



Orange County

HOUSING FOR ALL

10-YEAR ACTION PLAN

NOVEMBER 2019



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Dear Housing for All Task Force Members:

I would like to thank you for your hard work and commitment to address the affordable housing crisis in Orange County. This initiative would not have been possible without the leadership of Co-Chairs Allan Keen, and Terry Prather as well as the expertise of our Subcommittee Chairs, Frankie Elliott, Paul Roldan, and Dan Kirby. Since convening the Task Force in April, you have demonstrated your passion for this community by participating in over fifty meetings and examining the issue from multiple perspectives in order to develop a housing roadmap for the County's implementation.

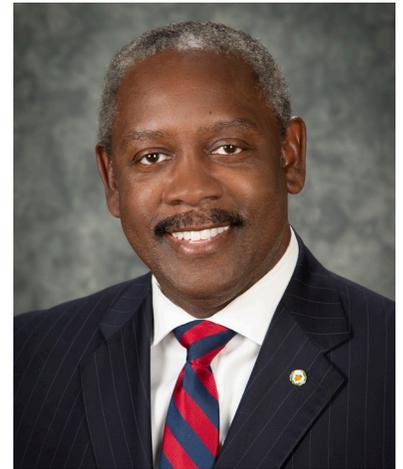
Across the nation, communities are struggling with affordable and accessible housing. With more than 110,000 households cost-burdened in Orange County and average housing prices at \$290,000, we know that we do not have a lack of housing; we have a lack of affordable housing. The Task Force was structured to strategically promote a system that encourages community engagement and provides practical and long-term solutions to the crisis. The Action Plan provides the county with recommendations that will create various housing types through regulatory and policy changes, incorporates financial mechanisms to increase the housing stock and develops an accessibility and opportunity model which places housing near transit, employment, and other centers of commerce.

Orange County cannot solve the problem alone. We will continue to pursue public-private partnerships, as well as federal and state funding to assist the county in addressing housing affordability. As Orange County and the region continues to grow by 1,500 people each week, now is the time for strategic implementation to support the growth and housing needs of our residents and workforce. I am proud of the work outlined in the Housing for All 10-Year Action Plan, and I firmly believe the strategies, tools, and recommendations will assist in creating and preserving approximately 30,300 housing units.

Thank you for your time and commitment as we work together to make Orange County an affordable place to live.

Sincerely,


Jerry L. Demings
Orange County Mayor



HOUSING FOR ALL TASK FORCE MEMBERS

Co-Chairs

- **Allan E. Keen**, Owner and Founder, The Keewin Real Property Company and Immediate Past Chairman, Board of Trustees, Rollins College
- **Terry Prather**, Chief Operating Officer, LIFT Orlando and Retired President of SeaWorld Orlando

Subcommittee Chairs

- **Frankie Elliott**, Vice President of Government Affairs, Orlando Regional REALTOR Association
- **Dan Kirby**, FAIA, FAICP, Principal, Jacobs
- **Paul Roldan**, Principal and CEO, Allgen Financial Advisors, Inc.

Members

- **Lelia W. Allen**, President, Community-Ideas, LLC
- **Oscar Anderson**, Partner, Southern Strategy Group
- **Mark Brewer**, President and CEO, Central Florida Foundation
- **Sam Choi**, Emerging Technologies and Renewables Manager, Orlando Utilities Commission
- **Frankie Elliott**, Vice President of Government Affairs, Orlando Regional REALTOR Association
- **Ignacio Esteban**, CEO, Florida Community Loan Fund
- **Lynette Fields**, Orange County Representative, District 1
- **Jacqueline Gomez-Tejeda**, Orange County Representative District 4
- **Kathy Hattaway**, AICP, Planning Group Leader, Poulos & Bennett
- **Coy Jones**, Director of Programs SEIU – Florida Public Service Union
- **Rachael Kobb**, MPA, Government Relations Manager, Orlando Health
- **Rena Langley**, Senior Vice President of Public Affairs, Walt Disney World Resort
- **Tina Lee**, Land Entitlement Manager, Starlight Homes
- **Amaris Leon**, Orange County Representative District 5
- **Adela Marie Lopez**, Orange County Representative District 3
- **Catherine McManus**, President and CEO, Habitat for Humanity Greater Orlando & Osceola County
- **Jill A. McReynolds**, Executive Director, HANDS of Central Florida
- **Kelly Miller Levine**, Real Estate Professional and Residential Contractor, LemonTree Realty; Owner, Mikel Construction, LLC
- **Lyndell Mims**, Orange County Representative District 6
- **Gerard Moss**, Orange County Representative District 2
- **Brock Nicholas**, Division President for Orlando, Lennar Homes
- **Lydia Pisano**, Real Estate Agent, Coldwell Banker
- **Ann Reinert**, Vice President, Market Leadership Team Program, JPMorgan Chase & Co.
- **Camille Reynolds**, Executive Director, Hannibal Square Community Land Trust
- **Rhonda Rhodes**, Vice President of Human Resources, Universal Orlando
- **Kran Riley, Manager**, Wayne Densch Charities; 4th Vice President for the Florida State Conference of the NAACP
- **Hernan Rivera**, AIA, NCARB, Associate Principal, Design Architect, HuntonBrady Architects
- **Candice Simmons**, Vice President and Community Relations Senior Consultant, Wells Fargo
- **Lee Steinhauer**, Esq., Director of Government and Legal Affairs, Greater Orlando Builders Association
- **Chip Tatum**, CEO, Apartment Association of Greater Orlando
- **Beth Thibodaux**, Regional Director of Government Relations, AdventHealth Central Florida Division
- **Rebecca “Becky” Wilson**, District Council Chair, Urban Land Institute Central Florida
- **Chia-Yuan Yu**, Ph.D., Assistant Professor at the Urban & Regional Planning Program, School of Public Administration, University of Central Florida
- **Scott Zimmerman**, President, AGPM, LLC

Housing for All 10-Year Action Plan

Executive Summary

Mayor Jerry L. Demings’ vision for the Housing for All Task Force was to develop solutions for the growing housing crisis, with the mission of expanding housing options for Orange County residents. To accomplish this, the Housing for All Action Plan outlines high-priority tools and strategies that address: 1) where in Orange County Housing for All solutions should be incentivized; 2) what code barriers should be eliminated to allow for new development of diverse housing product types; and 3) how to establish incentive criteria and develop partnerships to provide more affordable and attainable housing units.

As a result of implementing the Plan’s recommendations, it is projected that **30,300 new housing units** will be produced in Orange County over the next ten years. These additional units make up more than one-third of the 86,100 total units expected to be developed in the County by 2030.

The recommended tools and strategies will create a variety of housing types, as well as preserve existing units, to provide more Orange County residents with options they can reasonably afford. The Action Plan primarily focuses on housing that is either affordable or attainable. Orange County defines **affordable housing** units as those that serve households with incomes between \$26,000 and \$83,000 (based on 2019 Area Median Income of 30-120% AMI). **Attainable housing**, commonly known as “workforce housing,”

serves households with incomes between \$83,000 and \$97,000 (120-140% AMI). By implementing the tools and strategies of the Action Plan, **11,000 affordable units** are projected to be created or preserved, and an additional **19,300 attainable units** are projected to be created.

This Action Plan is a roadmap for Orange County to address the housing crisis and provide alternatives to the growing number of households that are cost burdened. Upon approval by the Board of County Commissioners, the following tools and associated strategies will be implemented by 2021:

- **Remove Regulatory Barriers and Introduce New Policies**
- **Create New Financial Resources**
- **Target Areas of Access and Opportunity**
- **Engage the Community and Industry**

The **Housing for All** Task Force was a collective effort consisting of representatives from non-profit organizations, major employers, local homebuilders, real estate developer associations, community partners and financial institutions. This ongoing collaboration between the public and private sectors culminated in the most comprehensive housing plan developed by the County to date. Continued involvement from these industries and groups, among others, is crucial to fully realizing the mission and goals of the Action Plan.

The 10-Year Action Plan proposes to create and preserve 30,300 Housing Units:

The Housing for All Action Plan will promote greater affordable and attainable housing options by targeting 35% of the total number of units projected to be developed in Orange County in the next 10 years.

Housing Type	Total
Affordable	11,000 Units
Attainable	19,300 Units
Market Rate	55,800 Units
2030 Total:	86,100 Units



Action Plan Impact
35%
of Total 2030 Units

=

Housing for All
30,300
Units

INTRODUCTION

In April 2019, Mayor Jerry L. Demings launched the **Housing for All Task Force** to prioritize short and long-term solutions to address the housing crisis in Orange County. His appointment of LIFT Orlando Chief Operating Officer, Terry Prather, and The Keewin Real Property Company founder and owner, Allan E. Keen, to serve as co-chairs reinforced the public-private partnerships and collaborative spirit embodied in the **Housing for All** Task Force. The 38-member Task Force reflected Orange County's tremendous diversity and talent, and included representatives from all six Orange County Commission Districts, leaders from non-profit organizations and major regional employers, local homebuilders, industry associations, community partners, and financial institutions.

The Task Force was appropriately named **Housing for All** because housing is an integral part of a community. It was charged with dissecting the current state of housing availability, with specific attention paid to the needs of Orange County residents to help sustain and accommodate the County's growing population.

In 2018, Central Florida's inter-jurisdictional Regional Affordable Housing Initiative (RAHI) explained that the rising cost and lack of available affordable housing was at a crisis in our community and outlined some potential solutions to the housing challenges facing the region. The Task Force studied the initial work and strategies offered by the 2018 RAHI Report, as well as explored new solutions offered by Task Force members and the public. It focused on solutions that had goals to 1) **Create** new housing units, 2) **Diversify** the County's housing stock, 3) **Preserve** existing affordable units, 4) **Integrate** social capital and economic development, and 5) **Educate** potential homeowners and renters. Based on the framework of the regional initiative, the **Housing for All** Task Force concentrated on specific and actionable solutions that fit Orange County and support the County's vision of a community that works for everyone.

The **Housing for All** Task Force focused on prioritizing the tools that could have the greatest impact for Orange County residents and, ultimately, increase the area's affordable housing stock. The Task Force formed three subcommittees – Design & Infrastructure, Accessibility & Opportunity, and Innovation & Sustainability – to address the questions of what housing products are needed, where they should be located, and how financial and regulatory incentives

could support a broad range of housing construction and preservation efforts throughout the County.

After nine months of meetings, discussion, and analysis, the Task Force subcommittees shared the tools and strategies they prioritized as having the greatest impact. This resulted in a 10-year Action Plan that presents those key recommendations under four principal focus areas: Remove Regulatory Barriers and Introduce New Policies; Create New Financial Resources; Target Areas of Access and Opportunity; and Engage the Community and Industry.

The **Housing for All** Action Plan offers a tailored framework to provide Orange County and its potential partners with the foundation and collective resources to take significant steps in addressing the housing crisis.



The **Housing For All** 10-year Action Plan presents high priority tools and strategies grouped under four primary focus areas:

- Remove Regulatory Barriers and Introduce New Policies
- Create New Financial Resources
- Target Areas of Access and Opportunity
- Engage the Community and Industry

ACTION PLAN

Housing Type	AMI* Range	Household Income	Total Additional Housing Units projected by 2030
Affordable	30-50%	\$26k-35k	11,000 Affordable units
	50-80%	\$35k-56k	
	80-120%	\$56k-83k	
Attainable	120-140%	\$83k-97k	19,300 Attainable units
Market-Rate	>140%	\$97k+	55,800 Market-Rate units

30,300
total units
projected as a result of
Housing for All Action
Plan recommendations

*The Area Median Income (AMI) for a household of four in Orange County is \$65,100 (Year 2019).

86,100
total units

REMOVE REGULATORY BARRIERS AND INTRODUCE NEW POLICIES

- Code changes and development incentives to support a greater diversity of housing products

As the population of Central Florida grows, it is critical to create a large and diverse housing stock to maintain affordability. Establishing new financial resources to incentivize affordable and attainable housing and partnering with the community and development industry are crucial to diversifying the region’s housing supply. However, the reduction of regulatory barriers in Orange County’s Land Development Code and Comprehensive Plan remains one of the most strategic and pivotal paths moving forward.

The tools and strategies prescribed by the **Housing for All** Task Force include modifying a number of regulatory tools, such as **removing barriers to accessory dwelling units (ADUs), reducing minimum living area requirements, reducing parking requirements, and allowing flexible lot configurations.** A strategy for implementing these tools is to encourage housing for the “Missing Middle,” or those diverse housing types that are predominantly absent in Central Florida. Orange County needs a diverse housing stock that includes a range of housing options and price points. Traditionally, Orange County neighborhoods contain primarily single-family housing or multi-family apartments. The “Missing Middle”

housing strategy sets up incentives for property owners and developers to fill this gap by changing the zoning code to allow property owners in targeted areas of the County to build or renovate duplexes, triplexes, townhomes, and garden-style apartments, among other building types. By expanding options for building multi-unit structures in designated neighborhoods, this strategy provides tools to help improve affordability by increasing the overall supply of housing, and it makes less expensive housing options available within resource-rich neighborhoods.

Regulatory changes have the ability to “move the needle” in the production of a large and diverse housing stock, including Missing Middle housing types, but they should be considered in conjunction with the other tools and strategies being presented by the **Housing for All** Task Force. The identification of areas, which provide the greatest accessibility to employment centers, transit, and community services, is essential to create areas for high-density development, as well as areas where smaller units can be part of mixed-use housing solutions. The goal of adding diverse housing types in these targeted areas is to encourage more vibrant, sustainable, and affordable urban communities.

ACTION PLAN

CREATE NEW FINANCIAL RESOURCES

- Dedicated local funding source(s) for affordable housing, preservation of existing housing stock

Funding and financing mechanisms are essential to create and preserve affordable rental and ownership housing needed by our low- to moderate-income families in Orange County. Funding for this category of affordable housing typically comes from federal and state sources. Federal sources include the Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) and the HOME Investment Partnerships Program (HOME). State funding is allocated from a dedicated revenue source for affordable housing, which is designed to flow through the State Housing Initiatives Partnership program (SHIP). The Florida State Legislature is responsible for budgeting funds to SHIP annually. While federal funding is typically predictable, state funding fluctuates greatly year to year based on changing legislative priorities. To ensure a reliable source of funds for the creation and preservation of affordable units, there is a need for dedicated and locally-controlled affordable housing funding in Orange County.

The **Housing for All** Task Force was charged to think innovatively about new financial resources that could jumpstart an increase in the supply of affordable and attainable housing, as well as support the preservation of existing affordable units. A powerful strategy recommended by the Task Force to achieve this aim is the establishment of a **local Housing Trust Fund**. It would enhance existing affordable housing resources and expand housing opportunities with a reliable annual budget and robust leverage for public-private partnerships. General revenue from Orange County’s budget and other sources, such as private contributions from financial institutions, large employers, and industry sectors, could comprise this Housing Trust Fund. The Task Force also

recommends pursuing a **Nexus Study** related to the introduction of a **Linkage Fee** in the region. A Linkage Fee on new non-residential development would produce a constant, dedicated revenue stream for affordable housing. In an effort to maintain regional economic competitiveness, the implementation of a Linkage Fee should be pursued in collaboration with regional partners. Furthermore, in addition to these proposed funding strategies, the Task Force recommends establishing a **Revolving Loan Fund** as a low-interest financing mechanism for non-profit developers to scale up the production of for-sale, affordable units. In addition to creating and incentivizing new affordable housing that is vital for the County’s rapidly increasing population, there is a crucial need to preserve existing affordable units. A comprehensive **Preservation Strategy**, supported by dedicated resources such as the local Housing Trust Fund, is necessary to address the risk of losing a substantial stock of existing affordable, rent-restricted units within the next 10 years. These units, which have expiring affordability contracts, house some of the most vulnerable individuals and families in Orange County. Finally, the newly introduced financial resources for incentivizing housing development in targeted areas may also contribute to producing diverse, affordable and attainable housing units.



Linkage Fee: a fee on new non-residential construction that is charged to developers and then used to support housing needs. This fee “links” new development and jobs it will create to the future need for housing, and it could serve as a constant, dedicated revenue stream to construct or preserve affordable units.



Revolving Loan Fund: a replenishing low-interest funding source for nonprofit developers. All repaid funds go back into the loan pool.



ACTION PLAN

TARGET AREAS OF ACCESS AND OPPORTUNITY

- Focus on proximity to jobs, transit and services, adaptive reuse, and land banking

Recognizing that location and transportation costs directly impact the true cost of housing, the Housing for All Task Force focused on where to construct housing units. The concept of location efficiency takes into account the savings households can have by living in neighborhoods where they can reduce driving and/or rely less on cars. In 2016, the annual transportation cost for households in Orange County was \$12,360, or 25 percent of average household incomes. By reducing driving and reliance on cars, less of total household incomes may be spent on transportation, leaving households with more discretionary income. Orange County can create more

location-efficient communities by directing housing development to areas of high access and opportunity. To assist in this effort, an **Access and Opportunity Model** was developed to evaluate and highlight areas



Access & Opportunity Model:
A tool that identifies areas that could be better suited for locating housing based on an area's proximity to public transportation and major employment centers, and availability of community resources and services.

most suitable for affordable and attainable housing because of their proximity to transit, employment centers, and other centers of commerce offering essential goods and services. Within areas of high accessibility, there are underutilized residential and non-residential properties, and publicly owned land that can be developed or redeveloped to increase the housing stock. Additionally, the model gives Orange County an area to focus **incentives for housing development.**

ENGAGE THE COMMUNITY AND INDUSTRY

- Public-private partnerships, pilot projects, and housing advocacy spotlight the innovation and collaboration needed to increase Orange County's housing supply

The Task Force understands that providing housing for all is only possible through partnerships with community stakeholders – developers, homebuilders, non-profit organizations, financial institutions, municipalities, and the community itself. Orange County is committed to building a community that works for everyone, but it cannot do it alone. Therefore, the **Housing for All** Task Force set out to make strategic policy recommendations and endorse critical new resources that fuel **public-private partnerships.**

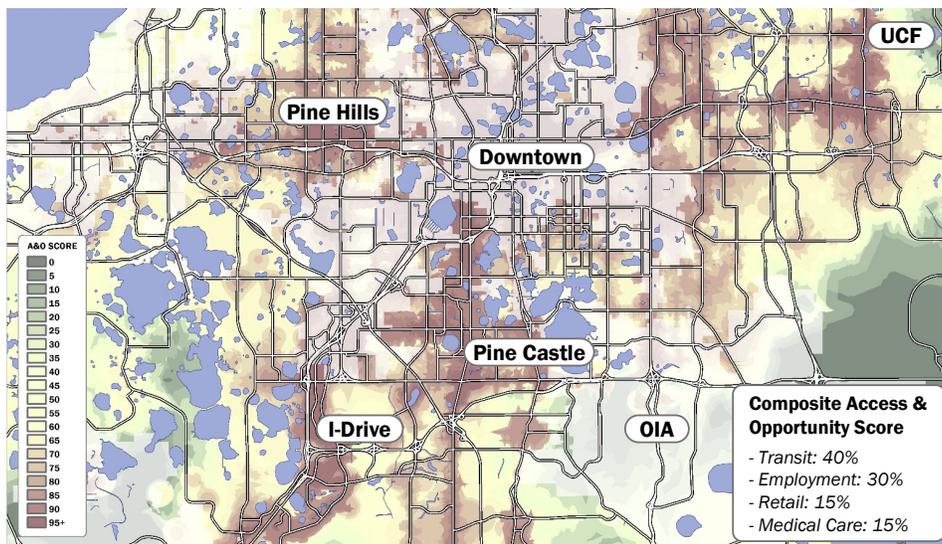
The Task Force's recommendations promote an especially promising framework that incentivizes development of

new and diverse housing options in the areas identified by the Access and Opportunity Model. The County aims to initiate **pilot projects** to demonstrate these innovative

new standards and best practices for housing development.

To highlight housing affordability as a top priority and create County-wide understanding of its importance to a thriving community, the Task Force also recommends a comprehensive

and collaborative **communications and advocacy plan** to address perceptions regarding "affordable housing." Successfully changing the perceptions about housing will depend on a broad base of partnerships and collaboration to support and promote housing for all.



IMPLEMENTATION STEPS

The following section outlines implementation steps that need to be taken over the next 10 years in order to bring the **Housing for All** Action Plan to fruition. Each implementation step includes specific item descriptions, anticipated measures and outcomes, timelines, and responsible entities.

CREATE MISSING MIDDLE AND DIVERSIFIED HOUSING STOCK

Missing Middle housing aims to create diverse housing types that are compatible with existing neighborhoods. Missing Middle housing types include duplexes/triplexes/fourplexes, bungalow courts, small homes/lots, townhouses, live-work units and accessory dwelling units. When taking into consideration the required development standards to make these housing types possible, the current Orange County Land Development Code poses numerous barriers to creating Missing Middle housing, including, but not limited to, minimum living area, lot sizes, setback and height requirements, stormwater and parking requirements, and household occupancy limits.

Measures and Outcomes:



6,600

affordable or attainable units will be produced by 2030

Next Steps and Timeline:

- Orange County will identify regulatory barriers to the development of Missing Middle housing types and will modify the existing Land Development Code and Comprehensive Plan as needed (projected 18-30 months implementation time).

Implementing Agencies:

Orange County Planning Division and
Orange County Zoning Division

ELIMINATE REGULATORY BARRIERS TO DEVELOPMENT OF HOUSING

Orange County's Land Development Code is a regulatory document used to implement the goals, objectives, and policies of the County's Comprehensive Plan. The Land Development Code contains requirements for development such as zoning, land use, building and site design, transportation, landscaping, parking, and signage. Many of the existing land development standards are seen as barriers to expanding local housing opportunities, and it is essential to continue to review regulations and processes, modifying them as necessary to promote housing affordability, diversity, and supply. More specifically, the following barriers and opportunities have been identified:

- Accessory dwelling units (ADUs) are subordinate structures to a primary dwelling unit and can be used to add density to established neighborhoods without changing the neighborhood's character.
- The reduction/removal of minimum living area requirements allows for smaller units, which are typically more affordable, and meet diverse needs and family sizes. It would be expected that smaller unit sizes, particularly single-family, would also create the need for smaller lot sizes.

- Adaptive reuse and retrofitting of existing residential and non-residential buildings creates redevelopment opportunities for underutilized structures.
- Increasing or eliminating household occupancy limits allows for the creation of co-housing opportunities, where individuals are able to rent individual rooms, but share common spaces with other tenants. By reducing the size of individual units and providing common amenities, co-housing opportunities provide additional housing choices.
- Parking requirement reductions could provide developable area and reallocate financial resources to either increase the number of units produced and/or decrease the cost of a dwelling unit.
- Flexible lot configurations promote infill development where lot and block sizes are often irregular and/or small. Missing Middle housing types often require flexible lot configurations with variable setbacks and building placement requirements. The County would accommodate Missing Middle housing types more easily by allowing more flexible lot configurations.

IMPLEMENTATION STEPS

Measures and Outcomes:



10,500

affordable or attainable housing units will be produced by 2030

Next Steps and Timeline:

- In October of 2019, Orange County processed changes to accessory dwelling units (ADU) requirements in the Land Development Code and associated Comprehensive Plan policies to remove identified barriers to development of ADUs in the County.
- Modify the existing Orange County Land Development Code for the reduction/removal of minimum living area requirements (projected nine months implementation time).
- Modify the existing Orange County Land

Development Code to allow for flexibility for adaptive reuse and retrofitting of existing residential and non-residential buildings (projected nine months implementation time).

- Modify the existing Orange County Land Development Code to increase or eliminate household occupancy limits (projected nine months implementation time).
- Modify the existing Orange County Land Development Code to reduce parking requirements (projected 12 months implementation time).
- Modify the existing Orange County Land Development Code to allow flexible lot configurations to support Missing Middle housing types (projected 18 months implementation time).

Implementing Agencies: Orange County Planning Division and Orange County Zoning Division

INTEGRATE AFFORDABLE, ATTAINABLE, AND MARKET-RATE HOUSING UNITS

Development of “zoning incentive areas” and policies will provide incentives such as expedited project review, parking reductions, and density/intensity bonuses in targeted areas in exchange for attainable units. Additionally, the Targeted Sector with access to transit, employment centers, and community services will continue to identify the focus areas for higher-density growth. To achieve sustainable higher-density growth, mixed-use and mixed-income districts in these areas should be encouraged. In order to maximize efficiency of land in close proximity to employment centers and transit, density and intensity bonuses can be utilized as incentives for development of mixed-income units. Therefore, to integrate affordable and attainable housing units, the Task Force recommends:

- Further research on development of zoning incentive areas and policies
- Identification of the Targeted Sector for expansion of mixed-use/mixed-income districts
- Provision of density and intensity bonuses for affordable and attainable housing

Measures and Outcomes:



13,200

affordable or attainable housing units will be produced by 2030

Next Steps and Timeline:

- By December 31, 2020, Orange County will complete a study of density and intensity bonuses and other incentives as part of Orange Code and the Comprehensive Plan update.
- In the long-term, Orange County will promote current and proposed regulatory structures to guide mixed-use/mixed-income development programs in areas within the Targeted Sector and new and emerging transit-oriented areas.

Implementing Agencies:

Orange County Planning Division and Orange County Zoning Division

IMPLEMENTATION STEPS

ESTABLISH HOUSING TRUST FUND

The Housing for All Task Force recommends creating a local Housing Trust Fund that would provide financial resources and the leverage necessary to jumpstart the creation and preservation of affordable housing units in Orange County. Based on existing affordable housing funding and the County's budget, Task Force members recommend setting aside \$10 million in general revenue funds annually for the next 10 years, with a 10 percent incremental increase per year. In addition to Orange County's investment, private contributions into the Fund from financial institutions, large employers, and industry and community partners will also be accepted. The Housing Trust Fund represents a significant opportunity for private-public partnerships. This locally controlled funding would be used to provide:

- Gap financing for multi-family projects
- Leveraging and incentives for preservation
- Land banking for affordable housing
- Implementation of Missing Middle housing types
- Impact fee subsidies
- Pilot projects in targeted areas of Access & Opportunity

Measures and Outcomes:



6,500

certified affordable units will be produced by 2030

- \$10 million will be obtained in initial funding, with a 10 percent incremental increase per year for a total of \$160 million over a period of 10 years.
- Up to 6,500 certified affordable units will be produced by 2030 as a result of this committed local funding.

Next Steps and Timeline:

- Present the final recommendation for establishment of a local Housing Trust Fund to the Board of County Commissioners by December 31, 2019.
- Include the amount of annual contribution as part of an annual budgeting process.
- Formalize the local Housing Trust Fund framework and administrative guidelines.

Implementing Agency:

Orange County Housing and Community Development Division

PURSUE LINKAGE FEE NEXUS STUDY

The Task Force recommends initiating a Nexus Study with one or more regional partners to evaluate the feasibility of a Linkage Fee for the region. The Linkage Fee would be assessed on new non-residential developments and will serve as a local, dedicated funding source for affordable housing. Prospective partners include the City of Orlando, Seminole County, and Osceola County. The Nexus Study would provide the Board of County Commissioners and the partner jurisdictions with a comprehensive perspective of a Linkage Fee's potential impact. Due to the extensive nature of the study, as well as the approval process, it would be at least one to two years following this recommendation before revenue could be generated from this tool.



Measures and Outcomes:

- A Nexus Study, which examines the linkage, determines the feasibility, and establishes the fee range, will be completed by June 2021 and presented to the Board of County Commissioners for evaluation and direction on further steps.

Next Steps and Timeline:

- By March 31, 2020, begin meetings with the City of Orlando, Osceola County, and Seminole County to discuss the potential of a Linkage Fee at the regional level.
- By July 2020, present the final recommendation and budget to initiate the Nexus Study to the Board of County Commissioners.
- By October 2020, establish a scope of services and issue a request for proposal to perform a Nexus Study in collaboration with one or more regional partners.

Implementing Agency:

Orange County Housing and Community Development Division

IMPLEMENTATION STEPS



INTRODUCE REVOLVING LOAN FUND

The Task Force recommends establishing a Revolving Loan Fund to provide access to capital for non-profit developers to build affordable housing units. This low-interest financing mechanism would increase the capacity of non-profits to scale up the production of certified affordable homeownership units. Funds from the Revolving Loan Fund can be used for land acquisition, development costs, professional services, construction, and consulting costs. Existing funds from the State Housing Initiatives Partnership (SHIP) program would be used to start the Revolving Loan Fund.

Measures and Outcomes:



1,000

certified affordable units will be produced by 2030

- Initial \$2 million available in the Revolving Loan Fund by July 31, 2020, with an additional \$1.5 million in contributions added by July 31, 2021.
- Up to 1,000 certified affordable units will be produced by 2030 as a result.

Next Steps and Timeline:

- Present the final recommendation for establishment of a Revolving Loan Fund to the Board of County Commissioners by December 31, 2019.
- Partner with private sector organizations for matching contributions, totaling at least \$1.5 million.
- Establish a scope of services and issue a request for proposal to select a Community Development Financial Institution (CDFI) to administer the Revolving Loan Fund.

Implementing Agency:

Orange County Housing and Community Development Division

DEVELOP PRESERVATION STRATEGY

The Task Force recommends developing a long-term preservation strategy to address the substantial stock of affordable housing at risk of being lost due to expiring affordability contracts. In total, 2,066 affordable multi-family units are at risk of being lost by 2025, with additional units at risk annually after that date. The units most at risk are those initially subsidized by Florida Housing Finance Corporation, HUD/Rural Development, and Local Housing Finance Authority.

Measures and Outcomes:



3,000

affordable units will be preserved by 2030

- Preserve up to 2,000 affordable multi-family units by 2030 through leveraging and incentives.
- Preserve 1,000 single-family units by 2030 through the County's Homeowner Rehabilitation Program.
- Develop a long-term preservation strategy for Orange County.

Next Steps and Timeline:

- Review suggested preservation strategies/tools from the University of Florida Shimberg Center for Housing Studies for alignment with Access & Opportunity model.
- Evaluate partnerships and resources needed for preservation of rent-restricted projects.
- Continue expanding the County's Homeowner Rehabilitation Program.
- Survey property owners of units at risk of subsidy loss to determine potential next steps and options.

Implementing Agency: Orange County Housing and Community Development Division

IMPLEMENTATION STEPS

DEVELOP COMMUNICATIONS AND ADVOCACY PLAN

The Housing for All Task Force recommends allocating funds to engage a communications firm to develop and implement a research and solution-driven, comprehensive and collaborative communications and advocacy plan. The communications and advocacy plan will reflect the priorities and efforts of the **Housing for All** Task Force.

- Establish a multi-sector public/private advisory committee to provide guidance and support for the development and execution of the communications and advocacy plan.
- The plan shall include a specific partnership strategy that identifies and engages the appropriate community organizations, higher education institutions, health care providers, private sector businesses, etc. in the implementation of the communications and advocacy plan.

Measures and Outcomes:



Public Awareness

- Public awareness of housing challenges and solutions will increase.
- Funding will be in cooperation with the private sector.

Next Steps and Timeline:

- Secure funding and advisory partnership commitments.
- Create **Housing for All** Communications and Advocacy advisory committee.
- Advisory committee meets to develop scope of services.
- Advisory committee/County creates and issues Request for Proposal.
- The selected firm develops the communications and advocacy plan.
- County and community partners implement communications and advocacy plan.

Implementing Agency:

Neighborhood Services Division

IMPLEMENT THE ACCESS AND OPPORTUNITY MODEL

The Housing for All Task Force recommends utilizing the Access and Opportunity Model to identify optimal locations for housing development within Orange County. The model ranks a location based on how close it is to transit, employment centers, and other centers of commerce offering essential services using Access Indicators. Opportunity Indicators are area-wide indicators, and they are combined with the weighted Access Indicators to highlight optimal locations for housing. The County will use the model to create a boundary and use it to target incentives to encourage future housing development. The recommended Access Indicators and weights are as follows:

- Transit (40 percent), Employment (30 percent), Grocery (15 percent), and Medical Care (15 percent)

The recommended Opportunity Indicators are as follows:

- The Targeted Sector as defined in the Orange County Comprehensive Plan and areas designated Low-Medium Density Residential and Medium Density Residential in the Orange County Comprehensive Plan

Measures and Outcomes:



Pilot Projects

- Identify and provide incentives for pilot projects within the areas identified by the Access and Opportunity

Model – to include Holden Heights, Pine Castle and Taft communities.

- Identify and provide incentives for the adaptive reuse of residential and non-residential properties within the areas identified by the Access and Opportunity Model.
- Encourage/incentivize construction of Missing Middle housing types within the areas identified by the Access and Opportunity Model.

Next Steps and Timeline:

- Staff to finalize the map to establish the areas identified by the Access and Opportunity Model, in alignment with a Targeted Sector of the Comprehensive Plan, by August 31, 2020.

IMPLEMENTATION STEPS

- Process the Comprehensive Plan Amendment to add associated policy(ies) and map(s) by December 31, 2020.
- As part of the Comprehensive Plan and Orange Code updates, ensure necessary changes to Orange Code are processed to reflect the Targeted Sector representing the Access and Opportunity areas.
- Once the Comprehensive Plan and Orange Code updates are approved, add areas identified by the Access and Opportunity Model/Target Sector as a GIS layer to the County's InfoMap.
- Establish the incentives available to properties located within the areas identified by the Access and Opportunity Model/Targeted Sector.

Implementing Agency: Orange County Planning Division

PRIORITIZE INCENTIVES FOR HOUSING CONSTRUCTION

The Housing for All Task Force recognizes that priority should go to development incentives intended to increase the housing stock within the areas identified by the Access and Opportunity Model. However, additional housing will be constructed throughout Orange County and not just within targeted areas. Therefore, the **Housing for All** Task Force recommends the County prioritize the implementation of development incentives to encourage the construction of affordable and attainable housing throughout Orange County.

Measures and Outcomes:



- Orange County will identify and make available housing construction incentives that apply throughout the County.
- Missing Middle housing types will be encouraged and constructed throughout Orange County.

Next Steps and Timeline:

- Establish incentives available to properties located throughout Orange County.

Implementing Agency:

Orange County Planning Division

ACTIVELY LAND BANK

The Housing for All Task Force recommends the County reviews land it owns for potential housing sites, with a goal of exploring land banking opportunities, as well as any other strategies that ensure long-term affordability.

The County will also look for land banking opportunities with non-profit agencies, to include existing and/or new Community Land Trusts.

Measures and Outcomes:



500

certified affordable units will be produced by 2030

- Orange County will maintain an inventory of County-owned sites suitable for housing.
- All lots assessed as being appropriate for affordable housing development will be made available to non-profits to allow for construction of new affordable units.
- Larger lots will be made available to private and non-profit developers to implement pilot projects (through the Request for Proposals process).
- Up to 500 units will be produced by 2030 as a result.

Next Steps and Timeline:

- Continue, through 2020, discussions with the Real Estate Management Division regarding the potential for land acquisition for affordable housing.
- Begin notifying non-profit developers of the vacant County-owned lots as they become available.
- Partner with non-profits on acquisition of property(ies) for affordable housing.
- Annually inventory all County-owned sites for their suitability for future housing development.

Implementing Agency: Orange County Housing and Community Development Division



CONCLUSION

At its core, the 10-year Housing for All Action Plan is about more than affordable and attainable housing. The Plan delivers a roadmap to expand the County’s housing supply with a continuum of housing options, to create and preserve affordable and attainable housing stock, and to highlight the importance of transit as it relates to housing location and affordability. It is a guide to sustaining Orange County’s growth and supporting the needs of its residents by providing a variety of housing options at different price points in easily accessible and convenient locations.

The **Housing for All** Action Plan represents goals that are unprecedented in Orange County, but it is grounded in the reality that government alone cannot fully address all of Orange County’s housing needs over the next 10 years. Public-private partnerships, collaboration, and engagement are instrumental to this framework. There is also a demand for urgency in this Plan. The Implementation Steps lay out the immediate next steps for Orange County and its partners to take. While the tools and strategies put forth here have significant roles to play in tackling the housing crisis, the Task Force calls for priority attention to actions that reduce regulatory barriers, establish the Housing Trust Fund, and create a comprehensive and collaborative communications and advocacy plan for housing. Once approved by the Board of County Commissioners, it is imperative Orange County works with regional partners, businesses, non-profits, and the community to enact this plan.

Furthermore, to ensure transparency and accountability, there should be a mechanism put in place to monitor and periodically report on the progress of the Action Plan implementation. This includes progress on measures and outcomes listed under each of the action items of the Plan. Finally, the **Housing for All** Task Force members recommended that the County allocate additional staff support to properly execute the tools and strategies outlined in the Plan.

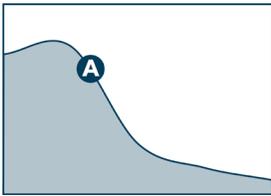
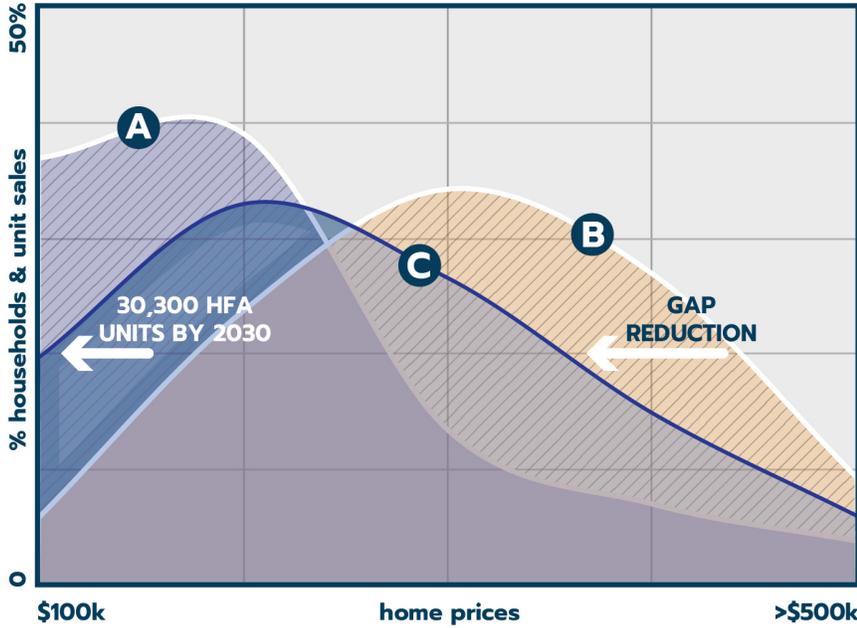
Recommendation	Measures and Outcomes	Affordable or Attainable Units Projected Over 10 Years	20	21	22	23	24	25	26	27	28	29	30
			20	21	22	23	24	25	26	27	28	29	30
REMOVE REGULATORY BARRIERS AND INTRODUCE NEW POLICIES													
Create Missing Middle and Diversified Housing Stock	6,600 affordable or attainable units will be produced by 2030	6,600		●	●	→							
Eliminate Regulatory Barriers to Development of Housing	10,500 affordable or attainable units will be produced by 2030	10,500		●	●	→							
Integrate Affordable, Attainable, Market-Rate Housing Units	13,200 affordable or attainable units will be produced by 2030	13,200		●	→								
CREATE NEW FINANCIAL RESOURCES													
Establish Housing Trust Fund	At least \$10 million will be committed for affordable housing strategies annually. Up to 6,500 certified affordable units will be created or preserved by 2030.	6,500*		●	●	→							●
Pursue Linkage Fee Nexus Study	A Nexus Study to examine the impact of a linkage fee, which could serve as locally-controlled dedicated funding source for affordable housing, will be completed by June 2021.			●	●								
Introduce Revolving Loan Fund	A total of \$3.5 million in low-interest loans will be accessible by non-profit developers to increase their production of affordable housing. 1,000 certified affordable units will be created by 2030.	1,000*		●	●	→							
Develop Preservation Strategy	A total of 3,000 units will be preserved by leveraging incentives to extend affordability contracts as well as by expanding Orange County's Homeowner Rehabilitation Program.	3,000*		●	●	→							
TARGET AREAS OF ACCESS AND OPPORTUNITY													
Implement the Access and Opportunity Model	Construction and preservation of affordable and attainable housing will be incentivized in areas identified by the Access and Opportunity Model.			●	→								
Actively Land Bank	Orange County will maintain an inventory of County-owned sites suitable for housing. Up to 500 units will be created as a result of partnerships with non-profit and private developers.	500*		●	→								
ENGAGE THE COMMUNITY AND INDUSTRY													
Develop Communications and Advocacy Plan	Public awareness of housing challenges and solutions will increase.			●	●	→							
Prioritize Incentives for Housing Construction	Orange County will identify and make available housing construction incentives that apply throughout the County.			●	●	→							

* These units will be certified affordable housing. A total of 11,000 units, out of 30,300 units created or preserved by the **Housing for All** Action Plan, will be certified affordable housing.

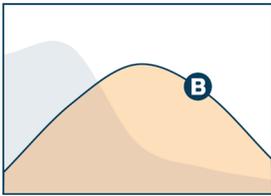
TIME-FRAME LEGEND

●—● Starts and ends ●— Planning and research time → Ongoing implementation

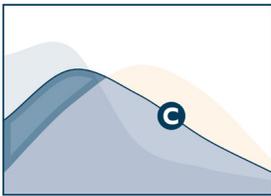
'MOVING THE NEEDLE'



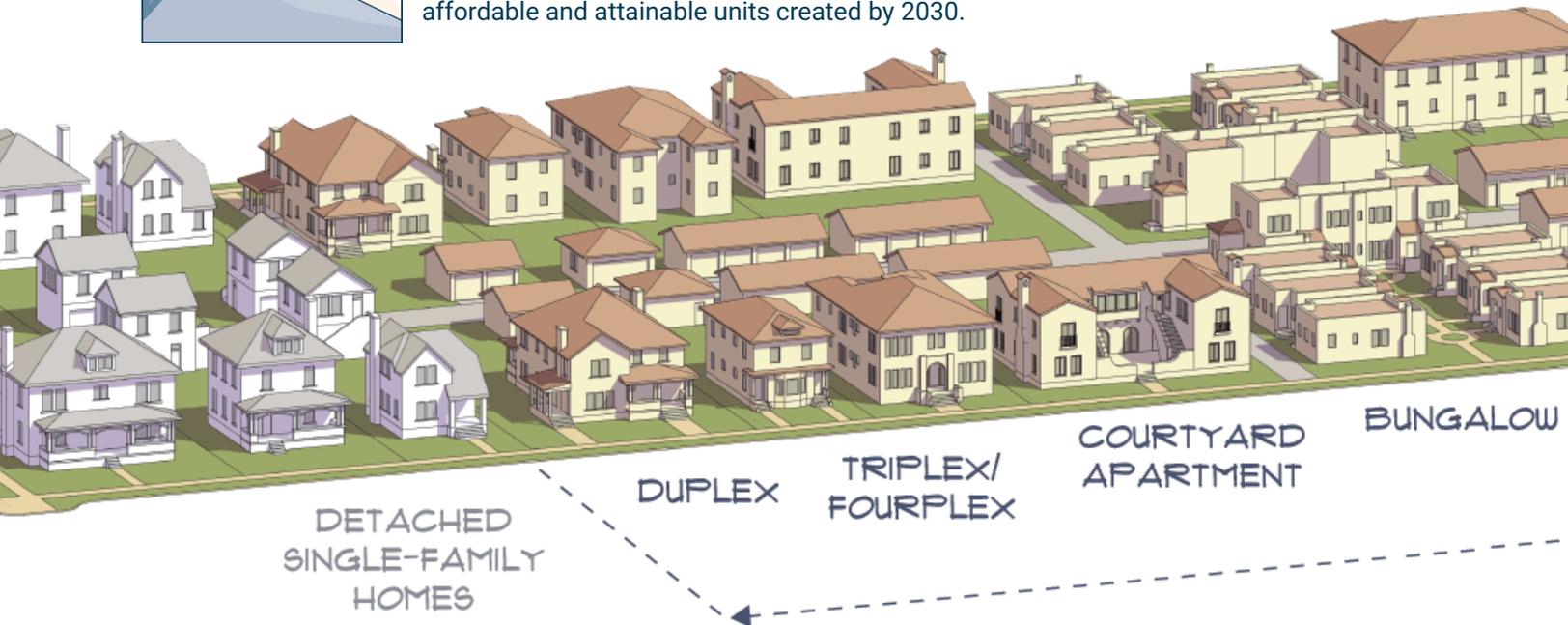
In the diagram above, **Curve A** represents Orange County's distribution of household incomes (U.S. Census, 2018) and home prices they can comfortably afford. Under a no-cost-burden hypothetical scenario, the income curve would closely match the distribution of home sales for a given year, with no large gaps between incomes and home prices.



Curve B, meanwhile, illustrates recent home sales in Orange County (2018-2019). The mismatch between these two curves has increased since the end of the 2008 economic recession due to rising prices of new and existing homes, and no comparable increase in local income levels.



The diagram also includes the estimated impact of the **Housing for All 10-Year Action Plan (Curve C)** in creating and preserving a diverse housing stock to reduce the gap between incomes and home prices. The highlighted area of the curve represents the 30,300 affordable and attainable units created by 2030.



WHAT IS THE MISSING MIDDLE?



The term “missing middle” illustrates a wide variety of housing options that have disappeared from our cities in recent decades.

The **Housing for All 10-Year Action Plan** embraces missing middle as a critical strategy to create and preserve affordable and attainable housing options in both established and newer communities.

The Action Plan brings together designers, planners, builders, and residents in a fundamental shift on the way we design, locate, regulate and develop homes to provide greater choices in sustainable and walkable neighborhoods.

