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## Table of Experts: Tampa Bay leaders discuss affordable housing



AARP works to promote housing that enables people to live safely, comfortably and independently for as long as possible.

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In a time when escalating housing costs challenge the idea of affordability, it is essential to examine the multifaceted aspects of this issue. Ian Anderson, publisher of the Tampa Bay Business Journal, and Samar Jha, government affairs director at AARP, recently brought together several experts and business leaders to address this critical concern. The dialogue covered a wide spectrum of topics related to housing needs, ranging from low-income units to workforce solutions, and provided important insight into innovative solutions for the issues that affect the future of the residential real estate market in Tampa Bay.



Stephen Benson (from top left), Jeff Brandes, Catherine Coyle, Chad Holman, Samar Jha, Jeff Johnson, Kimberly Overman and Cynthia Spidell.

Panelists were Samar Jha, government affairs director, AARP; Jeff Johnson, state director, AARP; Cynthia Spidell, associate director of planning, Stearns Weaver Miller; Stephen Benson, planning director, City of Tampa; former State Senator Jeff Brandes, founder, Florida Policy Project; Catherine Coyle, chief operating officer, Habitat for Humanity of Hillsborough County Florida, Inc.; Chad Holman, co-owner/VP operations, CASK Construction; and Kimberly Overman, CFP, CEO, Housing Leadership Council of Tampa Bay, Inc.

The vast majority of people aged 50 and older want to stay in their homes and communities for as long as possible. That's why AARP works to promote housing that

enables people to live safely, comfortably and independently for as long as possible. AARP encourages communities to welcome housing options and develop homes that are accessible to residents and guests of all ages and abilities. Smart, age-friendly homes are great places for people of all ages. AARP engages public officials, stakeholders and residents at the local level to plan for and enact community changes that will improve the lives of older adults and people of all ages.

### **Building stable communities and inclusivity**

Kimberly Overman, certified financial planner and chief operating officer of the Housing Leadership Council of Tampa Bay Inc., said, “Affordable housing is not just about a roof over one’s head; it’s about ensuring that individuals and families can maintain stability and thrive. No one should have to spend more than 30% of their income on housing expenses. As a former county commissioner, I’ve witnessed the challenges brought on by escalating housing costs, affecting not only low-income families but also placing strains on employers due to employee retention issues. The mounting challenges called for action, establishing the Housing Council for the Tampa Bay area. Our commitment is to address these pressing concerns and work towards innovative solutions for a more stable and accessible housing landscape.”

“In planning, I see ‘affordable’ as synonymous with diverse housing options, which inherently fosters inclusivity and addresses historical injustices,” added Cynthia Spidell, Associate Director of Planning at Stearns Weaver Miller, a full-service law firm with offices throughout Florida. “By offering a variety of housing choices, including workforce, attainable, and affordable housing, we build housing affordability intrinsically, but challenges like density caps can impact affordability by pushing developers to reduce unit numbers and increase sizes, ultimately making housing less affordable.”

Highlighting the unique housing challenges the City of Tampa faces, Stephen Benson, planning director of the City of Tampa, underscores that Tampa’s governmental jurisdiction is limited to a small segment of Hillsborough County, resulting in a distinct housing market. “A comprehensive housing needs assessment conducted by the city has uncovered a concerning statistic - approximately a quarter of Tampa’s residents are grappling with housing cost burdens, allocating over 30% of their income towards housing. This issue predominantly affects households with incomes at or below 60% of

the area median income. Challenges in Tampa primarily revolve around the lower end of the income spectrum, impacting smaller and non-traditional households. The trend of increasing unit sizes while family or household sizes decrease necessitates additional discussions and insights to develop practical solutions for the city's distinctive housing needs.”

Habitat for Humanity of Hillsborough County received a 2023 AARP Community Challenge Grant that will promote Accessory Dwelling Units (ADUs) as an affordable, accessible housing option through a design competition that was held in October. Teams from local architecture firms, as well as participants from high school and college architecture programs, presented their ADU designs.

Catherine Coyle, chief operating officer of Habitat for Humanity of Hillsborough County, Florida Inc., said, “Habitat for Humanity offers a spectrum of housing options to meet the diverse needs of families. By expanding eligibility for higher income brackets, we aim to bridge the gap between market-rate housing and affordable solutions, providing stable housing for families experiencing modest income increases.”

### **Diverse housing options**

“Recognizing the housing challenges faced by single-family households and underserved children, diversifying housing options is crucial. Recent housing developments, primarily one-bedroom units, don't meet the needs of families, making a diverse housing stock a vital solution. This extends beyond essential workers to lower-income county and city employees, emphasizing the importance of affordable housing allocation standards and financing support for increased capacity,” said Overman.

AARP's Jha added, “The often-overlooked workforce housing segment, particularly households with incomes between 80 to 120 percent of the Area Median Income (AMI), includes essential workers and those with incomes that aren't high enough to afford market-rate housing. The emphasis is on concentrating on workforce housing to cater to essential workers and individuals who need affordable housing to participate in the workforce effectively.”

“It's disheartening to see well-educated and licensed professionals, like new nurses, living in crowded apartments because they can't afford housing near their workplace,”

said Coyle, referring to the housing challenges faced by essential workers and young adults.

“Financial education plays a pivotal role in housing decisions. Many individuals are offered loans that exceed their budget, leading to strains on their finances. Teaching concepts like debt-to-income ratios, especially at an early age, is vital to prevent such situations,” said Chad Holman, co-owner/VP of Operations at CASK Construction.

While agreeing with Holman on financial literacy, Overman said, “Childcare expenses are frequently overlooked in the AMI calculation, creating challenges for parents in managing housing and family needs. It underscores the necessity of comprehensive financial planning for sustainable homeownership, particularly for multi-member households within the 120 to 140 percent AMI range.”

“I view housing as a pyramid. When there’s insufficient housing for the wealthier individuals at the top, the resulting pressure displaces those in the middle, which forces those in the middle to displace individuals at the bottom,” said former state Sen. Jeff Brandes, founder of the Florida Policy Project “Constructing housing options across all income levels is imperative to maintain a balanced society, as it prevents the downward cascade that leads to people living in motels without needing first and last month’s rent.”

Brandes shared that the main issue is how the state can incentivize counties and cities to boost housing availability, aligning local policies with affordable housing goals. “Effective solutions require linking incentives with diverse housing development efforts, including Accessory Dwelling Units (ADUs), apartments, small houses, and zoning adjustments, to address challenges like an aging population and slow housing turnover due to low mortgage rates. A lack of a unified vision and strategy for affordable housing in Florida leads to inconsistent policies, hindering effective solutions and causing confusion, like allocating affordable housing funds while restricting upzoning. This disjointed approach hampers efforts to address the housing crisis efficiently.”

Spidell added that “Diverse housing options vary by context. In greenfield settings, diversity can be part of the initial Master Plan Unit or Development District. Redevelopment areas like Tampa and Hillsborough County offer chances to revamp underused spaces to meet market shifts. Adapting to local factors is key, including schools and traffic. Collaboration is crucial to creating effective solutions.”

## **Innovative approaches to affordable housing solutions**

“The focus needs to be on scalable solutions. To make housing more affordable, build extra market-rate units to reduce rents. This strategy requires a substantial supply of housing. Incentivize developers to include inexpensive housing components through tax breaks and regulations while ensuring they accept government vouchers,” said Brandes.

“Simplifying the administrative process for landlords dealing with housing vouchers is essential to encourage their participation. Many landlords hesitate to accept vouchers due to the complexity of administrative procedures. Streamlining this process can provide more stable housing options for voucher recipients,” said Overman. “I suggest exploring the concept of an EBT card for housing. It would enhance voucher accessibility, allowing families to use them effectively and preventing housing loss caused by income fluctuations.”

“With the success of the federal rental assistance fund, AARP understands the need for more rental assistance for households. Therefore, AARP advocates and supports the establishment of permanent rental assistance funds in partnership with state and local governments. These funds ensure ongoing support for rental payments, offering a sustainable solution beyond vouchers. Furthermore, these programs have been supported by landlords and tenants alike,” said Jha.

Overman explained the intricacies of balancing the requirements of income-supported housing while guarding against potential abuse by unscrupulous landlords and market exploitation. She highlighted the challenges, including the unintended consequences of spending \$51 million in housing assistance during the COVID-19 pandemic, which may have inadvertently incentivized some landlords to increase rental rates.

“Ensuring that these subsidies effectively reach those in need is vital. Recent funding uncertainties faced by the housing trust fund have highlighted the urgent need for a more stable financial foundation to support affordable housing initiatives,” said Overman.

While some states are progressing in addressing housing issues, no single state has a comprehensive solution.

“States like Florida should focus on funding vouchers, collaborate with market rate providers, and avoid direct involvement in building housing,” explained Brandes. “California’s success with a \$100 million ADU fund and standardized plans offers valuable examples. Florida should learn from the past and change its housing approach.”

### **The rise of ADUs**

“The growth of ADUs in St. Pete, driven by zoning changes, has boosted the market for ADU builders to increase housing supply and reduce costs. While ADUs may face financial concerns, standardized designs and floor plans can save money. However, a key challenge is the lengthy permitting process, which, if streamlined, could further cut costs, and speed up construction,” said Holman.

“In response to NIMBY (not in my backyard) concerns, it’s important to recognize that ADU legislation doesn’t radically alter neighborhoods overnight,” said Jha. “It brings controlled density, not sporadic increases. ADUs, being the least invasive form of construction, are typically located at the back of existing homes and address issues for those who are more concerned about preserving neighborhood aesthetics than providing access to affordable and accessible housing.”

Holman added, “Some people worry about the NIMBY and short-term rentals, but the market has adjusted. Short-term rental rates have come down, and furnished midterm rentals are in demand, accommodating those who need housing for a few months as they settle in a new area.”

“While some beach communities still oppose short-term rentals, for your more urbanized communities, it’s just not worth fighting because most people aren’t going to do it,” said Anderson.

“Hillsborough County passed ADU legislation a few years ago, which mandated a 7,000-square-foot lot requirement,” said Overman. “I opposed this requirement but acknowledged that it was a step forward, especially considering neighboring areas banned ADUs entirely. Zoning regulations, including minimum lot size and conformity to zoning standards, significantly affect the feasibility of ADU construction projects.”

“ADUs aren’t new; they’ve been around for a while. Even The Fonz from ‘Happy Days’ lived in an above-garage apartment, and ‘The Great Gatsby’ mentioned a form of ADU in the 1920s. However, in the 1950s, single-family zoning took over, sidelining ADUs and

middle housing. That's why it's called 'missing middle housing,' but I want to emphasize it's not missing; it's just been overlooked. These discussions can help people recognize their value," said Jha.

"Education is key to understanding how to utilize financing to build an ADU," stated Holman. "Two years ago, refinancing a home to fund an ADU was easier, but it's become more challenging. Some lenders are developing renovation loans that can be used for ADUs, and FHA is exploring similar options."

### **On shaping Florida's future**

"Streamlining housing regulations, such as facilitating ADUs and eliminating density caps in urban areas, is crucial for diverse housing options," said Spidell. "Aligning development practices with urban design goals is essential to promote community cohesion and reduce car dependence."

"Local and state-level funding cuts are detrimental with regards to home ownership. We need a universal system for pre-approved building plans that expedite permitting, ideally in 30 days or less. Why can't we explore the possibility of townhouse-style duplexes on single-family lots to address housing needs effectively?" asked Coyle.

Brandes stated, "We have an opportunity to educate our members as consumers about the opportunities that ADUs provide and activate them as advocates to drive positive change."

"There's a great opportunity to address the fact that ADUs will solve a problem. Changing zoning and permitting challenges across Florida is critically important to expedite the process and build more units," said Overman.

"The senator's insight into zoning reform is spot on, and it's a concept we should embrace at every level. Cities are launching comprehensive zoning and code reform initiatives to ensure that the right buildings go up in the right places, using planning and visioning as key tools," explained Benson. "The reality is that change is inevitable, and neighborhoods will transform over time. However, working collaboratively with the government can guide this change to benefit everyone in the community, emphasizing accommodation rather than exclusion and ensuring a better future for our neighbors and family members in the coming decades."



“Having statewide general zoning rules would be hugely beneficial for us as a construction company to expand and build more efficiently without needing a specialized team for every city and pocket of zoning,” said Holman.

“I would love to work on whole home repair programs at the local and state levels because older homeowners must stay housed,” said Jha. “Assisting to repair their houses, especially for those struggling with finances, can help them maintain their homes.”

Anderson commented, “As a business firm, we’re uniquely positioned to shine a light on the economic impact this has on our ability to recruit talent and make smart planning choices. We have a real opportunity to set our course and make smart decisions.”