



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

---

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

---

July 6, 2021  
10:00 AM

- 1. Meeting Called to Order**
- 2. Pledge of Allegiance**
- 3. Public Forum**
- 4. Approval of Minutes**

Documents:

[04.13.2021 Meeting Minutes.pdf](#)

**5. New Business**

**a. 2021 Affordable Housing Incentive Review and Recommendation Report for SHIP Affordable Housing Incentive Strategies**

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

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

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

Documents:

[2021 Affordable Housing Incentives Review and Recommendation Report Incentives.pdf](#)

**b. SHIP 2019-2022 Local Housing Assistance Plan (LHAP) Technical Revision**

Documents:

[SHIP 2019-2022 Local Housing Assistance Plan \(LHAP\) Technical Revision.pdf](#)

**c. SHIP Funding Update**

SB 2512 guarantees (after July 1, 2021) the end to sweeps of the Sadowki Trust Funds. The Sadowski state and local housing trust funds will be recurring revenue. Recurring revenue means that the initial budget prepared by legislative staff will automatically include the Sadowski housing trust fund money based on the new percentages established in SB 2512.

<https://www.flsenate.gov/Session/Bill/2021/2512>

The projected SHIP 2021-2022 funding for Sumter County is \$938,903

Documents:

[SHIP Funding Update.pdf](#)

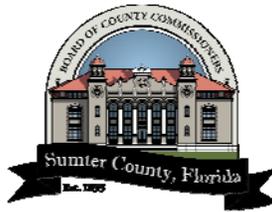
**6. Next Meeting**

October 12, 2021 @ 10:00 a.m. at 7375 Powell Road, Wildwood, FL 34785

ADJOURN

**Contact Us:**

[administrative.services@sumtercountyfl.gov](mailto:administrative.services@sumtercountyfl.gov)



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

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

**Meeting Minutes Date:** April 13, 2021.

**Members Present:** Vice Chairman, Matthew Yoder – T & D Screen Enclosures, Inc; Secretary, Sandra Woodard – Early Learning Coalition of the Nature Coast; PJ Lewis – Lewis Brothers Construction; Robert Hanson – Sumter County Fire & EMS; Francis Harper – Representative for Habitat for Humanity; Heather Clark – Suncoast Credit Union; Courtney Gage – VP Commerical Banker Citizens First Bank; Melanie Peavy – City of Wildwood Development Services Director; Danny Smith – Smith & Smith Realty; Gene Barton – Helping Hands Outreach; Amber Tucker – Mid-Florida Homeless Coalition.

**Members Call-In:** N/A

**Members Absent:** Chairman Doug Gilpin – Board of Sumter County Commissioner.

**Public Attendees:** Denna Lafferty – Housing Coordinator; Frank Calascione, Economic Development Director; Kristy Russell – Economic Development Specialist; Danielle Stroud – Habitat for Humanity; Amanda Corbin, and Roxann Read – City of Wildwood Assistant Development Services Director.

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

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

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

**Flag Salute:** Mr. Yoder led the flag salute.

**Public Forum:** Danielle Stroud with Habitat for Humanity asked if we were in the process of updating the Local Housing Assistance Plan (LHAP). Mrs. Lafferty replied, “The plan isn’t due until May of 2022”. Ms. Corbin asked how someone would apply to become a member of the committee. Mrs. Lafferty reviewed the process.

**First order of business:** *Approval of AHAC minutes dated January 21, 2021.*

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

**Second order of business:** *Introduction of New Committee Member Amber Tucker-Mid-Florida Homeless Coalition.* Mrs. Tucker gave a brief introduction of herself, and the members welcomed her to the committee.

No action is required.

**Third order of business:** *2021 Affordable Housing Incentive Review and Recommendation Report for SHIP Affordable Housing Incentives Strategies.* Mrs. Lafferty discussed the process for reviewing each Incentive and the required actions needed for the final report. The committee was provided a review document with the agenda, which described each Incentive, current policy, and staff's review.

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

Mrs. Lafferty reviewed Incentive A, discussed current policy, and presented staff's review of specific pertinent information regarding the Incentive. Mr. Barton commented on how the current policy could be beneficial to their projects. Mrs. Lafferty discussed the opportunity for an interested individual to meet with Development Services staff about a proposed project. Mr. Harper stated that the process has always been very fast for Habitat for Humanity's projects. Mrs. Lafferty discussed the online application submittal option offered by the county and the benefits of this type of submittal. Ms. Peavy stated the City of Wildwood has a rapid process as well.

Mrs. Woodard made a motion not to make any recommendations regarding Incentive A, and Mr. Smith seconded the motion. The motion carried unanimously.

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

Mrs. Lafferty reviewed Incentive B, discussed current policy, and presented staff's review of specific pertinent information regarding the Incentive.

Mr. Smith made a motion not to make any recommendations regarding Incentive B, and Mr. Hanson seconded the motion. The motion carried unanimously.

After the committee continued their review outlined below under "other discussions," the committee wanted to revisit Incentive B.

Mrs. Woodard made a motion to revisit Incentive B to make a recommendation, and Mr. Frances seconded the motion. The motion carried unanimously.

Mrs. Peavy made a motion for the county to consider waiving impact fees for low-income housing development for households at or below 120% of the area median income guidelines used for the SHIP program. Mr. Hanson seconded the motion. The motion carried unanimously.

The committee acknowledged that criteria would need to be created which would outline eligibility.

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

Mrs. Lafferty reviewed the Incentive C, discussed current policy, and presented staff's review of specific pertinent information regarding the Incentive. Mrs. Lafferty stated the Board of County Commissioners adopted Ordinance 2018-20 on July 10, 2018. The Ordinance created two high-density residential zoning districts, HDR-12 and HDR-24. The HDR-12 designation allows for twelve (12) units per acre, and the HDR-24 designation allows for twenty-four (24) units per acre. The new high-density residential standards are an effective change to encourage affordable housing. Mrs. Lafferty stated that the City of Wildwood adopted the same density standards as the County. Ms. Peavy provided an example of increased density standards; Peppertree Apartments is fifteen (15) units per acre with 300 units at the three-story complex. Ms. Peavy stated higher density standards require four (4) or more building levels. Ms. Peavy provided information on a twelve unit per acre density and other requirements such as infrastructure, which need to be in place for the development. Ms. Peavy stated that the city has three applicants looking to develop nine units per acre as single-family attached units. Ms. Peavy noted the city has six apartment complexes under construction or in review. Mr. Yoder commented on what he thinks a reasonable rent limit should be for the workforce. Mrs. Lafferty and the committee discussed the factors of determining affordable rent for a household. Mrs. Woodard talked about the amount of rent a client assisted by her agency can afford based on a maximum income limit of \$36,000 annually. Ms. Peavy stated she did a presentation for the city commission, and she took out the retirement income leaving the affordable annual income level at around \$40,000. The members discussed the variables within the market that could affect the monthly rent. Mrs. Woodard questioned the income limit for a development receiving the impact fee credit. Mrs. Lafferty provided the income limit. The committee discussed the high construction costs and the market selling rate, making it harder for a renter or homeowner to receive an affordable monthly rental or mortgage payment. Mrs. Lafferty discussed the need to provide a developer some incentive to house various-income families. There is a need for affordable housing for families with low to moderate incomes. Mr. Yoder commented on the income earned by construction workers. Mrs. Lafferty noted the essential service workers are in the same income category and need affordable housing. Ms. Corbin commented on the need to provide an incentive to the landowners, which will help to increase the opportunities to open up more available lands for affordable housing. The committee discussed the difficulty of rezoning property. Mr. Yoder asked if the county still had meetings for rezoning property. Mrs.

Lafferty stated the county does have a special master who conducts these meetings. Mrs. Gage asked if the zoning districts were specifically available to affordable housing developers. Mrs. Lafferty replied, "No." Mr. Hanson asked what is the incentive to a developer by having up to 24 units per acre. Ms. Peavy responded, "It can be seen as an incentive as some smaller counties do not offer this high of a density." Ms. Peavy and Mr. Hanson discussed the fire code standards for higher level developments.

Mr. Hanson made a motion not to make any recommendations regarding Incentive C, and Ms. Peavy seconded the motion. The motion carried unanimously.

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

Mrs. Lafferty reviewed Incentive D and presented staff's review of specific pertinent information regarding the Incentive. Mrs. Lafferty stated Sumter County is not an infrastructure provider; therefore, it cannot offer an incentive to reserve capacity. A development-requiring infrastructure must obtain those services from the municipalities within the county. The cities would be the lead entity to provide this type of incentive. Mr. Smith asked if it would be good for the committee to recommend an incentive since the county is not an infrastructure provider. Mr. Smith stated he would make a motion not to provide any recommendations for this item. Mr. Smith suggested the committee recommend reducing charges under the county's control instead of a city. Mr. Yoder stated waiving fees would be listed under Incentive B. Ms. Peavy commented that generally, when an individual asked for a reduction in fees for affordable housing, the entity perceives this request with constructing apartments. Ms. Peavy noted a variety of different housing types which could be considered affordable housing.

Mr. Smith made a motion not to make any recommendations regarding Incentive D, and Mrs. Woodard seconded the motion. The motion carried unanimously.

Other discussions: Mr. Harper asked what incentive would include having a fee waiver for non-profit housing providers. Mr. Yoder stated it would be listed under Incentive B. The committee discussed the recent increase in impact fees and how that could affect the construction of affordable housing. Ms. Peavy stated the county does not control the city's charges; however, the committee's discussion could open the door for future talks within the city. Ms. Peavy noted the city could look at different options for decreasing costs and fees. Mrs. Stroud discussed the policy utilized by Lake County. Mr. Yoder addressed the idea of providing a contractor with an impact fee waiver if the development was deemed affordable and a viable project. Mr. Yoder stated the county promotes workers to come into the county, but there are no places for the workers to live. After a motion was made to revisit Incentive B, the committee discussed the different income levels and recommendations. Mr. Smith shared his concerns with changing the existing policy. The committee agreed to make a recommendation to waive impact fees. Mr. Frances and Ms. Peavy, with the committee's help, outlined the recommendation listed above under Incentive B.

Incentive E: Affordable accessory residential units.

Mrs. Lafferty reviewed the Incentive E, discussed current policy, and presented staff's review of specific pertinent information regarding the Incentive. Mr. Hanson discussed the benefits of having accessory residential units for family members. Mr. Yoder stated the county has a good policy in place for this incentive. Ms. Corbin asked a question about several properties located in the Royal area. Mrs. Lafferty recommended Ms. Corbin contact Development Services for assistance with researching those properties.

Mrs. Woodard made a motion not to make any recommendations regarding Incentive E, and Mr. Hanson seconded the motion. The motion carried unanimously.

**Fourth order of business:** *Committee Members whose terms expire on July 12, 2021.* Mrs. Lafferty informed the committee of the upcoming vacancies and provided the information for members interested in applying for BOCC consideration.

No action is required.

**Fifth order of business:** *SHIP Funding update.* Mrs. Lafferty informed the committee that she expects the county to receive SHIP funding this fiscal year. Mrs. Lafferty stated she would provide further information to the committee as soon as staff receives notification from the state.

No action is required.

**Committee Members:** N/A

**Items for the next meeting:** 2021 Affordable Housing Incentive Review and Recommendation Report for SHIP Affordable Housing Incentives Strategies – Incentives F-H.

**Next Meeting:**

- July 6, 2021, at 10:00 a.m. at 7375 Powell Road, Room 102, Wildwood, Florida 34785 (published for public notice).

Mr. Smith made a motion to adjourn at 11:38 a.m., and Mr. Barton seconded the motion. The motion carried unanimously.

## 2021 Affordable Housing Incentives Review and Recommendation Report

### July 6, 2021, AHAC Meeting - Incentives F-H Review

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

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

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

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

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

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

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

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

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

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

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

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

Reference:

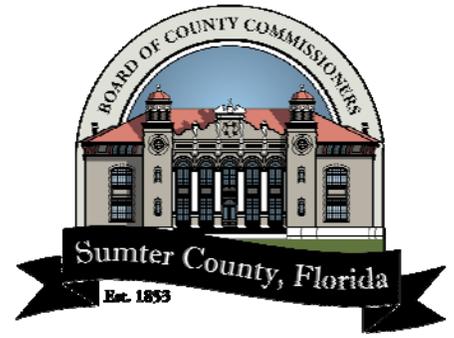
*Direct Quotations used from Affordable Housing Incentive Strategies "A Guide Book for Affordable Housing Advisory Committee Members and Local Government Staff" Prepared by Florida Housing Coalition, Inc*  
<https://www.flhousing.org/wp-content/uploads/2019/03/AHAC-Guidebook-2017.pdf>

*Sumter County Land Development Code:*

[https://library.municode.com/FL/sumter\\_county/codes/code\\_of\\_ordinances](https://library.municode.com/FL/sumter_county/codes/code_of_ordinances)

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

7375 Powell Road • Wildwood, FL 34785 • Phone (352) 689-4400 • FAX: (352) 689-4401  
Website: <http://sumtercountyfl.gov>



# Memo

**To:** Sumter County's Affordable Housing Advisory Committee (AHAC)  
**From:** Denna Lafferty, Housing Coordinator  
**Date:** 6/15/2021  
**RE:** State Housing Initiatives Partnership (SHIP) Local Housing Assistance Plan (LHAP) 2019-2022 Technical Revision

---

Sumter County develops a new Local Housing Assistance Plan (LHAP) every three years to comply with Florida Statutes § 420.9075. The Board of Sumter County Commissioners (BOCC) approved the SHIP LHAP for State Fiscal Years 2019-2022 on January 22, 2019.

Staff prepared a technical revision to increase the maximum award amount for the demolition/reconstruction strategy based on the following factors:

1. According to Associated Builders and Contractors, the construction trade group estimates material prices are 13% higher than in March 2020, including an 83% increase in the cost of lumber, a 37% increase in iron and steel, and a 40% increase in milled products. The shortage in home building supplies has drastically increased the prices of materials. According to the National Association of Home Builders, a new single-family home price has increased by \$35,872 due to a lumber shortage.
2. A huge supply and demand problem is causing a burden on the homebuilder and homeowner/homebuyer. The increased demand caused a decreased supply, creating a longer completion time, severely affecting construction costs.
3. The cost for constructing a custom-built residential house is averaging \$129.90 per square foot based on a range between \$101.91 to \$157.89, according to data collected statewide by ProMatcher Home Construction. The average cost for a 1200 square foot home is \$155,880.

The SHIP maximum award allotment is considerably lower as our specifications and home sizes are designed for maximum economy. The maximum award amount includes all construction activities, not just constructing the house (i.e., demolition, septic system, water connection, site clearing, boundary survey, site evaluations, mortgage recording fees, etc.). Based on the current award amount of \$100,000, the average cost for our largest house is \$72 a square foot and includes all other expenses necessary to complete the project.

The maximum award amount increased to \$125,000 from \$100,000. The revision is located in Section II, LHAP Strategies, b. Demolition/Reconstruction, d. Maximum Award Amount. No informational content in the LHAP was altered otherwise.

The BOCC approved the LHAP revision on May 25, 2021, and Florida Housing Finance Corporation approved it on May 28, 2021.

DL

Al Butler, Dist 1  
Second Vice Chairman  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Don Burgess, Dist 3  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Steve Printz, Dist 5  
Chairman  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Doug Gilpin, Dist 2  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Garry Breeden, Dist 4  
Vice Chairman  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Bradley S. Arnold,  
County Administrator  
(352) 689-4400  
7375 Powell Road  
Wildwood, FL 34785

Gloria R. Hayward, Clerk & Auditor  
(352) 569-6600  
215 East McCollum Avenue  
Bushnell, FL 33513

County Attorney  
The Hogan Law Firm  
Post Office Box 485  
Brooksville, Florida 34605

Projected SHIP 2021-2022

\$ 146,700,000

Local Government	County Total	County Share/ City Share
ALACHUA	1,814,478	911,957
Gainesville		902,521
BAKER	350,000	350,000
BAY	1,170,563	938,909
Panama City		231,654
BRADFORD	350,000	350,000
BREVARD	4,017,139	2,223,084
Cocoa		128,147
Melbourne		558,784
Palm Bay		784,949
Titusville		322,175
BROWARD	12,768,885	2,289,460
Coconut Creek		388,174
Coral Springs		854,238
Davie		694,627
Deerfield Beach		529,909
Fort Lauderdale		1,251,351
Hollywood		1,003,634
Lauderhill		478,833
Margate		392,005
Miramar		918,083
Pembroke Pines		1,116,001
Plantation		600,138
Pompano Beach		746,980
Sunrise		623,122
Tamarac		436,696
Weston		445,634
CALHOUN	350,000	350,000
CHARLOTTE	1,256,943	1,120,439
Punta Gorda		136,504
CITRUS	1,001,722	1,001,722
CLAY	1,468,960	1,468,960
COLLIER	2,568,332	2,428,615
Naples		139,717
COLUMBIA	479,528	479,528
DE SOTO	350,000	350,000
DIXIE	350,000	350,000
DUVAL	6,506,417	6,506,417
ESCAMBIA	2,152,133	1,783,257
Pensacola		368,876
FLAGLER	766,144	166,023
Palm Coast		600,121

SHIP allocation based on SB 2500

Local Government	County Total	County Share/ City Share
FRANKLIN	350,000	350,000
GADSDEN	350,000	350,000
GILCHRIST	350,000	350,000
GLADES	350,000	350,000
GULF	350,000	350,000
HAMILTON	350,000	350,000
HARDEE	350,000	350,000
HENDRY	350,000	350,000
HERNANDO	1,280,503	1,280,503
HIGHLANDS	711,188	711,188
HILLSBOROUGH	9,780,946	7,182,149
Tampa		2,598,797
HOLMES	350,000	350,000
INDIAN RIVER	1,072,404	1,072,404
JACKSON	350,000	350,000
JEFFERSON	350,000	350,000
LAFAYETTE	350,000	350,000
LAKE	2,434,832	2,434,832
LEE	4,971,231	3,116,962
Cape Coral		1,240,819
Fort Myers		613,450
LEON	1,999,017	673,269
Tallahassee		1,325,748
LEVY	350,000	350,000
LIBERTY	350,000	350,000
MADISON	350,000	350,000
MANATEE	2,650,794	2,260,862
Bradenton		389,932
MARION	2,438,749	2,027,820
Ocala		410,929
MARTIN	1,084,184	1,084,184
MIAMI-DADE	11,878,389	7,636,615
Hialeah		1,006,100
Miami		2,088,221
Miami Beach		394,363
Miami Gardens		479,887
North Miami		273,203
MONROE	526,649	526,649
NASSAU	605,166	605,166
OKALOOSA	1,359,020	1,218,633
Fort Walton Beach		140,387
OKEECHOBEE	350,000	350,000

Local Government	County Total	County Share/ City Share
ORANGE	9,349,048	7,374,529
Orlando		1,974,519
OSCEOLA	2,568,332	1,728,744
Kissimmee		501,852
St. Cloud		337,736
PALM BEACH	9,698,484	7,333,993
Boca Raton		629,432
Boynton Beach		518,869
Delray Beach		444,191
West Palm Beach		771,999
PASCO	3,597,023	3,597,023
PINELLAS	6,518,198	3,381,641
Clearwater		781,532
Largo		559,913
St. Petersburg		1,795,112
POLK	4,735,653	3,700,439
Lakeland		723,608
Winter Haven		311,606
PUTNAM	499,171	499,171
ST. JOHNS	1,743,796	1,743,796
ST. LUCIE	2,140,353	497,418
Fort Pierce		295,369
Port St. Lucie		1,347,566
SANTA ROSA	1,241,245	1,241,245
SARASOTA	2,909,905	2,527,252
Sarasota		382,653
SEMINOLE	3,165,125	3,165,125
SUMTER	938,903	938,903
SUWANNEE	350,000	350,000
TAYLOR	350,000	350,000
UNION	350,000	350,000
VOLUSIA	3,651,979	2,566,976
Daytona Beach		464,897
Deltona		620,106
WAKULLA	350,000	350,000
WALTON	514,869	514,869
WASHINGTON	350,000	350,000
TOTAL	141,136,400	141,136,400
DR Holdback		5,000,000
Catalyst		563,600
<b>Total appropriation</b>		<b>146,700,000</b>