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AFFORDABLE HOUSING NEWS

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# SECURING HOUSING FOR ALL

FLORIDA HOUSING DIVISION CELEBRATES PROGRESS ON  
RECENTLY ADOPTED 10-YEAR AFFORDABLE HOUSING PLAN





# Securing Housing for All

Florida housing division celebrates progress on recently adopted 10-year affordable housing plan

In an area where more than 110,000 households are burdened by housing costs, the Orange County Housing and Community Development Division (Housing Division) is working to ensure all Orange County, Florida, residents have a stable home.

The County Housing Division is responsible for administering a number of local, state and federal resources, including rental assistance, CDBG funding and the State Housing Initiative Partnership (SHIP) program. In 2019, the division's team played a role in developing a 10-year plan to help the County create and preserve affordable and attainable (workforce) housing.

The Housing for All Task Force was launched by Orange County Mayor Jerry L. Demings in the spring of 2019 with the intention of creating a roadmap to expand the county's supply and continuum of affordable housing. By December 2019, the 10-year Housing for All Action Plan was accepted by the Orange County Board of County



## Orange County Housing and Community Development Division

**Manager ::** Mitchell Glasser | **Location ::** Orlando, Florida









#### LOWNDES

Site selection, changing tax laws, design and construction risks, impact fees, supply and demand – these are among the challenges facing the affordable housing industry. Add Florida's complex and comprehensive state and local government development regulations and land use laws, and successfully navigating these challenges calls for attorneys with more than just familiarity with the industry and its rules. Lowndes' Affordable Housing attorneys have decades of experience in drafting, interpreting, applying – and even litigating – land use and environmental regulations throughout Central Florida and the state. We provide our clients with creative, practical legal solutions that break down barriers to affordable housing. [www.lowndes-law.com](http://www.lowndes-law.com)

Commissioners. The plan is intended to create and preserve approximately 30,300 housing units throughout Orange County.

"The outcome of the task force and the 10-year Action Plan was to deal with four pillars that we wanted to [use to] tackle the housing deficit and the affordable housing crisis we were facing..." says Mitchell Glasser, Manager of the Housing Division. "The main areas that we were trying to address [include] how to remove regulatory barriers and introduce new policies that would encourage development as a right versus as an exception; create new financial resources; target access and opportunity areas—so how do we map out our county and encourage development in areas that have good transportation corridors, access to services, jobs, and not just looking for cheap land in the hinterland...And then the last part was to engage the community and the industry, in terms of partnerships and messaging, and how do you change the topic from 'affordable housing' to really just housing for all—basically, this is housing we all need."

#### CHALLENGES AND OPPORTUNITIES

The adoption of the Housing for All Action Plan came just before the world was altered by the COVID-19 pandemic. Today, the affordable housing industry is grappling from its aftershocks, including rising construction costs and skyrocketing rents. Having the Action Plan in place is allowing the County to combat the housing crisis right when it's needed most.

We salute the Orange County Housing and Community Development Department for its unwavering commitment to affordable housing in the region.



## Breaking down barriers to affordable housing.

Lowndes is proud to have partnered with our clients on approvals for more than 2,000 affordable housing units in Central Florida during 2021. Our attorneys are experienced at successfully navigating the unique complexities of affordable housing, including:

- Local government relationships
- Hearings and community meetings
- Contract negotiation and documentation
- Financing
- Technical and legal analysis



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“WE KNOW HOW TO DO AFFORDABLE MULTIFAMILY HOUSING...AND WE KNOW WHAT WE NEED TO DO. WE HAVE THE RESOURCES TO DO IT. WE HAVE A CDFI PARTNER IN NEIGHBORHOOD LENDING PARTNERS (NLP) TO SERVICE OUR PORTFOLIO OF LOANS, WHICH OVER THE DECADES WILL PAY US BACK, SO WE HAVE REVOLVING MONEY. AND WE HAVE A GREAT TEAM AND GREAT STAFF THAT ARE CONTINUING TO GROW AND LEARN HOW TO TAKE THIS TO THE NEXT LEVEL.

-Mitchell Glasser

One item the County's Planning Division is working on is creating a more flexible zoning code to produce more affordable and "Missing Middle" housing. The goal of this form-based code is to allow for more flexibility and creativity in housing production, resulting in a more diverse housing stock.

"We believe that we don't need to keep building bigger houses, bigger footprints, on bigger lots," Glasser says. "It's not going to serve the growing population we have, and it's definitely not going to produce the range of price points that people can afford."

Housing developers and legal partners like Lowndes Law welcome these kind of land use changes.

"Affordable housing projects come with their own unique set of challenges, and we salute the Orange County Housing and Community Development [Division] for its unwavering commitment to safe and affordable housing for the most vulnerable populations," says Rebecca Wilson, Chair of the Lowndes Affordable Housing Group. "The lawyers at Lowndes have been privileged to help deliver such unique and important projects to our community."





#### NEIGHBORHOOD LENDING PARTNERS

Neighborhood Lending Partners is proud and honored to partner with Orange County Housing and Community Development. We have been a long-standing partner with Orange County's housing programs for over 10 years. Neighborhood Lending Partners (NLP) offers a variety of loan programs that provide flexible, innovative and solution-oriented financing and services that renew and rebuild inclusive and sustainable neighborhoods.

Another Action Plan item has already been implemented. Just three and a half months after the Board's acceptance of the plan, the County established a local Housing Trust Fund with a budget of \$10 million. The annual allocation for the fund will increase by 10 percent each year, resulting in a 10-year minimum of \$160 million.

Administered by the Housing Division, the Housing Trust Fund will be used to provide gap financing for multifamily developments, provide incentives for housing preservation, bank land and more. The fund alone is expected to create or preserve at least 6,500 homes.

#### A PLAN IN MOTION

With the Housing Trust Fund created and more Action Plan items in the works, the County and its Housing Division are already reaping the fruits of their labor. In June 2021, the Housing Division issued its first RFP for Housing Trust Fund resources. It awarded just over \$13.5 million to four development efforts for a total of 633 new units. AGPM/Banyan Development Group and Related Group are developing two of the four communities. Each of the upcoming developments scored highly in "access and opportunity" areas—another element of the Housing for All Action Plan.

Glasser notes that merely building housing using the Housing Trust Fund isn't enough, though. The Housing Division needs to come up with ways to get residents into those units. Through its latest RFP, it challenged and rewarded developers who dedicated a percentage



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#### RELATED GROUP

From luxury high-rise condominiums to more affordable developments, the Related Group's distinctive brand of culture, design and lifestyle-infused properties continues to revitalize urban neighborhoods.

of their units to “lower-barrier housing,” making it easier for residents with low credit scores or past eviction notices to access affordable units. These barrier reductions will be critical coming out of the pandemic, when unprecedented situations affected low-income households disproportionately.

Orange County's Housing for All efforts are also having more widespread impacts. Universal Orlando participated in the Housing for All Task Force, and the company recently set aside 25 acres of high-value land for affordable housing creation. Wendover Housing Partners, LLC was chosen to develop 1,000 units of housing on the property.

As the Action Plan works to deliver wins across Orange County, Glasser looks forward to what's next for the Housing Division.

“We were able to build an infrastructure here that now is a well-oiled governmental operation [where] we can encourage affordable housing,” he says. “We know how to do affordable multifamily housing...and we know what we need to do. We have the resources to do it. We have a CDFI partner in Neighborhood Lending Partners (NLP) to service our portfolio of loans, which over the decades will pay us back, so we have revolving money. And we have a great team and great staff that are continuing to grow and learn how to take this to the next level.”

**RELATED URBAN DEVELOPMENT GROUP IS PROUD TO SUPPORT THE ORANGE COUNTY HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT AND THEIR PURPOSE TO SERVE THEIR RESIDENTS AND VISITORS WITH HONESTY, FAIRNESS, AND PROFESSIONALISM.**

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