBACK REQUIREMENTS

Existing Strategy: There is no existing strategy for this incentive at this time.

AHAC Recommendation: The AHAC recommends the City reduce the current visitor parking requirement from 1 space per 10 multi-family units, to 1 space per 12 units.

Schedule for Implementation: None

Incentive Strategy Synopsis: The modification of parking and setback requirements can resolve issues an affordable housing development might have in design and siting. Flexibility in these requirements may lower development costs and ensure more of the buildable land is available for housing development. While setbacks intend to create consistency in lot composition and to preserve unified block faces, utility easements, or future rights-of-way, there are many cases when the modification of these requirements can result in greater land area for the development. Traditional setback requirements can make it impossible to build multiple smaller units on a single parcel, including ADUs.

Meeting Synopsis: Several Committee members spoke regarding the need for extra parking. A Committee member noted that several cars parked at a dwelling may well be a sign of homelessness with two or three households doubling up in a dwelling.

Committee members discussed:

- What are the current front, rear, and side parking setbacks,
- Would parking requirements increase along with any proposal to increase density?
Yes, because the required parking spaces are tied to the number of bedrooms.
- Is parking a common code enforcement item?
Yes, parking is among the top items of code compliance cases.

The Committee discussed on-street parking for new developments but decided they would readdress parking setbacks during the 2025 AHAC review meetings. Committee members questioned if there was a need for discussion as it relates to a reduction in parking for affordable housing projects. If not, then this may not be an appropriate incentive strategy for the City at this time.

(g) FLEXIBLE LOT CONFIGURATIONS

Existing Strategy: There is no existing strategy to meet this incentive at this time.

AHAC Recommendation: The AHAC recommends to allow cluster developments for affordable housing in any single-family or multi-family zoning and follow the square footage requirements outlined in Chapter 76 – Affordable Housing, in the City’s Land Development Code.

Schedule for Implementation: The Committee would like to review and better define this strategy during the 2025 AHAC review, as they would like to concentrate on an affordable housing strategy.

Incentive Strategy Synopsis: Minimum lot size, maximum lot coverage, open space, and setback requirements may prevent the development of smaller affordable housing units. For example, unduly large minimum lot size requirements will prevent the development of smaller parcels and thus, smaller units that are ripe for affordability. An arbitrary maximum lot coverage requirement could prevent the development of multiple small units on a single lot. Flexible lot configurations can be a creative way to encourage the development of affordable housing units, especially for parcels that may be unique in shape and size. A flexible lot configuration could create several smaller housing units on a single lot.

Meeting Synopsis: This is like the modification of the street requirements strategy. This approach includes the zero-lot line configuration, a zoning standard allowing two neighboring homes to be built back-to-back or side to side. They share a wall or there is a small space in between. Depending on the lot composition, zero lot lines could allow more units or smaller units to be developed, which could assist in helping developers make homes more affordable. Committee members agreed that this strategy may be a good approach for a cluster of affordable housing in the community.

(h) MODIFICATION OF STREET REQUIREMENTS

Existing Strategy: There is no existing strategy to meet this incentive.

AHAC Recommendation: The AHAC did not make a recommendation for this strategy but will revisit the strategy in the 2025 AHAC Report.

Schedule for Implementation: None. The Committee would like to review and better define this strategy during the 2025 AHAC review, as they would like to concentrate on an affordable rental strategy.

Incentive Strategy Synopsis: The modification of street requirements can reduce development costs and allow more land to be developed as housing. Modifications may free up land for lots and may allow for more flexible design. Land use regulations typically list multiple requirements related to streets, including driveway and walkway requirements, alleyways, curb allowances, drainage requirements, utility easements, and parking within the right-of-way.

Meeting Synopsis: The Committee discussed parking, fire vehicle requirements, Florida Housing Credit Applications, and PUD Parking. The group discussed alleyways and service roads. There was a general consensus that the City should not reduce any street requirements.

The Committee also discussed the following:

- There is a trend of people moving to Florida. How often are traffic impacts reviewed for the overall city?
Most projects approved via rezoning action or site plan action are subject to transportation reviews.
- When a new development is proposed, is there an additional traffic study required, and who pays for additional costs?
The developer pays for the cost of the study but the developer pays a proportionate share.
- Is there a process for assessing housing needs, just like the traffic report we are discussing?
The AHAC is part of the assessment of housing needs.

(i) PROCESS OF ONGOING REVIEW

Existing Strategy: This is a mandatory incentive strategy. An ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption.

AHAC Recommendation: The City currently has an Ongoing Review process in place. The AHAC will review the impact of this process/strategy on affordable housing development in 2025.

Schedule for Implementation: Already implemented.

Incentive Strategy Synopsis: The purpose of this strategy is to require local governments to consider how proposed governmental actions may affect the cost of housing development. This level of review may lead governmental bodies to reconsider certain actions that may increase the cost of development and in turn, increase the price of housing. Similar to the National Environmental Policy Act (NEPA), this strategy does not require specific action to be taken. However, it does require that local governments consider the costs associated with proposed legislation and regulation. This strategy is centered on creating awareness of the potential impact that proposed actions can cause, as well as the economic impact of those decisions on the affordable housing stock.

Meeting Synopsis: This requires a local government to consider how its decisions impact the cost of housing. With this in mind, local governments can develop creative ways to reduce costs. City staff explained they are responsible for this review process and there has not been any regulations and policy decisions resulting in increased housing costs in recent years. Committee members discussed the rising prices for house sales and building supplies having an impact on housing costs, these costs are not a result of City regulations and requirements. There is no recommendation at this time, but the Committee will review this strategy during the 2025 AHAC review.

(j) PUBLIC LAND INVENTORY

Existing Strategy: The City of Deltona has no strategy for the acquisition of Publicly Owned Land at this time.

AHAC Recommendation: The City is currently reviewing City owned parcels for suitability for the development of affordable housing to donate to the Community Land Trust (CLT) and approved up to a 1% budget allocation of the annual budget to assist with acquisition and/or development of affordable housing.

Schedule for Implementation: The committee will monitor the implementation of the recommendation and will continue to review this strategy in the 2025 AHAC review process.

Incentive Strategy Synopsis: Discounted or donated land can significantly reduce the cost of developing affordable housing. Generally, due to the high cost and limited availability of land in urban parts of the state, government-owned land can be an essential tool for affordable housing development. Locating suitable land for affordable housing can be challenging. Public land is a valuable resource, and it is essential to have guidelines to ensure that these parcels are properly identified and used for affordable housing.

Meeting Synopsis: Committee members requested a printed inventory of lands suitable for affordable housing. The AHAC could recommend how to leverage government-owned land for housing. Eliminating the cost of land can make housing more affordable. Prior to presenting the inventory of publicly owned land maps to the AHAC, staff felt that it was important that the AHAC members have a clear understanding of the zoning and environmental character of the parcels they would be reviewing on the map. This was important because the AHAC would need to:

- Understand the zoning associated with each particular parcel,
- The Committee was provided a copy of all the types of zoning within the City. They were also provided with a map reflecting the zoning for all parcels within the City of Deltona. This exercise was essential as it reflected the minimal number of lots currently zoned for multi-family. These City-owned lands would need to be rezoned. In addition, staff referenced a map showing only two city-owned lots that could be suitable for development. Most of the publicly owned properties are not suitable for any type of housing development. These include wetlands, lots used for Public Works like Stormwater management, lots in the flood plain, etc. Mr. Paradise, again this year, noted

that on a rare occasion, the City could gain ownership of a foreclosed home if code compliance liens have not been paid. This is an occasion where the home could be repaired or more likely demolished and replaced to produce affordable housing units. Comments from committee members determine if the land/parcels were currently zoned single-family, multi-family, mixed-use commercial, etc. and

- Provided insight and an overview of lands that were not properly zoned for the end user, causing the developer to incur a rezoning event.

The Committee was provided a copy of all the types of zoning within the City. They were also provided with a map reflecting the zoning for all parcels within the City of Deltona. This exercise was essential as it reflected the minimal number of lots currently zoned for multi-family. The City-owned lands would need to be rezoned to allow multi-family. In addition, staff referenced a map showing only two city-owned lots that could be suitable for development, while most are not suitable for housing development. The parcels include wetlands and floodplains which is suitable for Public Works and Stormwater management. Staff, again this year, noted that on a rare occasion, the City may gain ownership of a foreclosed home if code compliance liens have not been paid. This is an occasion where the home could be repaired or more likely demolished and replaced to produce affordable housing units.

Based on the analysis above upon review of the printed inventory of city-owned lands, the AHAC determined that:

- The two city-owned properties would not accommodate affordable housing in the near future, and
- Considering the price of homes for sale has escalated faster than most people's incomes.

The AHAC determined that eliminating or reducing the cost of land can make housing more affordable. The AHAC conversations focused on two main concentrations, the creation of a Community Land Trust and leveraging of government-owned land. Below is a synopsis of each area of consideration.

Community Land Trust (CLT)

The AHAC hosted a presentation from Mr. Frank Wells, President and Chief Impact Officer of the Bright Community Land Trust. The presentation summarized the Community Land Trust Model, reviewed the elements of a ground lease model, and the impact of meeting the affordable housing needs for a geographical area. Below is a brief summary of the CLT and Ground Lease model.

- Community Land Trusts - CLT - are nonprofits that hold land to keep its use dedicated to community purposes in perpetuity. The price of the land is one of the largest costs of building homes, the CLT ownership of the underlying property substantially lowers the cost for residents.
- Land in CLTs is most often either donated or funded by cities and counties. Occasionally land is donated by nonprofits or private donors. Because the CLT will

hold and steward the ownership of the land forever under a Ground Lease Agreement, land contributions can create a permanent housing asset.

- Since the CLT owns the land under a ground lease agreement, buyers purchase the home well below the market price. The ground lease requires that the future dwelling resale price be set to match affordable housing criteria. If the budget of someone in the same income bracket as when the original home was purchased.
- Homeowners gain equity by paying down their mortgage. Some of the price appreciation over the years and some of the home's appreciation is retained for future buyers to have affordable housing purchases.

Leveraging government-owned land

Committee members requested a printed inventory of lands suitable for affordable housing. The AHAC sought this information with the intent to determine the feasibility of leveraging government-owned land for future affordable housing projects. However, staff determined that to properly respond to the intent of the request and to facilitate the conversation and review of this strategy, AHAC members needed a better understanding of the zoning and environmental character of the parcels they would be reviewing on the map. This was important because the AHAC needed to:

- Understand the zoning associated with each particular parcel;
- Become knowledgeable about environmental constraints;
- Determine if the land/parcels were currently zoned single-family, multi-family, mixed-use commercial, etc.; and
- Become knowledgeable about lands that were not properly zoned for residential use, causing the developer to incur the cost of a rezoning event.

The Committee was provided a copy of all the types of zoning within the City of Deltona. They were also provided with a map reflecting the zoning for all parcels within the City. This exercise was essential to the discussion because:

- It highlighted the minimal number of lots currently zoned for multi-family; and
- It highlighted the fact that future City-owned lands would need to be rezoned to support affordable housing development.

(k) SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Existing Strategy: None

AHAC Recommendation: As per the AHAC Committee's 2023 recommendation, the AHAC would like to advocate for more park and ride facilities. The Committee would like to build upon the Gallery of Villages concept, which could produce different transportation models within different communities.

Schedule for Implementation: The AHAC will provide a strategic plan for this strategy during the 2025 AHAC review; however, they would like to concentrate on an affordable rental strategy.

Incentive Strategy Synopsis: In many urban areas of Florida, the cost of owning and maintaining an automobile is the second largest expense after housing. Long commutes can further drive-up total household expenses. Flexible land use requirements that support development near transportation hubs and major employment centers can help low-to-moderate-income residents reduce their transportation costs.

By concentrating development around transit hubs, local government can make public transportation more convenient to users and improve ridership. Further, by having citizens use public transit, there is less pressure to expand roads, which can be very costly. Increasing densities around transit and employment hubs reduces commuting costs and can create robust mixed-use communities.

Meeting Synopsis: The AHAC could pair this incentive strategy with density bonuses. One could create an incentive for building affordable housing and more density near transit hubs or employment centers.