



**MEETING AGENDA
SESSION OF THE AFFORDABLE HOUSING ADVISORY
COMMITTEE
CITY OF KISSIMMEE
CITY HALL, COMMISSION CHAMBERS
101 CHURCH STREET, KISSIMMEE, FLORIDA 34741-5054
THURSDAY, NOVEMBER 20, 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 October 16, 2025, Meeting
- 4. PUBLIC HEARINGS**
 - 4.A Affordable Housing Advisory Committee (AHAC) Annual Report for FY 2024-2025
- 5. OLD BUSINESS**
- 6. NEW BUSINESS**
 - 6.A List of Potential Items to Review in FY 2026-2027
- 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 October 16, 2025, Meeting

Item Details

Request AHAC approval of the Minutes from the October 16, 2025 meeting.

Attachment(s):

1. 10.16.2025 Minutes



**MEETING MINUTES
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

Members Present:

Chair Robert Bussiere; Co-Chair Lucie Ghioto; Board Member Will Cooper; Board Member Linda Goodwin; Commissioner Noel Ortiz; Board Member Steve Auger.

Staff Present:

Deputy Attorney Kalanit Oded; City Clerk Tameara Crespo; Assistant City Clerk Lucia Gonzalez; Planning Manager John Hambley; Board Clerk Eugenio Morales.

Members Absent:

Board Member Wendy Ford, Board Member Sue Ring; Housing Manager Frances De Jesus; Housing Specialist Omayra Caraballo

Chair Bussiere called the meeting to order at 10:00 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 June 26,2025 Meeting

Request AHAC approval of the Minutes from the June 26, 2025, meeting.

Commissioner Ortiz arrived 10:05AM.

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 Goodwin; Board Member Auger

NAY: None

Motion Passed 5 - 0.

4. PUBLIC HEARINGS

5. OLD BUSINESS

6. NEW BUSINESS

6.A 2025 AHAC Annual Report - Draft

Planning Manager Hambley, representing Housing Manager De Jesus, presented to the members the draft of the 2025 AHAC Report.

The floor was opened for questions and comments.

Co-Chair Ghioto remarked that the draft report is consistent with the discussions held in previous meetings.

7. DISCUSSION

7.A Staff Comments and Updates

Deputy Attorney Oded explained the recent changes to the composition of the Board, noting that the number of members had been reduced from eleven to nine.

Chair Bussiere took the opportunity to introduce the new Board Member, Mr. Auger.

Co-Chair Ghioto requested clarification regarding the number of active members, as the roster reflected ten instead of nine. Deputy Attorney Oded clarified that, following the most recent update, the official membership total is nine.

Planning Manager Hambley announced that the next public hearing, concerning the 2025 Annual Report, will be held soon. A vote will be required prior to forwarding the report to the City Commission for final approval.

Chair Bussiere invited Board Member Auger to introduce himself to the Board. Board Member Auger provided a brief introduction, after which all members took a moment to introduce themselves.

Planning Manager Hambley announced that the next meeting will be held on November 13th and confirmed that it will be an open meeting. He also provided additional details regarding the session.

City Clerk Crespo informed the members that Board Member Jesse Boyd resigned, creating a vacancy for the City Resident Member position.

Commissioner Ortiz excused himself from the next meeting due to a pending business trip.

8. HEAR CHAIRMAN AND BOARD MEMBERS

9. ADJOURNMENT

There being no further business to come before the Affordable Housing Advisory Committee Board, Chair Bussiere adjourned the meeting at 10:15AM.

Board Chair

ATTEST:

Board Secretary

ITEM 4.A

Affordable Housing Advisory Committee (AHAC) Annual Report for FY 2024-2025

Item Details

Approve the AHAC Annual Report for FY 2024-2025 after receiving and discussing any comments received.

Attachment(s):

1. AHAC Report _Dec.25

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

For FY 2024-205

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 6.A

List of Potential Items to Review in FY 2026-2027

Item Details

Approve list of items to review in FY 2026-2027.

Attachment(s):

1. Suggested items for discussion and recommendations by AHAC

Suggested items for discussion and recommendations by AHAC

1. The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in Florida Statute § 163. 317.
2. The modification of impact- fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
3. The allowance of flexibility in densities for affordable housing.
4. The reservation of infrastructure capacity for housing for very low- income, low income, and moderate- income persons.
5. The allowance of affordable accessory residential units in residential zoning districts.
6. The reduction of parking and setback requirements for affordable housing.
7. The allowance of flexible lot configurations, including zero lot line configurations for affordable housing.
8. The modification of street requirements for affordable housing.
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.
10. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
11. The support of development near transportation hubs and major employment centers and mixed-use developments.
12. Kissimmee's update on Live Local Act and implementation
13. Update on Community Land Trust
14. First Time Homebuyers Assistance Program
15. Tenant Based Rental Assistance Program

ITEM 7.A

Staff Comments and Updates

Item Details

Attachment(s):

None