#### Minutes

Volusia County Affordable Housing Advisory Committee
Wednesday, February 24, 2021
Hope Place Conference Room
1340 Wright St., Daytona Beach
3:00 p.m.

#### **Board Members**

### **Housing and Grants Administration Staff**

Anne B. Evans, Chair Dona Butler, Community Services Director D.J. Lebo, Vice-Chair Carmen Hall, Community Assistance Director

Waylan Niece, Secretary Diana Phillips, Community Services Operations Manager

Tony Cassata Corry Brown, Special Projects Coordinator

Allen E. Harrell

Margaret Peggie Hart

Susanne I. Odena

Billie Wheeler

**<u>Call to order:</u>** Chair Evans called the meeting to order at 3:00 p.m.

**Roll Call:** Corry Brown called the role. Billie Wheeler was not present at the time of the role. Ms. Wheeler did attend virtually beginning at 3:31 p.m. All other members were present and there was a physical quorum.

### **Public Participation**

Big John spoke to the AHAC in support of affordable housing and tiny homes.

#### Item 1 – Previous Meeting Minutes

A motion was made by Sue Odenna to approve the minutes from the December 1, 2020 and January 13, 2021 meetings. The motion was seconded by Waylan Niece and passed unanimously.

## <u>Item 2 – Exploring Community Land Trusts</u>

Kimberly Spence, Florida Housing Coalition Technical Advisor, provided an overview of Community Land Trusts (CLT). Her overview included details about the Florida Housing Coalition, existing CLTs, subsidy retention versus subsidy recapture, increases in interest in recent years, shared equity homeownership, and the CLT model.

AHAC members asked questions of the speaker. Chair Evans asked if it was difficult to find builders. Ms. Spence noted that often the CLT is a developer themselves. In follow up response she noted that some CLTs are not developers, but they would partner with developers. In response to a question about the boards of CLTs, Ms. Spence noted that they are often diverse, made of residents of the community as well as elected officials. When asked about a standard timeframe for starting a CLT, Ms. Spence noted that it varies depending on a number of factors.

Waylan Niece asked for more information about using a CLT for rental properties rather than purchases. Ms. Spence gave examples of communities using this process and times when a resident may not be eligible for a mortgage. In response to a follow up question she explained that the CLT would own the land that was rented out, and they may or may not also be the developer.

Allen Harrell asked about the cost of the home and the ground lease fee, whether that would put people out of range. Ms. Spence noted that the ground lease fee is usually nominal. He also asked if there were local builders available to build the homes below market rate, she could not answer the question about the local situation but noted that in other communities they look for resources to subsidize construction costs.

DJ Lebo asked what the average length of ownership. Ms. Spence stated that the ownership of a CLT home tends to be longer than market rate housing. Ms. Lebo also asked what happened at the end of the 99-year lease. Ms. Spence stated that the lease was renewal and the resale formula could be changed.

Public participation was received from virtually attending guests. Mark Geallis asked if any CLTs are using tiny homes or other alternative homes to reduce costs. Ms. Spence noted that CLTs work with any housing unit and she is aware of some that are interested in using manufactured housing. Carrie Baird asked if the target audience for a CLT is similar to Habitat for Humanity, lower income but not someone with lots of credit issues, evictions or criminal history, since it relies on "regular" lenders for construction. Ms. Spence did confirm the client has to be able to qualify for a mortgage, but agencies assist them to get to that point. Ms. Baird mentioned that if a CLT could be created and a nonprofit could construct rental housing and the CLT would essentially reduce the debt service on the new rentals thereby allowing the property owners to reduce the rent charged. She stated that this is a model that could work well.

Cindee Lacourse-Blum, Executive Director of the Community Land Trust of Palm Beach County, Inc, presented on her experience with a CLT, the current status of the Palm Beach County CLT, and the process in developing a new CLT.

AHAC members asked questions of the speaker. Mr. Niece asked about the possibility of creating a rental tiny home village on CLT land. Ms. LaCourse-Blum stated that the CLT tool of affordability can be used for that. Chair Evans asked if the CRA can donate land to the CLT, Ms. LaCourse-Blum confirmed that was correct.

Diana Phillips asked what the HOME allocation for Palm Beach County was, Ms. Spencer noted that she didn't have that number offhand. Ms. LaCourse-Blum noted that with SHIP and HOME funds homebuyer could receive up to \$100,000 in homebuyer assistance and the home costs \$250,000 to construct.

Public participation was received from virtually attending guests. Carrie Baird noted that the county was in need of more CHDOs. Corry Brown clarified that there are currently two CHDO certified organizations in Volusia County. Jennifer Nazak asked about dealing with NIMBYism and elitist attitudes. Ms. Spencer advised that NIMBYism is an education and communication issue that needs to be addressed up front. Ms. LaCourse-Blum added that putting a face to those being assisted helps, there are police officers, teachers and bus drivers.

After discussion about how to move forward, the AHAC came to a consensus that they would move forward with exploring community land trusts and that they would each choose a topic via email with Corry Brown to research and discuss at the next meeting.

# <u>Adjournment</u>

The meeting was adjourned at 4:30 p.m.