



**MEETING AGENDA
SESSION OF THE AFFORDABLE HOUSING ADVISORY
COMMITTEE
CITY OF KISSIMMEE
CITY HALL, COMMISSION CHAMBERS
101 CHURCH STREET, KISSIMMEE, FLORIDA 34741-5054
THURSDAY, OCTOBER 16, 2025 AT 10:00 AM**

- 1. MEETING CALLED TO ORDER**
- 2. MOMENT OF SILENCE AND PLEDGE OF ALLEGIANCE**
- 3. MINUTES**
 - 3.A Approval of AHAC Minutes from June 26 Meeting
- 4. PUBLIC HEARINGS**
- 5. OLD BUSINESS**
- 6. NEW BUSINESS**
 - 6.A 2025 AHAC Annual Report - Draft
- 7. DISCUSSION**
 - 7.A Staff Comments and Updates
- 8. HEAR CHAIRMAN AND BOARD MEMBERS**
- 9. ADJOURNMENT**

In accordance with Florida Statutes 286.105: Any person wishing to appeal any decision made by the Affordable Housing Advisory Committee with respect to any matter considered at such meeting or hearing will need to ensure that verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is made.

In accordance with Florida State 286.26, persons needing assistance to participate in any of these proceedings should contact the Office of the City Clerk, 101 Church Street, Kissimmee, Florida, (407) 518-2309.

ITEM 3.A**Approval of AHAC Minutes from June 26 Meeting****Request**

Approval of the June 26, 2025, AHAC Board meeting minutes.

Explanation**Recommendation**

[ALTERNATIVE_ACTIONS]

REQUESTED CITY COMMISSION ACTION:

Approve

Department: Development Services

Presenter:

Attachment(s):

1. 6.26.2025 AHAC Minutes-draft



MEETING MINUTES
SESSION OF THE AFFORDABLE HOUSING ADVISORY COMMITTEE
CITY OF KISSIMMEE
CITY HALL, COMMISSION CHAMBERS
101 CHURCH STREET, KISSIMMEE, FLORIDA 34741-5054
THURSDAY, JUNE 26, 2025 AT 11:30 AM

1. MEETING CALLED TO ORDER

Members Present:

Chair Robert Bussiere; Co-Chair Lucie Ghioto; Board Member Will Cooper; Board Member Scott Culp; Board Member Fatima Santiago; Board Member Linda Goodwin; Board Member Sue Ring.

Staff Present:

Deputy Attorney Kalanit Oded; Housing Manager Frances De Jesus; Board Clerk Eugenio Morales; Housing Specialist Omayra Caraballo.

Members Absent:

Board Member Noel Ortiz; Board Member Wendy Ford; City Clerk Tameara Crespo.

Chair Robert Bussiere called the meeting to order at 11:30 AM.

2. MOMENT OF SILENCE AND PLEDGE OF ALLEGIANCE

After a Moment of Silence, Chair Bussiere led the audience in the Pledge of Allegiance.

3. MINUTES

3.A Approval of AHAC Minutes from May 15, 2025 Meeting

Request AHAC approval of the Minutes from the May 15, 2025, meeting.

Co-Chair Ghioto made a motion to approve the minutes. Board Member Linda Goodwin seconded the motion.

AYE: Chair Bussiere; Co-Chair Ghioto; Board Member Cooper; Board Member Culp; Board Member Goodwin; Board Member Santiago; Board Member Ring

NAY: None

Motion Passed 7 - 0.

4. PUBLIC HEARINGS

5. OLD BUSINESS

5.A 5-Year Consolidated Plan and Annual Action Plan Process

Housing Manager De Jesus provided an update, noting that the draft plan is currently available for public comment. The presentation related to this update

was included as an attachment to the meeting agenda. Below are the Comments from the Board members.

- Board Member Culp commented on the terminology used in the draft, specifically suggesting that the reference to "wind retrofitting" be more clearly articulated as "wind damage mitigation." Board Member Culp noted that the current phrasing could be misinterpreted as a priority need to establish wind energy generation systems on commercial or public buildings. Housing Manager De Jesus clarified that the item was included as a precautionary measure to preserve flexibility in case of future need, such as improving hurricane resistance. The language was based on terminology provided by HUD and input from the City's consultant.
- Board Member Cooper asked whether the full draft of the Consolidated Plan had been made available, expressing concern that the plan lacked sufficient detail regarding how needs translated into specific goals, objectives, and measurable outcomes. Housing Manager De Jesus confirmed that the full 83-page draft had been attached to the agenda packet. Board Member Cooper emphasized the importance of understanding how the proposed budget, particularly the CDBG allocations, directly supported program outcomes. He stated that he could not offer meaningful comments without such clarity. Housing Manager De Jesus reiterated that the meeting was to collect public comments, and all feedback would be documented for review.
- Co-Chair Ghioto raised a concern about the inclusion of down payment assistance for homebuyers in the plan, pointing out that this incentive had previously been removed from the Local Housing Assistance Plan (LHAP) and was not reflected under any current funding mechanisms. Housing Manager De Jesus responded that this and similar activities were included in the plan for flexibility over the five-year period. Inclusion did not obligate the City to implement them, but it allowed the City to avoid having to amend the plan later if such programs became feasible. Housing Manager De Jesus noted that down payment assistance had been brought up during a Commission meeting and had since been assigned for internal evaluation. Co-Chair Ghioto recommended that references to "construction of new rental housing" be revised to "new rental and ownership housing" to reflect broader priorities and the allowable use of HOME funds. Housing Manager De Jesus agreed that the language could be adjusted for clarity, noting that HOME funds can support both rental and ownership development.
- Board Member Culp expressed concern about the appearance of wind retrofitting in the plan, noting it had not been identified in the need analysis section. Housing Manager De Jesus acknowledged the comment and clarified that it had been included as a general resiliency strategy, though not currently funded.
- Board Member Culp also commented regarding the HOME program. He recommended that the \$199,000 allocation be redirected to Tenant-Based Rental Assistance (TBRA), asserting that the amount was insufficient to support meaningful rental development. Housing Manager De Jesus clarified that although Osceola County is the lead agency for the HOME Consortium, the City independently determines the use of its portion of HOME funds. She explained

that the City often combines multiple years of funding to meet the local contribution requirement for state-funded rental development projects. As an example, she cited a recent \$460,000 award to a developer, which had required the accumulation of funds over two to three years.

- Chair Bussiere initiated a discussion on the CDBG budget, specifically questioning the \$85,000 allocation for code enforcement and \$200,170 for planning and administration, representing 28.49% of the total grant. He expressed concern that more funds should be directed toward helping families in need rather than toward administrative functions. Housing Manager De Jesus explained that the \$85,000 covers the salary and benefits of a code enforcement officer who is fully dedicated to CDBG-eligible low- and moderate-income areas. The position is not funded by the general fund and is exclusive to CDBG-related enforcement.
- Board Member Ring inquired whether this role could be funded by the general fund instead, allowing more CDBG dollars to directly benefit residents. Housing Manager De Jesus clarified that this position exists specifically to meet CDBG requirements and must be funded through the program.
- Chair Bussiere asked whether there might be redundancy between CDBG-funded positions and existing city staff. Housing Manager De Jesus confirmed that monthly reports are generated to track CDBG-specific expenses and ensure compliance, with no duplication of funding.
- Board Member Cooper noted that, from a nonprofit perspective, an \$85,000 request for one staff position would be difficult to justify. He stressed the importance of making sure the funding is used efficiently and directly supports the program's mission.
- Chair Bussiere agreed and shifted the discussion to the broader language in the plan, citing terms like "nature-based solutions" and "wind retrofitting for public and commercial buildings" as being too vague. He emphasized the need to evaluate whether such items reflect AHAC's core goal of helping families secure housing. He shared his concern about ensuring CDBG funds are focused on the most impactful, direct services for those in need, and that all activities are tied to housing outcomes.
- Board Member Fatima inquired about the additional funding referenced in the plan. She stated that the language appeared broad and requested clarification on whether there are specific plans for how the funds will be used. She also asked if this information would be presented during the public hearing process.
- Housing Manager De Jesus responded that the City had recently received approval for a three-year funding agreement covering FY 2025 through FY 2027. She noted that the Local Housing Assistance Plan (LHAP) was previously brought before the AHAC for discussion, and comments were taken into consideration at that time. She clarified that while the consolidated plan includes broad objectives, more detailed requirements specific to the LHAP and SHIP programs are outlined separately. She also offered to email Board Member Fatima a copy of the plan for review.

- Chair Bussiere asked for clarification regarding the inclusion of “nature-based solutions to protect water bodies” in the Needs Assessment. Specifically, he inquired which department or individual within the City identifies such needs and determines when action is necessary, such as for water insulation or protection of a particular water body. Housing Manager De Jesus responded that this item was included in the consolidated plan as a general need, not tied to any specific project or funding in the initial program year. She clarified that no funds were currently allocated for this item. However, she noted that should a need arise—such as an issue with a lake in a low-to-moderate-income area—the City could potentially act, since the need is already included in the plan. She stated that the Public Works Department would likely be the department to initiate such a request.
- Chair Bussiere acknowledged that not all needs listed in the consolidated plan would require immediate funding or action each year. He understood that some items were included for flexibility or “just in case” scenarios, but emphasized that all activities should be evaluated through the lens of whether they effectively support the program’s mission: helping individuals and families in need of housing.

Chair Bussiere opened the floor for additional comments or questions. Hearing none, the board moved forward to the next item on the agenda.

6. NEW BUSINESS

7. DISCUSSION

7. A Staff Comments and Updates

- Chair Bussiere opened the discussion by addressing confusion over the meeting time, which Housing Specialist Morales clarified was caused by a second email listing the start time as 11:00 a.m. instead of the correct 11:30 a.m., due to a cancelled event.
- Housing Manager De Jesus then emphasized the importance of AHAC members participating in external housing-related events, noting low attendance at a recent fair housing event.
- Board Member Cooper acknowledged the value of participation but suggested formalizing expectations during onboarding or in the bylaws.
- Chair Bussiere supported clearer expectations and proposed providing members with a list of recurring events.
- Deputy Attorney Oded clarified that while members may attend public meetings as private citizens, they must avoid discussing board matters outside of publicly noticed meetings to comply with Florida’s Sunshine Law. She advised against identifying oneself as a representative of the board and discouraged sharing policy-related notes or discussions during informal gatherings.

- Chair Bussiere reiterated the importance of transparency and compliance and requested that staff prepare a list of anticipated events for planning purposes. Housing Manager De Jesus confirmed that while event schedules vary, Fair Housing Month is a consistent opportunity, and she would continue to share information on future events.

Chair Bussiere then opened the floor for any additional comments or questions from the board. Hearing none, the discussion concluded, and the meeting proceeded to the next agenda item.

8. HEAR CHAIRMAN AND BOARD MEMBERS

9. ADJOURNMENT

Co-chair Ghioto made a motion to Adjourn. Board Member Goodwin seconded the motion.

AYE: Chair Bussiere; Co-Chair Ghioto; Board Member Cooper; Board Member Culp; Board Member Goodwin; Board Member Santiago; Board Member Ring

NAY: None

Motion to Adjourn Passed 7 - 0.

There being no further business to come before the Affordable Housing Advisory Committee Board, Chair Bussiere adjourned the meeting at 12:27 PM.

Board Chair

ATTEST:

Board Secretary

ITEM 6.A
2025 AHAC Annual Report - Draft

Request

To review and approve the 2025 Affordable Housing Advisory Committee (AHAC) Annual Report.

Explanation

The AHAC report is the annual document from the Affordable Housing Advisory Committee that recommends affordable housing incentive strategies and programs to the City of Kissimmee City Commission. This report reviews existing local policies and proposes modifications.

Recommendation

To review and approve the 2025 Affordable Housing Advisory Committee (AHAC) Annual Report.

REQUESTED CITY COMMISSION ACTION:

Approve

Department: Development Services

Presenter:

Attachment(s):

1. Draft AHAC Report _Dec.25

**AFFORDABLE HOUSING ADVISORY COMMITTEE REPORT TO
CITY OF KISSIMMEE CITY COMMISSION
STATE HOUSING INITIATIVES PARTNERSHIP
AFFORDABLE HOUSING INCENTIVE STRATEGIES**

December 30, 2025

BACKGROUND

As a recipient of State Housing Initiative Partnership (SHIP) funds, City of Kissimmee established an Affordable Housing Advisory Committee (AHAC) on December 1, 2020, as required by Florida Statutes, Sec. 420.9076. The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Plan, and other aspects of the City of Kissimmee housing activities that impact the production of affordable housing. Further, the AHAC is specifically directed by the SHIP Statute to consider and evaluate the implementation of the incentives set out in Florida Statutes, Sec. 420.9076 (4)(a)-(k). Based on the AHAC evaluation, it may recommend to local government that it make modifications of, exceptions to, or creation of new plans, policies, procedures, and other governing vehicles which would encourage production of affordable housing.

As approved by the City of Kissimmee City Commission (City Commission), the recommendations are used to amend the Local Housing Assistance Plan, Land Development Code, and the local Comprehensive Plan.

COMMITTEE COMPOSITION

The City of Kissimmee City Commission appointed or re-appointed members to the Committee on December 1, 2020. Florida Statutes, Sec. 420.9076(2), lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be a City or County Commissioner. The elected official counts as a member of the AHAC for purposes of meeting the number of member's requirements. There must be at least eight committee members with representation from at least six of the following categories:

- (a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- (b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (c) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
- (d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (e) A citizen who is actively engaged as a for-profit provider of affordable housing.
- (f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (h) A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or

municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.

(i) A citizen who resides within the jurisdiction of the local governing body making the appointments.

(j) A citizen who represents employers within the jurisdiction.

(k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

As the 2025 calendar year started, the appointed AHAC Committee members were as follows:

Name	Category Represented
1 Robert A. Bussiere (Chair)	Planning Agency Member
2 Lucie Ghioto (Vice-Chair)	Residential Home Building Industry
3 Olga Gonzalez	Elected Official
4 Fatima Santiago	Citizen
5 Will Cooper	Advocate for Low Income
6 Scott Culp	For-Profit Provider of Affordable Housing
7 Wendy Ford	Non Profit Affordable Housing Provider
8 Linda Goodwin	Real Estate Professional
9 Jackie Espinosa	Banking/Mtg. Affordable Housing
10 Sue Ring	Representative of Employers

As the year went along the AHAC composition changed as follows:

Name	Category Represented	Change
3 Olga Gonzalez	Elected Official	Ended her term as Mayor. Commissioner Noel Ortiz replaced her as an Elected Official on the AHAC.
4 Fatima Santiago	Citizen	Reached maximum number of absences based on City policy. She was replaced by Jesse Boyd, who is also a resident.
6 Scott Culp	For-Profit Provider of Affordable Housing	Resigned. He was replaced by Steve Auger, who is also a developer.
9 Jackie Espinosa	Banking/Mtg. Affordable Housing	Did not continue her AHAC membership as she became Kissimmee's newly elected Mayor.

RECOMMENDATIONS

During year 2025, the AHAC reviewed, considered and evaluated the following incentives/programs:

Local Housing Assistance Plan

The Local Housing Assistance Plan outlines how the local government will use State Housing Initiatives Partnership (SHIP) funds to create and preserve affordable housing for very low, low, and moderate-income families. Each city and county develop its own LHAP based on the

community input and state guidelines. The City of Kissimmee's Local Housing Assistance Plan for years 2025-2028 was due on May 2nd.

Meeting Synopsis:

The AHAC heard a presentation on the current LHAP and proposed changes.

Existing Strategy:

The loan term for the regular Owner-Occupied Rehabilitation Program was 10 years. Under these terms, the loan balance will not decrease during the first five years. However, beginning with year 6th to the end of the term, the balance will be forgiven at 20% per year.

For the Demolition and Reconstruction Program the loan terms were as follows:

Amount of Assistance	Years
\$120,001-152,500	15 years
\$152,501-185,000	20 years
\$185,001-217,500	25 years
\$217,501-350,000	30 years

AHAC Recommendation:

The AHAC voted to change the loan term for the regular Owner-Occupied Rehabilitation Program to 20 years. Under these terms, the loan balance will not decrease during the first ten years. However, beginning with year 11th to the end of the term, the balance will be forgiven at 20% per year.

For the Demolition and Reconstruction Program the loan terms were as follows:

Amount of Assistance	Years
\$120,001-185,000	20 years
\$185,001-217,500	25 years
\$217,501-350,000	30 years

Schedule for Implementation:

The LHAP covering FY2025-2027 was presented and approved by the City Commission on April 15, 2025.

Five-Year Consolidated Plan and Annual Action Plan

The Five-Year Consolidated Plan is a comprehensive document, required by the US Department of Housing and Urban Development (HUD), that helps local jurisdictions assess their affordable housing and community development needs and market conditions to make investment decisions. It also serves as a framework for a community wide dialogue to identify housing and community development priorities that align and focus funding from the different CPD formula block grant programs – in the City's case, the Community Development Block Grant Program (CDBG). The Consolidated Plan is carried out through Annual Action Plans, which provide a concise summary of the actions, activities, and the specific federal and no-federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan.

Meeting Synopsis:

The AHAC received a presentation on the Five-Year Consolidated Plan and Annual Action Plan process. Initially, this was provided as an informational item for educational purposes. However, the AHAC insisted on making specific recommendations regarding the document. Consequently, staff brought back the final draft during its public comment period and recorded the AHAC's comments to be included in the Plan's comments section.

Existing Strategy: N/A

AHAC Recommendation:

Board Members commented on the alignment of goals with the Local Housing Assistance Plan, Construction of new ownership housing, concerns within language regarding climate resiliency goals, and recommendation to fund Tenant-Based Rental Assistance with HOME funds.

Schedule for Implementation:

The Five-Year Consolidated Plan and Annual Action Plan were presented to the City Commission at a Public Hearing on July 15, 2025. Considering that the Board Member comments centered around the use of certain terminology used in the Plans and using different goal outcome indicators which were addressed and clarified by the City of Kissimmee Housing and Community Development Division Representative, they were not accepted for consideration as changes to the Plan draft. The recommendations were deemed as either required by HUD or unchangeable in the IDIS online format for the Consolidated Plan and Annual Action Plan.

OTHER INCENTIVES

These other incentives had been reviewed in recent past years and were not included in the review during the FY2023-2024 year.

Incentive	Status	Year Adopted
Expedited permitting	Required. Changes were recommended by AHAC and adopted. Expedited Permitting Procedures for affordable housing projects were established. The Affordable Housing Certification Form was developed. A staff member has been designated to act as the Affordable Housing Expediter.	2021
Ongoing review process	Required. Changes were recommended by AHAC. A recommendation to create a Housing Impact Analysis to tract the increase in housing costs when a new or change of regulation was proposed.	2021
Impact Fee modifications	Reviewed and changes were recommended by AHAC. Implemented in the LHAP. Policies and procedures for the Affordable Housing Fee Reduction Program were created. A new strategy was created in the LHAP that provides \$20,000 to affordable housing projects participating in the Florida Housing Finance Corporation's tax credit or bond financing programs to pay for impact/mobility fees.	2022
Flexible densities	Reviewed and changes were recommended by AHAC. Changes to the current LDC were made to require that in order for developments to be eligible for a density bonus of 5%, the development must set aside at least 20% of its units	2022

	as affordable housing. These units must remain affordable for up to 15 years.	
Reservation of infrastructure	Not adopted. The AHAC determined that changes to the current LDC are not necessary.	N/A
Reduction of parking and setbacks	Not adopted. The AHAC determined that changes to the current LDC are not necessary.	N/A
Allowance of flexible lot sizes	Not adopted. The AHAC determined that changes to the current LDC are not necessary.	N/A
Modification of street requirements	Not adopted. The AHAC determined that changes to the current LDC are not necessary.	N/A
Printed inventory of public owned lands	Reviewed and changes recommended by AHAC. Policies and procedures for the Surplus Land for Affordable Housing were created.	2022
Support of development near transportation/employment hubs	Reviewed and changes recommended by AHAC. Implemented in the LHAP. Projects located near transportation, employment centers, and/or mixed used development are given preference during the selection process to receive SHIP funding.	2022
Definition of Affordable Housing	Reviewed and changes recommended by AHAC. The definition was adopted and included in the LDC.	2022
Community Land Trust	Reviewed and made recommendations. The work is ongoing.	2024
Accessory Dwelling Units	Reviewed and changes recommended by the AHAC have not been adopted.	2024

IV. Other Incentives – Additional Review Needed Next Year

The AHAC will implement the priorities for next year.

CLOSING REMARKS

This report is the culmination of a year's worth of review, consideration, evaluation, and recommendations by the AHAC. The staff and the AHAC will continue developing the recommendations contained in this report and develop policies/programs, if necessary. These policies/programs will be adopted and/or implemented internally by staff accordingly depending on further direction by the City Commission.

ITEM 7.A

Staff Comments and Updates

Request

[ITEM_DESCRIPTION]

Explanation

Recommendation

[ALTERNATIVE_ACTIONS]

REQUESTED CITY COMMISSION ACTION:

Department: Development Services

Presenter:

Attachment(s):

None