

CITY OF TAMPA, FLORIDA

**Local Housing Incentives Strategies
Recommendation Report**

Affordable Housing Advisory Committee



**Growth Management and Development Services
Housing and Community Development**

**City Hall
306 E. Jackson Street
Second Floor North
Tampa, Fl. 33602**

December 2008

**City of Tampa
Affordable Housing Advisory Committee
2008 Incentive Review and Recommendation Report**

I. Background Information:

The City of Tampa's Affordable Housing Advisory Committee was established by City Ordinance 2008-77 on May 15th, 2008 by City Council. Its original members were appointed by Resolutions 2008-598, 2008-599 and 2008-718.

The following members were appointed by the Mayor by Resolution 2008-598 on June 19, 2008:

- Catherine Byrd** – engaged in the residential home building industry
- Leslie Griffin** – engaged as a for-profit provider of affordable housing
- David Lapides** – engaged in the banking or mortgage industry in connection with affordable housing
- Rayme Nuckles** – a citizen engaged in advocacy for low income persons in connection with affordable housing
- Debra Reyes** – engaged as a non-profit provider of affordable housing

The following members were appointed by City Council by Resolutions 2008-599 and 2008-718, on June 19, 2008 and July 17, 2008 respectively:

- Ronald Carpenter** – engaged as a real estate professional in connection with affordable housing
- Anthony LaColla** – resident of the City of Tampa
- Herold Lord Jr.** – represents essential service personnel
- Vivian Kitchen** – actively serves on local planning agency
- James Horvick** – represents employers within the City of Tampa

One position remains vacant – representative of those areas of labor actively engaged in home building in connection with affordable housing, as no candidate that applied for the board positions fit in this category.

The committee meeting dates, topics discussed and overall thoughts are listed below.

Tuesday, July 08, 2008	
2:00 PM Children's Board	
Topics of Discussion	Overall Thoughts
Orientation	
Review New AHAC Ordinance	Staff prepared, Council Approved
Review Statute and Rule	Basic Overview
Review Duties of AHAC Members and City Staff	Helpful for new board to know what they are responsible for doing
Review Calendar, attendance, quorum	Monthly meetings until January
Establish rules of Procedure	Roberts Rules adopted

Code of Ethics/conflicts of interest/Sunshine Law	Explained by Legal representative, sunshine law strict
Topics of Discussion	Overall Thoughts
Review Existing LHAP	Basic Overview of City's current Strategies for SHIP program.
Friday, July 25, 2008	
3:00 TMOB 2 nd floor 306 E. Jackson Orientation of new members continued (If Cannot attend July 8th) Same discussion items	The same items were discussed with little input from Board members at this time. Most of the information was basic to give an idea of why the committee was created and what they are expected to review.
Tuesday, August 05, 2008	
2:00 Planning Commission 601 E. Kennedy 18th Floor	
Select Officers	A Chair (Tony LaColla) and Vice Chair (Herold Lord Jr.) were selected by majority vote by all members present.
Review Comprehensive Plan (Housing Element, etc)	Staff Presentation given for general information
Review Consolidated Plan/Needs Assessment/Housing Data	Staff Presentation given for general information
Review Land Development Regulations/Zoning	Staff presentation given for general information
Review Incentives/provide recommendations:	Staff overview of responsibilities of the committee
Tuesday, September 2, 2008	
2:00 Children's Board	
1. Land Development Issues	
Parking/setback requirements (item F)	Parking issues are a major concern for affordable housing on small lots, especially when there is limited availability of on street parking
Printed inventory of public land for AH (item J)	Not a priority for committee, staff provided list (attached)
Density bonus flexibility (item C)	City has provisions, however developers do not take advantage of bonuses due to the increase of cost of construction for multi-family (3 stories or more) structures
Support of dev by transportation hubs,	Important to include incentives to build

employment centers and mixed use dev. (item K)	affordable housing near mass transit corridors
Flexible Lot configurations (Item G)	Important to evaluate lot sizes in the development of overlays/form based codes (especially for Infill construction on small lots)
Accessory Dwellings (item E)	Accessory dwellings allow for an alternative form of affordable housing and should be considered in appropriate neighborhoods.
Process for AH review prior to adoption of policies that increase cost of housing (item I)	Already being done by City. Committee given information on the process
Design Standards (other)	Very important to committee
Discussion and Recommendations	There was much discussion on accessory dwellings and parking. Committee members want more options for financing. Density was not an issue because the cost of construction increases greatly with building height.
Tuesday, September 23, 2008	
Planning Commission Room	
Review Land Development Coordination Issues (Continued)	Committee continued discussion on Land development.
Discussion and Recommendations	Main issues are parking, accessory dwellings and cost reductions in connection fees for services.
Tuesday, October 07, 2008	
2. Construction Services Issues	
Permit/Plan Review Processing Expedited for AH (item A)	Very important to committee. City currently provides process for permit/plan expedited review
3. Public Works/Infrastructure Issues	
Infrastructure Capacity for AH (item D)	Explained to committee. Cost burden on developers, then passed onto buyers.
Review Impact fee requirements (In lieu of fees and Aid in Construction fees) (item B)	Reduce or Defer impact fees, connection fees, and capacity fees to allow for cost effective construction and sales prices.
Review street requirements (item H)	Allow for pocket parking, or on street parking or access to alleyways for rear parking.
Discussion and Recommendations	Parking, transportation, and fee deferral are most important to committee
Tuesday, October 21, 2008	
Regan park 2:00	

Review Incentives/provide recommendations: Continued	Items discussed on Water, sewer connection fees and capacity fees. Committee would like to see changes in the fee structures/ordinance
Set Date for Public Hearing	Date set for December 2, 2008
Council Meeting Date	Date set for December 18, 2008
Wednesday, November 05, 2008	
Review Draft Recommendations for actions, initiatives, Incentives and strategies	To be posted in newspaper on November 15 th for public comment
Tuesday, December 02, 2008	
Public Hearing on Recommendations by AHAC	
Thursday, December 18, 2008	
AHAC Recommendation report to City Council for approval	

II. Public Hearing:

List the Public Hearing information; the date and time of the public hearing and a synopsis of public input. Include the names of those who spoke during the public hearing, if any.

Public Hearing December 2, 2008 – Hillsborough County Children’s Board 2:00 pm (1002 E Palm Ave., Room B and C)

The public hearing was opened by Chairperson Tony LaColla. No comments were made from the public regarding the Recommendation Report. No additional comments were made from the Committee or any person attending the meeting regarding the report. The public hearing was closed by Chairperson Tony LaColla.

III. Incentives & Recommendations:

Incentive 1: The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Review Synopsis:

The City currently has a process in place to expedite permits for the construction of affordable housing. To be designated an affordable housing project, a builder/contractor must provide the City's Construction Services Division with verification from the Housing and Community Development Division when applying for permits and plan reviews. The project is then earmarked as a qualified affordable housing project and receives expedited review. Expedited review does not guarantee approval, but does guarantee a quicker review.

Plan reviews. The City's Construction Services Division (CSD) has developed procedures to speed up the review process with focus on residential permitting. Cross training of employees allows the plan review process to continue when critical staff is absent. First plan review is normally 5 workdays. Affordable housing expedited review is a 2-day reduction (3 days) from intake to notifying the applicant. The second plan review normally takes 3 days. Affordable Housing review takes 2 days, as does the third plan review. CSD has had applications for 22 designated affordable housing projects for review. Commercial plan review, which includes multi-family structures, generally takes 15 working days to complete. Multi-Family affordable housing projects' expedited first review takes only 5 days. The AHAC members agreed that the City's permit/plan review process normally flows quickly and does not adversely affect the development of affordable housing in the City.

Construction Services Division discussed the status of City's permitting services, specifically the review process for affordable housing projects. The City has seen a 15% reduction in issuance of permits and inspections, but an increase in plan reviews of 24%. Residential permitting has had a negative effect on all communities. In fiscal year 2007, CSD revenue was up 8% for a total of \$5.6 million, due in part to a small fee increase.

Recommendations:

- a. Continue the City's policy to expedite the permit and plan review processes for Affordable Housing projects.
- b. For Affordable Housing Projects, the City should consider deferring the collection of Impact fees (including Connection Fees, Installation Fees, etc) until the Certificate of Occupancy is issued, or the property is sold. This will save a considerable amount of up front costs for developers/builders, and make homes more affordable to buyers.

Incentive 2: The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Review Synopsis:

Impact fees are charged when new development increases the impact on services. School impact fees can not be waived by City Council action as they are established by Hillsborough County, thus the City has no jurisdiction over the charges. The fees charged by the City are for services including transportation, water, solid waste and waste water. Each has its own set of regulations pertaining to the fees charged. Transportation Impact fees pay for the increased cost for construction of new roads, sidewalks, etc for developments that increase demand on the transportation infrastructure, and improvements to existing neighborhood infrastructure. Water and sewer connection fees (connecting the water meter at each house to the trunk line), Installation fees cover the cost for the installation of new trunk/main pipe lines and the water meter itself. Capacity fees are charges for service that requires an additional capacity of service above the normal service to a building. The fees are used to repay Bond debt issued for the installation and maintenance of pipes, treatment plants, and pump stations that were built based on the original capacity of the area. These fees cannot be waived, nor can the cost of service (usage by customers).

City staff presented information regarding the various fees that are charged for the construction of housing. AHAC members asked if the impact fee ordinance could be amended to waive certain fees. Staff explained that transportation impact fees are not collected in 3 “No Fee Zones” (Ybor City, East Tampa and West Tampa). No Fee Zones are established by Code, under specific criteria related to the slum and blight conditions of an area, and the verification that the area has sufficient access to transportation infrastructure.

The AHAC members believe that infill new construction should bear its incremental cost only. If the fees are reduced, the prices of the homes can be reduced. The AHAC members discussed the idea that impact and/or connection fees should not exceed a percentage of the total cost to build each unit, or should be based on the square footage of each unit.

The AHAC members agreed that there is a concern about Infill projects and newly developed areas as far as fees necessary to obtain permits. The way it is set up now, water/sewer fees are determined up front based on building design and previous service on each lot (i.e. no service for 5 or more years, no connection fee credit). The fees are collected at time of permitting. Paying the fees up front increases the cost of the house due to the cost of construction financing.

Recommendations:

- a. The City should consider amending the Code to allow for a waiver of transportation impact fees for affordable housing projects city wide, not only in the three No Fee Zones.
- b. The City should defer Water/Sewer Impact fees (connection fees, installation fees, capacity fees) until C/O or sale, for affordable housing designated development, not at

time of permit issuance.

- c. Investigate providing incentives to builders and investors of affordable housing by reducing fees if rents/sales prices are limited and controlled. (Research alternative funding sources for the fees to provide grants and/or loans to investors)
- d. Research revising the Impact and/or connection fee schedule so that they do not exceed a percentage of the total cost to build each unit. The air conditioned square footage of the structure should be included in the research. Additionally, in the review, consider green building (sustainable) practices or enhancements that are made to housing units.
- e. Review the process for calculating fees if capacity already exists. (Fees are charged to upgrade existing system infrastructure)

Incentive 3: The allowance of flexibility in densities for affordable housing.

Review Synopsis:

City staff presented information regarding current density provisions for affordable housing. Density Bonuses. Developers have not incorporated affordable housing for increased density. The added cost of construction for higher density projects make the development “unaffordable”. The AHAC members discussed amending current building codes that may trigger negative cost impacts of increased density. However, in Florida, the building and fire codes are promulgated by the state and are minimum codes which can not be amended in anyway to lessen the level of safety provided by the codes. Therefore, the City has no authority to amend the code as suggested, but will recommend that the state consider this request in the future.

Higher density is available to developers that incorporate affordable housing (10% of total units), with rezoning. AHAC members suggested incentivizing inclusionary zoning provisions for affordable housing to encourage developer participation. The bonus provisions for increasing density in the Zoning Code should involve a weighted incentive for incorporating affordable housing in a development. At this point, however, City staff does not consider mandatory inclusionary zoning as practical.

AHAC members discussed the creation of special zoning districts that automatically award a density bonus for affordable housing development. Typically, these special zoning districts with density bonus provisions would follow mass transportation availability along major corridors.

Recommendations:

- a. Research the amendment of State building codes that may affect and trigger negative cost impacts of construction, but do not reduce safety standards.
- b. Explore inclusionary zoning provisions for affordable housing OR provide options for developers that incorporate affordable housing in their developments.
- c. Consider providing incentives to increase densities of affordable housing along transit corridors through the Community Planning process and adoption of new land development regulations.
- d. Analyze and revise the Bonus Provisions for increased density in the Zoning Code to provide a weighted incentive for incorporating affordable housing in a development, making affordable housing criteria a more viable option to choose.

Incentive 4: The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.

Review Synopsis:

City staff presented transportation infrastructure information related to streets, sidewalks, road capacity and the relationship to affordable housing. However, this issue relates to concurrency and reserving entitlements to developments specifically for the development of affordable housing. Since the City currently does not have mass transit capabilities, except for busses, and the existing transportation capacity exists, this item may not apply to the City. The City's current Transportation Concurrency Exception Area includes most of the City. The City's Comprehensive Plan shows that we have sufficient capacity to accommodate growth through 2025, so reserving capacity for a certain segment of that growth will not have any effect.

It is the City's responsibility of providing adequate street and sidewalks to provide access to public transportation. The City has adopted a transportation concurrency ordinance to ensure compliance with the levels of services established in the Comprehensive Plan. The City has been successful in obtaining transportation impact fees to fund construction of roadways. By ordinance, if a project adds capacity, fees must be charged. Example: A 1,500 SF single-family home located in the Central Business District is charged a \$955 transportation impact fee; Ybor City warrants a \$1,600 transportation impact fee for the same size house. No additional capacity is reserved specifically for Affordable Housing developments.

The City ordinance requires sidewalks to be constructed for **all** new homes, however contractors can pay a fee in lieu of building the sidewalk (\$43 per liner foot). A new City ordinance allows for the sidewalk in lieu of fee to be waived for construction of housing costing below \$150,000 AND if no sidewalk can be constructed due to a physical impediment on the lot such as a tree. New sidewalks are being constructed to allow those that use mass transit, to get to transit stops easily, and to encourage the use of mass transit, while focusing on pedestrian safety. The City should consider funding to construct on-street parking and sidewalks within targeted areas of the City that also incorporate affordable housing.

Recommendation:

- a. Research the possibility of funding a program to provide incentives for homeowners to use public transportation or consider creating a program with Hartline to provide reduced-cost bus passes to residents along transit corridors.
- b. City owned, "non-buildable" lots should be considered for pocket parking lots for residents of areas that lack parking infrastructure. The City should seek public input for such parking areas, prior to pursuing this incentive. The City should also consider residential parking permits to limit the use of the pocket parking lots to area residents.
- c. Consider prioritizing the use of CDBG funds for redesigning and constructing on-street parking spaces and side walks to enhance transit accessibility.
- d. If a project is designated Affordable Housing AND a sidewalk is able to be installed, utilize the sidewalk in lieu of trust fund to construct the sidewalks to lower the cost of the project. (Must be an allowable use of funds requiring Council Action.)

Incentive 5: The allowance of affordable accessory residential units in residential zoning districts.
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Review Synopsis:

City staff presented information to the committee regarding the current Land Development Code and Comprehensive Plan standards that are in place regarding extended family dwelling units. Currently historic neighborhoods have accessory dwellings that provide housing for family members. The proposed Comprehensive Plan takes steps to encourage accessory dwellings (with occupancy not limited to family members) in appropriate neighborhoods. The main structure must be owner occupied and the accessory dwelling would be subject to special use conditions such as: size limit, setbacks and annual inspections.

Recommendation:

- a. Encourage the use of accessory dwellings in neighborhoods that have a history of that use, and amend the Code as appropriate. The City should seek neighborhood input.
- b. Encourage larger single-family sub division developments and planned developments to have a percentage of lots with accessory dwellings for future needs/use.

Incentive 6: The reduction of parking and setback requirements for affordable housing.

Review Synopsis:

City staff presented information regarding the current Land Development Code requirements for parking and setbacks. Following are the current parking requirements: single family home = 2 per unit, multi-family structures = 1.5 per unit (3 or more bedrooms requires 2 spaces) central business district = 1 parking space per unit. The current code allows for the reduction of required parking space through a variance OR site plan rezoning process.

AHAC members discussed the relationship between the number of parking spaces needed and the availability of mass transit. AHAC members asked if the City considers approval of proposed projects along with the location of mass transit facilities. City staff explained that HART (Hillsborough Area Regional Transit) staff is involved in the review of proposed projects. The committee agreed that it is not necessarily where the mass transit facility is, but how often mass transit service is provided to an area. The frequency of service must be provided at a time when it is most needed.

AHAC members discussed situations where homeowners do not have access to their property through alleys and are unable to park on the street in front of their homes. Street right-of-way widths are not always conducive to on street parking. City staff explained that the lots and streets were platted prior to most people owning more than one car. The lots are small in size and do not incorporate parking options. The City is currently working in the SOHO area (South Howard) to study the feasibility of increasing on-street parking for residents and retail establishments. AHAC members stated that in East Tampa and West Tampa, residents often park on the street and have no alley access. Development of Infill lots creates a parking problem when the lot is too small to accommodate off-street parking. AHAC members asked if the city owned, "non-buildable" lots could be converted to pocket parking lots for residents of the area to make up for the lack of parking infrastructure. The challenge to creating pocket parking lots is the increased cost of security and maintenance.

Recommendations:

- a. Research the possibility of improving alley ways to allow for alley access to garages.
- b. Encourage Mass transit availability and locate transit lines near affordable housing.
- c. Encourage better communication between HART and developers building affordable housing to provide better access to busses.
- d. Consider the proximity of housing to bus lines and frequency of routes.
- e. Consider re-evaluating the use of on street parking to satisfy the required parking for an affordable housing unit.
- f. Research amending the Zoning Code to reduce parking requirements for affordable single family dwellings that are within 1/4 mile of an existing or future fixed guideway system.
- g. Encourage City staff to continue to incorporate parking needs in the City's design standards for infill housing.

Incentive 7: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Review Synopsis:

City staff presented information regarding lot size requirements for the different zoning districts for all lots considered to be “buildable”. In regard to setback requirements, variances are available for administrative review if not reduced by more than 10%. If the setback is reduced by more than 10%, the request must go through the Variance Review Board for approval which could take up to 2 months to process. AHAC members discussed that due to the housing market decline, people are adding on to existing properties rather than build new homes. As a result, setback modifications are requested, however there is not a separate designation for affordable housing. Staff mentioned that there are building separation requirements for multi-family structures, but are not limited to affordable housing development.

Recommendation:

- a. Consider increasing the percentage of variance allowed for an administrative review as it relates to Affordable Housing. This would require a Code amendment.

Incentive 8: The modification of street requirements for affordable housing.

Review Synopsis:

City transportation staff indicated that there are currently no transportation-based, street modification incentives available for affordable housing developments. AHAC members asked if the city could re-evaluate previous modifications made to city streets to meet the need of people, not necessarily cars. City staff explained that the issues must involve other city departments such as Zoning, Land Development, Law Enforcement, and Maintenance to create a holistic approach. New development impacts the local roads. For instance, Interstate construction mandates entrance and exit ramps, which changes the capacity of the local roads.

Staff discussed that the intent of this incentive was to make options available to developers such as reducing the size of the street, or making other design modifications to reduce the cost to build affordable housing. The committee did not discuss this incentive in detail, rather, were concerned with on-street parking infrastructure.

AHAC members noticed that many of the residential corridors are becoming commercial and the streets are being reconfigured for turn lanes to accommodate additional cars. The street modifications are not pedestrian friendly and do not allow homeowners to park on the streets. Members believe the Transportation Division should analyze traffic flow and encourage sidewalk usage and pedestrian friendly “walkable” neighborhoods.

AHAC members asked if the city owned, “non-buildable” lots could be converted to pocket parking lots for residents of the area to make up for the lack of parking infrastructure. The challenge to creating pocket parking lots is the increased cost of security and maintenance.

Recommendation:

- a. Consider discouraging the city from vacating alleys to allow access to rear of property.
- b. Investigate the analysis of traffic flow to encourage more pedestrian friendly (walkable) environments.
- c. Review previous modifications made to city streets in order to include additional on street parking.
- d. Consider converting non-buildable lots to pocket parking lots for existing neighborhoods, if lots are large enough in size to accommodate an adequate number of spaces. (With public input required)

Incentive 9: The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Review Synopsis:

City staff described the City's current process of reviewing policies and procedures that affect the cost of affordable housing. Issues are brought to the attention of the Director of Growth Management and Development Services (GMDS) that may impact the cost of affordable housing. GMDS staff is notified of the concern and a committee reviews the issue. Actions are taken to remedy the issue if deemed feasible. For example, City Council passed an ordinance to waive in lieu of fees for sidewalk construction if a physical barrier exists to a lot where no sidewalks will ever be constructed. Currently there is a \$43 per linear foot fee that builders must pay instead of constructing the sidewalk. The funds are put in a general trust to build sidewalks elsewhere within the city. GMDS identified this as an impediment to providing affordable housing. Currently a new ordinance is in effect where any home that costs under \$150,000 to construct, and there is a barrier to building a sidewalk, will not have to pay the in lieu of fee. AHAC members recommended that the fee be waived for curb installation as well for the same reason.

Recommendation:

- a. The City should continue its efforts to identify policy and procedures that may impact the cost of affordable housing.

Incentive 10: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Review Synopsis:

An inventory list of available vacant property is maintained by the Housing and Community Development Division, as required by the State, for opportunities for affordable housing. The City's list of properties was approved by Resolution No 2007-720 on June 26, 2007 and was distributed to committee members. City staff evaluates all lots to make sure that they are "buildable". AHAC members suggested that non-buildable lots be designated as pocket parks or community parking areas. AHAC members believe that redevelopment areas, or infill areas are restricted by limited on-site parking, and no alley access in the rear of the property for a garage. Therefore, a neighborhood parking area would be beneficial. Issues related to City owned pocket parks or parking areas, including safety, liability, and maintenance.

City staff explained that most of the lots were escheated to the City by the County for being tax delinquent. Many are located in the Community Revitalization Areas, and come through the Real Estate Division of the City. Members asked if there was a list provided by the State, but to date, one has not been provided to the City. The committee also asked if the City made it a practice to offer non-buildable lots to adjacent property owners. If a non-buildable lot is determined to be an un-economic remainder, it is first offered to adjacent property owners to purchase. Many are too small and cannot be used for parking lots.

Infill, new construction lots determined to be buildable, are published through the RFP process, and advertised in local newspapers such as the Tampa Tribune, Sentinel, and the St. Pete Times. Non-profit organizations, for profit builders and the general public may bid on obtaining ownership of the lots. Each lot is secured with a mortgage and note with restrictions to ensure affordability, such as sales price, time frames in which to build, etc. Additionally, City staff provides technical assistance to builders or non-profit organizations interested in building infill housing on City owned lots.

AHAC members suggested that the mortgages be subordinated until the homes are sold. City staff explained that, for the most recent phase of lots offered, non-profit organizations received the lots for free, with restrictions. For profit builders, loans are subordinated until homes are completed and sold.

Recommendations:

- a. Continue to offer non-buildable lots (un-economic remainders) to adjacent property owners. Support waiver of Ad Valorem taxes for a period of time.
- b. Continue to provide deferred payment loans on lots used for infill new construction.
- c. Consider using non-buildable or isolated lots as pocket parks, urban gardens or parking lots.

Incentive 11: The support of development near transportation hubs and major employment centers and mixed-use developments.

Review Synopsis:

The committee discussed the City's Transit Ready Plan for mixed use/income. Under the new Comprehensive Plan there are established criteria for main corridors. Light rail routes will be focal points for proposed affordable housing. Most bus routes are currently accessible along main corridors. The proposed Comprehensive Plan incorporates significant use of transit.

Members of the committee suggested that the City should determine the future needs of the aging population and address those needs in the Comprehensive and Consolidated plans. The City has researched current and future needs, and has included them in planning documents. Future needs of disabled population for housing is a key concern, as is the future needs of student housing near colleges and universities. This also includes providing transportation incentives to housing developers near universities for student transportation.

Recommendation:

- a. The future needs of the aging population, disabled population and student population should be considered in the proposed Comprehensive Plan and Consolidated Plans.
- b. Focus recommendations on the Urban Core and transit/economic development areas, but not to the exclusion of the rest of the City.

IV. Additional Recommendations:

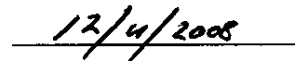
- a. Consider providing financial incentives to stimulate the market, including providing financing options to builders/developers for investors to purchase and rehab smaller rental housing complexes or duplexes.
- b. Support State incentives to investors to maintain affordability of rental units.
- c. Consider allocating portions of CRA funds for Affordable Housing development or redevelopment.
- d. Open the RFP process for multi-unit projects to for-profit entities (HOME/SHIP.)

Approved by:



Anthony LaColla, Chair

Affordable Housing Advisory Committee



Date