

**Affordable Housing Advisory Committee**  
**Report to Highlands County Board of County**  
**Commissioners**



**Local Housing Incentive Strategies**  
**Recommendation Report**

**DECEMBER 2025**

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## **A Letter from the Community Programs Director**

The Highlands County Housing Division under the direction of the Community Programs Department administers the State Housing Initiative Partnership (SHIP) Program.

A requirement for all local governments that receive allocations over \$350,000 per year is the establishment of the Affordable Housing Advisory Committee (AHAC). The Affordable Housing Advisory Committee is mandated by Florida Statutes 420.9072, to recommend specific strategies, incentives, and policy changes to facilitate affordable housing production, review local housing plans, and report recommendations to the local government and Florida Housing Finance Corporation.

### **Why AHACs are Required**

- **Statutory Mandate:** Florida Statutes 420.9072 requires AHACs for all SHIP-funded localities.
- **Incentivize Development:** To promote affordable housing, AHACs help develop local strategies and incentives, like fee waivers or streamlined permitting, to reduce costs.
- **Review Local Plans:** They evaluate local policies, land development regulations, and Comprehensive Plans impacting affordable housing.

### **Key Responsibilities of an AHAC:**

- **Recommend Strategies:** Propose actions to encourage affordable housing (e.g., density bonuses, public land use, transit-oriented development).
- **Review & Report:** Annually review local housing efforts and submit reports with recommendations to local boards and FHFC.
- **Evaluate Incentives:** Consider incentives listed in Florida Statutes 420.9076(4)(a)-(k).

The Highlands County Affordable Housing Advisory Committee (AHAC) has nine appointed members who have all volunteered and contributed their time and efforts to address affordable housing in Highlands County.

It is with great pleasure that I present this 2025 Housing Incentive Strategies Report, with the purpose of providing recommendations on incentive strategies which promote the development of affordable housing.

Thank you for your continued support of affordable housing, the Housing Program Department and the ongoing efforts to provide a better quality of life for all residents of Highlands County.

## **Local Housing Incentive Strategies Recommendation Report 2025**

### **Introduction and Background**

Highlands County is required to establish an Affordable Housing Advisory Committee (AHAC). The AHAC is responsible for reviewing and evaluating local plans, policies, procedures; land development regulations; the Goals, Policies and Objectives of the Comprehensive Plan; and other aspects of the County's housing activities that impact the production and provision of affordable housing. Based on the AHAC evaluation, it may recommend to the local government to make modifications of, exceptions to, or creation of new plans, policies, procedures and other governing vehicles that would encourage production of affordable housing. Recommendations by the Committee are being made to amend the Local Housing Assistance Plan (LHAP) and the Local Comprehensive Plan (particularly the Housing Element).

The Highlands County AHAC was established by Ordinance No. 93-11 (amended in Ordinance 21-22-08). The composition, responsibilities and reporting requirements for the AHAC, are outlined in Section 420.9076(2) F.S. and Chapter 67-37.010 in the Florida Administrative Code, and located in Chapter 5.4-37, Housing, Article II in the Code of Ordinances, Creation of Affordable Housing Advisory Committee.

Findings from a recent local government strategic plan indicate that Highlands County has a desire for smart growth. Agriculture has long been a cornerstone of the county's economy, but the decline of citrus production raises questions about the future of large land parcels. At the same time, there is a growing demand for development, particularly to expand housing and retail corridors. To balance the county's agricultural heritage with the need for smart growth, clear and consistent land-use planning guidelines must be established to achieve long-term community goals.

Findings from a recent resident survey indicate that there is a strong call for the development of public transportation options to better serve the community.

## **Local Housing Incentive Strategies Recommendation Report 2025**

According to the Strategic Plan, there are five strategies The County can focus on to grow and improve the economy: 1.) Make the county a better place to live with more activities and recreation (66.96%), 2.) Bring in new industries and higher-paying jobs (58.70%), 3.) Work to improve schools (50.00%), 4.) Offer more housing options for people at different income levels (45.65%), 5.) Attract and keep young professionals and families (44.78%).

Here in Highlands County, the housing shortage is across income levels, particularly for middle management and entry-level workers.

An identified opportunity is found in Infrastructure & Growth Management. A growing concern in current zoning policies limiting development flexibility, particularly for agricultural land transitioning to new uses. Additionally, the County currently has a moratorium on Impact Fees. Many stakeholders advocate for reinstating impact fees to fund infrastructure. There has been voiced need for County staff to explore grants, sales tax allocations and municipal service benefit units (MSBUs) to support infrastructure projects.

While the low cost of living and home values offer affordability, they may also signal a lack of economic dynamism and limited demand for housing. The low number of housing permits, especially for multi-family units, indicates slow residential development and potential barriers to population growth or workforce housing. Workforce housing shortages impact new resident/employee recruitment. The lower home prices and price per square foot reinforce the narrative of subdued market activity, which can deter investment and limit the appeal to new residents and businesses. Together, these factors point to a need for targeted economic and housing strategies to support sustainable growth.

An identified weakness learned in the Strategic Plan is inconsistent zoning and development policies which prove challenging for willing developers, especially for housing.

The need for affordable housing initiatives is found in the Review and Evaluation of the Housing Element (April 2025) Housing Study (completed May 2025), The Strategic Plan (August 2025), and the multi-phased development of the 2050 Comprehensive Plan.

Supporting Data and Draft Amendments for the Housing Element was completed April 2025. Ongoing meetings and workshops are being held to review and discuss draft amendments to the 2050 Comprehensive Plan.

Highlands County has committed to affordable housing incentive strategies for some time now. These incentives are in place to encourage affordable housing developments to provide a better quality of life for our most vulnerable citizens. The AHAC continues to meet, review and recommend incentives for this critical issue.

## **Local Housing Incentive Strategies Recommendation Report 2025**

### **Committee Composition**

The AHAC shall consist of at least 8 but not more than 11 members. The AHAC shall include at least one local elected county official and the remaining members shall be representatives from the following categories, with only one member filling the following categories:

- (1) The banking or mortgage industry in connection with affordable housing;
- (2) An advocate for low-income persons in connection with affordable housing;
- (3) Actively engaged in the residential home building industry in connection with affordable housing;
- (4) Actively engaged as a real estate professional in connection with affordable housing;
- (5) A representative of those areas of labor actively engaged in home building in connection with affordable housing;
- (6) One citizen who represents employers within the jurisdiction of Highlands County;
- (7) One citizen who resides within the jurisdiction of Highlands County;
- (8) One citizen who actively serves on the local planning agency pursuant to F.S. § 163.3174;
- (9) One citizen who represents essential services personnel, as defined in the local housing assistance plan;
- (10) One citizen who is actively engaged as a for-profit provider of affordable housing;
- (11) One citizen who is actively engaged as a not-for-profit provider of affordable housing.

## Local Housing Incentive Strategies Recommendation Report 2025

*The appointed AHAC Committee members are included here, along with their category affiliation.*

Member Name	Category Affiliation
Vacant	Engaged in the banking or mortgage industry in connection with affordable housing
Bill Stephenson	Advocate for low-income persons in connection with affordable housing
Jimmie Fuller	Engaged in the residential home building industry in connection with affordable housing
Audrey Ascitutto	Engaged as a real estate professional in connection with affordable housing
Matt Griffin	Representative of those areas of labor actively engaged in home building in connection with affordable housing
Donna Doubleday	One citizen who represents employers within the jurisdiction of Highlands County
Brittany McGuire	One citizen who resides within the jurisdiction of Highlands County
Stephanie von Paleske-Bush	One citizen who actively serves on the local planning agency pursuant to F.S. § 163.3174
Anthony (Tony) Cruz	One citizen who is actively engaged as a for-profit provider of affordable housing
Tod Schwingel	One citizen who is actively engaged as a not-for-profit provider of affordable housing
Commissioner Kevin Roberts	Elected Official

The Public Meeting for the AHAC to vote on The Housing Incentive Strategies Report was held on December 16<sup>th</sup>, 2025.

## **Local Housing Incentive Strategies Recommendation Report 2025**

### **Responsibilities**

AHAC shall review the established policies and procedures, ordinances, land development regulations, and adopted comprehensive plan of the city and shall recommend specific actions or initiatives to encourage or facilitate affordable housing while protecting the ability of the property to appreciate in value. The recommendations may include the modification or repeal of existing policies, procedures, ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the local government comprehensive plan and corresponding regulations, ordinances, and other policies. At a minimum, the committee shall submit a report for local housing incentive strategies to the mayor and city commission that includes recommendations on, and every year evaluates the implementation of local housing incentive strategies in the following areas:

### **Committee Reporting Requirements**

The AHAC report must address the implementation of affordable housing incentives in at least the following eleven (11) areas:

- 1) Processing approvals of development orders or permits;
- 2) Modification of impact fee requirements;
- 3) Density flexibility;
- 4) The reservation of infrastructure capacity;
- 5) Affordable accessory residential units;
- 6) Reduction of parking and setback requirements
- 7) Flexible lot configurations, including zero-lot-line configurations
- 8) Modification of street requirements;
- 9) A process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing;
- 10) A printed inventory of locally owned public lands suitable for affordable housing; and
- 11) Policies which support development near transportation hubs and major employment centers and mixed-use developments.

## PROPOSED AFFORDABLE HOUSING ADVISORY COMMITTEE RECOMMENDATIONS

### Highlands County SHIP Affordable Housing Incentive Strategies 2025 Report

The County Comprehensive Plan is currently being evaluated to determine if plan amendments are necessary to reflect changes in State Statutes. The County's current Plan respects a 2030 Planning Horizon. The proposed Plan will be updated to the 2050 Planning Horizon consistent with Section 163.3177, Florida Statutes. The purpose of Part 1 (Summer 2025) is to make minor updates and amendments for compliance with Florida Statutes (EAR-Based Amendments) and Part 2 (Fall, Winter 2025) are to complete amendments based on community vision and growth and development trends.

1. **Incentive: 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.**

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive. In addition, the Land Development Regulations include a formal expedited process for affordable housing projects.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

2. **Incentive: Waiving of Impact Fees.**

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive. In addition, the adopted Impact Fee Ordinance includes provisions for modifications of impact fee requirements.

**Existing Strategy:** Highlands County currently has no impact fees.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

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

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive. In addition, the Land Development Regulations include development districts that provide a 15% increase in the authorized number of dwelling units.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

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

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

**5. Incentive: The allowance of affordable accessory residential dwelling units in single-family residential areas to increase the availability of affordable rentals for extremely-low income, very-low income, low-income, or moderate-income persons.**

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive Location in Land Development Regulations (LDRs) for Special Exceptions.

**Existing Strategy:** Highlands County is currently developing this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

6. **Incentive: Reduction of parking and setback requirements for affordable housing.**

**Meeting Synopsis:** The Land Development Regulations (LDRs) of Highlands County includes the process that addresses this incentive. Although these provisions are not specific to affordable housing, they still achieve the goal of reducing parking and setback requirements for affordable housing.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

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

**Meeting Synopsis:** Article 5 Section 12.05.260 of the County's Land Development Regulations enables the creation of "Traditional neighborhood development district" (TNDs) specifically to allow the optional development and redevelopment of land within the unincorporated areas of Highlands County consistent with the above incentive.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

**8. Incentive: The Modification of street requirements for affordable housing.**

**Meeting Synopsis:** Article 5 Section 12.05.260 of the County's Land Development Regulations enables the creation of "Traditional neighborhood development district" (TNDs) specifically to allow the optional development and redevelopment of land within the unincorporated areas of Highlands County consistent with the above incentive.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

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

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County and the Local Housing Assistance Plan (LHAP) include objectives and policies which address this incentive.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

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

**Meeting Synopsis:**

*Encourage Highlands County Government and encourage Highlands County municipalities to have their Printed Inventory of vacant properties published online and accessible via the internet to the public.*

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

**11. Incentive: Policies which support development near transportation hubs and major employment centers and mixed-use developments.**

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive.

**Existing Strategy:** Highlands County currently has a program for this incentive.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** on going

**12. Incentive: Manufactured Home Target**

As identified in the Housing Element, The State and the County recognize that manufactured and mobile homes constitute a primary source of housing for low income, and particularly, moderate income households. Therefore, the County shall designate, in its land use plan, sufficient land for the placement of manufactured and mobile homes.

**Meeting Synopsis:** The Housing Element of the 2030 Comprehensive Plan of Highlands County includes objectives and policies which address this incentive.

**Existing Strategy:** The County shall continue to ensure that its Land Development Regulations provide zoning of lands for manufactured and mobile home sufficient to accommodate the anticipated need for such units during the Planning Period.

**Recommendation:** The AHAC supports this strategy

**Schedule for Implementation:** in review

**13. Other affordable housing incentives identified by the advisory committee.**

**Meeting Synopsis:** The advisory committee recommends the Board of County Commissioners to consider no revisions to the loan terms for the various incentive strategies that are currently provided.

**Existing Strategy:** Housing Strategies including down payment assistance (with and without rehabilitation), owner occupied rehabilitation, emergency home repairs, foreclosure prevention, and rental development currently require

repayment with no interest. Rapid rehousing/rental assistance is a grant with no repayment required.

**Recommendation:** 2025-2028 Local Housing Assistance Plan approved by the Board of County Commissioners

**Schedule for Implementation:** on going

Parcel No	Zoning	Future Use	Acres	Address		City	Zip	Assessed	Total Land Value	Notes		
01332801000 012928	K1	R1M	0.18	1627	W FONDOLAC	RD	AVON PARK	33825	7000	7000	DIRT ROAD - TD	NOT ON MASTER
01332801000 012455	K1	R1M	0.29	385	CALUMET	RD	AVON PARK	33825	7000	7000	DIRT ROAD - TD	NOT ON MASTER
01332801000 011734	K1	R1M	0.18	2349	N MONTEREY	RD	AVON PARK	33825	9000	9000	TD	NOT ON MASTER
028352614001 800240	K1	AG	0.34	9235	S ORANGE BLOSSOM	BLVD	SEBRING	33875	10170	10170	WARRANTY DEED	NOT ON MASTER
018372918018 900020	K1A	R1M	0.23	203	TOBLER TER NW		LAKE PLACID	33852	10400	10400	DIRT ROAD - TD	NOT ON MASTER
028352814001 600010	K1A	AG	0.74	9236	S ORANGE BLOSSOM	BLVD	SEBRING	33875	23040	23040	WARRANTY DEED	NOT ON MASTER
021362903016 900050	K1	R1M	0.56	943	LARKSPUR	ST	LAKE PLACID	33852	23145	23145	TD	NOT ON MASTER

**SURPLUS LANDS INVENTORY**