



**NOTICE OF REGULAR MEETING
CITY OF TITUSVILLE
AFFORDABLE HOUSING ADVISORY COMMITTEE
AGENDA
MONDAY, SEPTEMBER 14, 2026
HARRY T. MOORE SOCIAL SERVICE CENTER
725 S. DE LEON AVENUE, TITUSVILLE, FL 32780
4:30 P.M.**

The City desires to accommodate persons with disabilities. Accordingly, any physically handicapped person, pursuant to Chapter 286.26 Florida Statutes, should, at least 48 hours prior to the meeting, submit a written request that the physically handicapped person desires to attend the meeting.

- I. CALL TO ORDER
- II. ROLL CALL
- III. DETERMINATION OF QUORUM
- IV. APPROVAL OF MINUTES
July 27, 2026
- V. OLD BUSINESS
 - 1) **Incentive A:** Expedited Permitting
- VI. NEW BUSINESS
 - 1) **Incentive D:** Reservation of Infrastructure Capacity for Affordable Housing
 - 2) **Incentive E:** Allowance of Affordable Accessory Residential Units in Residential Zoning Districts
 - 3) **Incentive F:** Reduction of Parking and Setback Requirements for Affordable Housing
 - 4) **Incentive G:** Flexible Lot Configurations for Affordable Housing
 - 5) **Incentive H:** Modification of Street Requirements for Affordable Housing
 - 6) **Incentive I:** Establishment of a Process by which a local government considers, before adopting, Policies, Procedures, Ordinances, Regulations, of Plan Provisions that increase the cost of housing.
- VII. PETITIONS AND REQUESTS FROM THE PUBLIC PRESENT (OPEN FORUM)
- VIII. REPORTS
 - A. Chairman update
 - B. Members update
 - C. Staff update
- IX. ADJOURNMENT



**CITY OF TITUSVILLE
AFFORDABLE HOUSING ADVISORY COMMITTEE
MINUTES
MONDAY JULY 27, 2026
4:30 P. M.**

The Affordable Housing Advisory Committee meeting was held at the Harry T. Moore Social Service Center, 725 S. DeLeon Avenue.

XXX

The members present were Chairperson Manning, Vice-Chairperson Watson, Member Gary, Member Mantecon, Member Clark, and Member Eddy Galindo, Principal Planner. City Staff present were Tracy Davis, Neighborhood Services Manager, and Sheila Martin, Neighborhood Services Housing Program Specialist.

XXX

I. Meeting was called to order at 4:33 p.m.

XXX

II. Roll Call

XXX

III. Quorum established by roll call.

XXX

IV. APPROVAL OF MINUTES – JULY 13, 2026

Chairperson Manning stated that the only change needed was on page 2 of the minutes, “Cole” needed to be added after “Vice Mayor” to properly identify the member that made the motion, all the members agreed.

Motion to accept the minutes with the change that “Cole” be added after “Vice Mayor” made by Member Gary; Seconded by Member Clark.

Motion passed by unanimous voice vote of yes.

XXX

V. OLD BUSINESS
NONE

XXX

VI. NEW BUSINESS

1) Incentive A: Expedited Permitting

Tracy Davis stated that incentive A has been implemented and working effectively for the last few years, and that incentive A is a required incentive pursuant to the SHIP rules. Tracy Davis also

stated that the AHAC can make recommendations regarding this incentive if they would like, but overall, the incentive is working.

Member Clark asked if the SHIP definition of affordability is different than the HUD definition, and Tracy Davis stated no, they are the same. The Committee discussed the approval cycle for proposed housing projects. The members also discussed how long it takes an affordable housing project to be completed, from beginning to end.

Member Clark asked what the maximum allowable area median income (AMI) level that developers can use in Titusville to be deemed an affordable housing project, specifically, does Titusville currently allow for developers to use the 120% AMI income level and is that statutory. Tracy Davis stated that historically in Titusville, affordable housing developments have used the 80% AMI income level as the maximum, but that she would research this issue and would provide the Committee with this information at the next AHAC meeting. Member Clark asked how the changes to the CDBG rules regarding building affordable housing effect SHIP. Tracy Davis stated that it will be interesting to see how the changes will affect affordable housing.

Member Gary asked if the City Staff had a dedicated person that reviewed affordable housing projects. Tracy Davis responded that at the very beginning, it is her and Neighborhood Services Director, Terrie Franklin, that initially review projects to assess if they meet the classification for affordable. Member Gary asked what the obstacles that a developer may encounter when trying to build an affordable housing complex are. Tracy Davis responded that it would mainly be the rules and regulations that developers are required to follow. Vice-Chairperson Watson stated that Orlando requires that developers must receive an affordable housing certification and asked if Titusville requires the same. Tracy Davis stated that in Titusville, any proposed projects that come through the Neighborhood Services Department, there is a form that is completed by Terrie Franklin that states the project is classified as affordable housing, and the developer affirms that they will abide by the required rules and regulations of the associated grant program.

Motion to table Incentive A until the next meeting to allow for the Committee to review the maximum allowable AMI income levels for affordable housing made by Member Clark; Seconded by Member Gary.

Motion passed by unanimous voice vote of yes.

2) Incentive B: Modification of Impact Fee Requirements

The Committee discussed that last year's AHAC recommendation for Incentive B included language that the Incentive remain as is "pending the results of the Affordable Housing Study with Inclusionary Zoning and Linkage Fee." Chairperson Manning stated that last year the Committee recommended to Council that the Affordable Housing Study with Inclusionary Zoning and Linkage Fee be conducted in Titusville. Chairperson Manning then stated that Brad Parrish, Community Development Director, had informed her that the grant to fund the study had been denied. Member Galindo informed the Committee that the study is required for any City that is looking to change the linkage fees charged for affordable housing. Member Clark stated that this study would be beneficial if it enabled the lowering of the fees associated with building affordable housing.

Motion to keep the same recommendation as last year, "The AHAC unanimously agrees to accept incentive as is, pending the results of the Affordable Housing Study with Inclusionary Zoning and Linkage Fee," made by Member Clark; Seconded by Vice-Chairperson Watson.

Motion passed by unanimous voice vote of yes.

3) Incentive C: Increase Allowable Density Levels

Chairperson Manning reviewed AHAC's recommendation from last year. Member Galindo stated that there are caps in the consolidated plan regarding maximum density, but he did not recall any policy regarding affordable housing being able to exceed those limits, and zoning districts also have their own density limits, so it would be possible to recommend to City Council that the maximum density is increased for some of the future land use designations, right now in the City, the maximum density is around 15 units per acre for high density residential, and there are other areas like downtown and urban-mixed use that have higher caps; 20 for urban-mixed use, 30 for downtown, and downtown also has a density pool versus it being per acre. The Committee discussed set-back and parking requirements, which are land development regulations and impact density, and developers are not usually able to build to the maximum density because of these types of regulations and adjusting the land development regulations could possibly help developers achieve the current maximum density. The Committee discussed the maximum allowable stories, which are dependent upon the applicable zoning. Member Clark stated that there are some areas that allow for an additional allowable story for affordable housing complexes. Member Clark stated that his recommendation would be to ask for an increase to the maximum density in future land use to allow for higher density for affordable housing projects which would allow for more affordable housing units to be built in a smaller area.

Motion to recommend that there be an increase to the allowable maximum density for future land use designation for affordable housing projects made by Member Clark; Seconded by Member Gary.

Motion passed by unanimous voice vote of yes.

XXX

VII. PETITIONS AND REQUESTS FROM THE PUBLIC PRESENT (OPEN FORUM)

NONE

XXX

VIII. REPORTS

A. Chairman Update

NONE

B. Members Update

Member Gary asked the Committee if anyone knew what the standard rent for a 2-bedroom apartment was, and the Committee discussed how affordable is defined for housing and the area median income, which is the average. Tracy Davis stated that she would bring the income and rent limits chart to the next meeting.

C. Staff Update

Tracy Davis asked the Committee if they still wanted to review the incentives that have been implemented and working effectively; it was the consensus of the Committee that they wanted to review every incentive.

XXX

IX. ADJOURNMENT

With no further business and discussions, the Committee adjourned the meeting at 5:14 p.m.



Incentive D: Reservation of Infrastructure Capacity

Infrastructure Capacity

(d). “The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.”

- Some parts of Florida may not have enough water, sewer capacity, or transportation concurrency for all potential development
- Without existing infrastructure capacity, developers may not build in certain areas
- **Purpose:** strategize how to pair infrastructure investments with housing development and smart growth
- Majority of AHAC reports have no recommendations on this strategy

Infrastructure to consider

Roadways

Public
transit

Water
supply

Wastewater

Broadband

Stormwater

Flood
protection

Schools

Parks

Hospitals

THE FLORIDA HOUSING COALITION



Public infrastructure funding

- AHAC could make recommendations on how best to target publicly-funded infrastructure investments
- **Ask:** Where has my City/County invested in roads, water, sewer, stormwater? Have my City/County's investments excluded certain neighborhoods?
- **Idea:** in the decision-making process for infrastructure improvements, have LMI neighborhoods as a priority or consideration

AHAC Ideas: Infrastructure Capacity

REVIEW

RECOMMEND

Assess long-range infrastructure plans (road projects, public transit, stormwater, sewer, etc.)	Require or incentivize developments that utilize publicly-funded infrastructure to contain affordable homes
Study historical infrastructure investment trends	Target infrastructure investments to underserved neighborhoods
Recruit a local Metropolitan Planning Organization to discuss long-range planning	Explore incorporating affordable housing into the infrastructure decision making process
Identify funds that can be devoted to infrastructure for affordable housing	



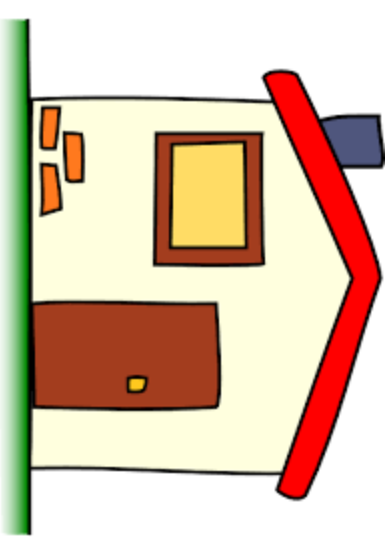
Incentive E: Accessory Dwelling Units



Accessory Dwelling Units

(e) “Affordable accessory residential units.”

- An ADU is an accessory living unit, with a separate kitchen, bathroom, and sleeping area, on the same lot as a primary home
- Can be attached or detached from primary unit
- Also called granny flats, mother-in-law suites, carriage houses, backyard apartments, etc.
- Zoning is not the only barrier to ADU growth, but can be the first barrier to overcome



Zoning for ADUs

- **Location.** ADUs should be allowed by-right in all single-family districts.
- **Owner-occupancy restrictions.** Allow owners to occupy either the primary unit or ADU, or have no owner-occupancy requirements.
- **Use restrictions.** Allow ADUs to be rented freely on the market.
- **By-right v. conditional use.** Allow ADUs by-right w/predictable standards.
- **Size.** Allow up to 800-1200 sq feet with no minimum size and allow ADUs larger than maximum size for large lots.
- **Minimum lot size.** Reach a solution that allows the most lots to contain a lawful ADU.
- **Setbacks.** Consider zero-lot-line or other configurations that do not burden smaller lots.
- **Parking.** Flexible standards; stay away from “one-spot per ADU rule”
- **Density.** Exempt ADUs from calculating density.

Supporting ADU growth

- In addition to zoning reforms, local government can otherwise facilitate ADU development through:
 - Homeowner education
 - Pre-approved design plans
 - De-minimus impact fees
 - Financing support for affordable rental ADUs
- Collect data on how ADUs are used & where they are permitted
- Bottom-line: Too many restrictions will prevent ADU development altogether

ADU Examples

St. Petersburg

- 2019: Amended ADU regulations to exempt ADUs from density calculations, reduce minimum lot size requirements, and eliminate minimum unit size
- 2022: Amended ADU regulations to expand where ADUs are allowed, clarified unit sizes, increase max ADU size, and lessened parking regs
- Collects real-time data on ADU permitting

Orlando

- Does not require parking for ADUs of a certain size

Sarasota

- Zoning reforms in 2019 in City and County to allow ADUs in most single-family districts

AHAC Ideas: Accessory Dwelling Units

REVIEW

RECOMMEND

Study existing ADU regulations	Adopt or revise an ADU ordinance containing best practices
Recruit a planner to assess how many more lots could contain ADUs if certain regulations were lessened	Explore ADU financing & education program for lower-income homeowners
	Designate a staff person to help homeowners navigate the permitting process



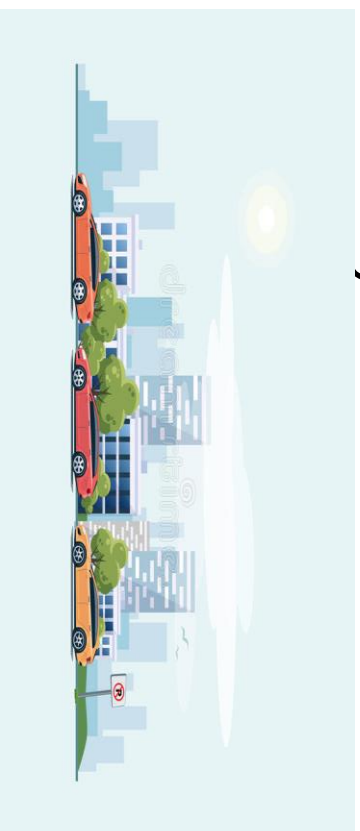
Incentive F: Parking & Setback Requirements



Parking & Setback Requirements

(f) “The reduction of parking and setback requirements for affordable housing.”

- Housing costs can be reduced through a reduction in the required number of parking spaces
- Reducing setback requirements can allow more area of a lot to built on
- Purpose: lower development costs (for parking) and ensure that more buildable land is available for housing development
- A key way to unlock density



Parking reductions

- More parking means more costs and less land for homes
- AHAC can make recommendations on reducing parking requirements and by allow parking reductions in exchange for affordable units
- Possible recommendation: Lower required parking close to transit stations or major bus lines or where on-street or nearby parking will suffice
- Possible recommendation: Remove minimum parking reductions and decide standards on case-by-case basis, rather than one-size-fits-all solution

Parking reduction examples

Orlando, FL (August 2022)

- Removed certain parking minimums in the Downtown Parking Area of the Central Business District

Boston, MA (January 2021)

- Eliminated parking minimums for affordable housing developments – parking determined on a case-by-case basis based on need

St. Petersburg, FL (2019)

- Reduced parking requirements for affordable multi-family construction and for units within close proximity to high-frequency transit routes

Evanston, IL (2019)

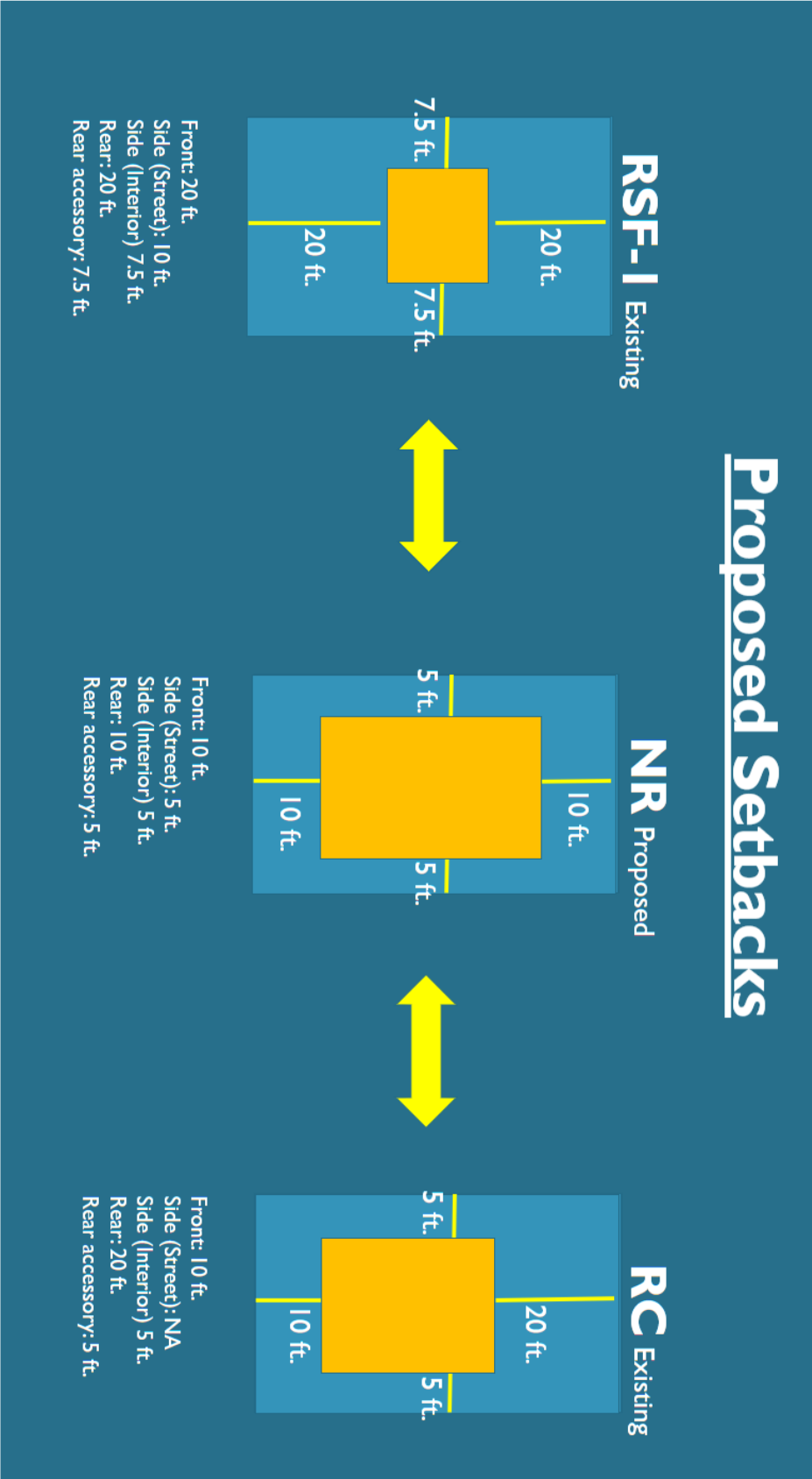
- Removed parking requirements for bonus IZ units

Setback reductions

- Stringent setback requirements prevent missing middle housing types such as duplexes and triplexes, and small unit development generally
- They also may prevent smaller lots from having livable units – pair setback reform with minimum lot size reform
- Like other strategies, setbacks can be reduced by-right or on a case-by-case basis in exchange for affordability
- Possible recommendation: lower setback requirements to encourage zero-lot line development and cluster development
- Possible recommendation: allow certain setback reductions by-right that do not require additional meetings or reviews

Visualizing setback reductions

Proposed Setbacks



City of Gainesville “Missing Middle” Zoning Reform.

Setback reduction examples

Clearwater

- Housing element of Comprehensive Plan – “Allow flexibility with regard to setbacks . . . to accommodate density bonuses associated with affordable housing developments.”

Gainesville (from 2021 AHAC report)

- “the City should also consider allowing reduced setbacks for subdivisions that provide a certain amount of affordable housing . . . without requiring those subdivisions to go through the entire Planned Development process.”



AHAC Ideas: Parking & Setbacks

REVIEW

RECOMMEND

Recruit a planner or engineer to visualize the City or County's parking and setback requirements in various districts	Remove parking minimums for affordable housing developments
Conduct an unused parking space study	Lower setback requirements to facilitate missing middle housing types and small lot development
Utilize development experience on the AHAC to assess the cost of a parking space	Conduct a study on how underused parking can be adapted into housing
Create a map visualizing area dedicated to parking	Offer parking & setback reductions in exchange for affordable units
Recruit planning staff to assess how many more units could be built through various setback reductions	



Incentive G: Flexible Lot Configurations



Flexible Lot Configurations

(g) “The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.”

- As with the previous two strategies, this strategy aims to allow more housing units on single lots and allow smaller lots to contain homes
- Concepts under this strategy can include:
 - Zero-lot-line development: homes built to the edge of the property line w/very low or no setback standards
 - Cluster development: buildings grouped together on a site
 - Minimum lot size reform
 - Lot width reform

Zero-lot-line development



Photo credit:
theurbanist.org

Cluster Development



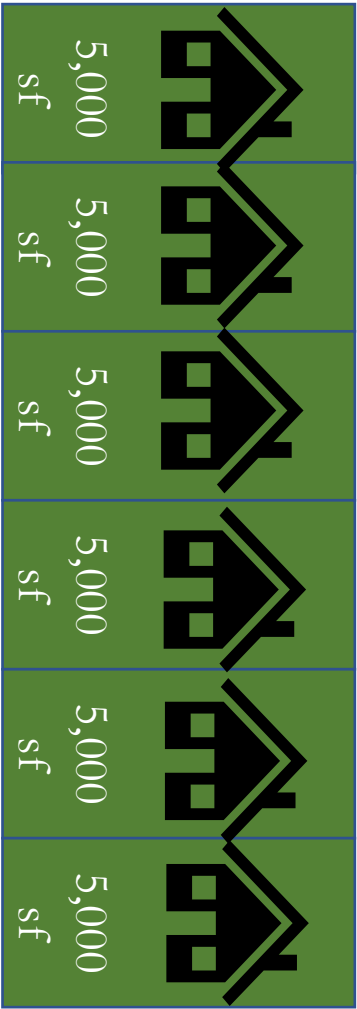
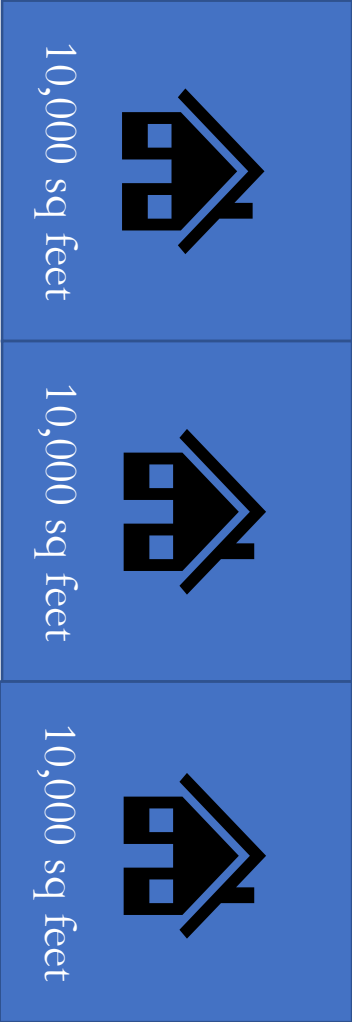
Photo credit:
theurbanist.org

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Minimum Lot Size Reform

- A high minimum lot size requirement:
 - Decreases the possible density of a given area
 - Legally caps the number of buildable lots
 - Requires purchase of more land – driving up costs
 - Lowers the number of potential homes
- Lowering minimum lot size requirements can unlock greater densities, facilitate smaller housing types, & promote housing affordability
- Possible recommendation: lower minimum lot sizes by-right to facilitate more homes on smaller lots



Examples

Houston, TX (1998)

- Lowered min. lot size requirement for single-family homes from 5,000 sq ft to 3,500 sq ft w/allowances to go to 1,400 sq foot
- Between 1999 and 2016, 25,269 new residential parcels smaller than 5,000 square feet were developed (credit: Better Cities Project)

Orlando

- Permits zero-lot-line development as a design option for 1 or 2-family dwellings.

AHAC Ideas: Flexible Lot Configurations

REVIEW

RECOMMEND

Study minimum lot size and lot width requirements of the jurisdiction	Create an easy process to provide lot flexibility for affordable developments
Recruit planner or engineer to visualize how flexible lot configurations can unlock density	Allow zero-lot-line development in targeted areas
	Reduce minimum lot size and minimum lot area requirements



Incentive H: Modification of Street Requirements



Modification of Street Requirements

(h). “The modification of street requirements for affordable housing”

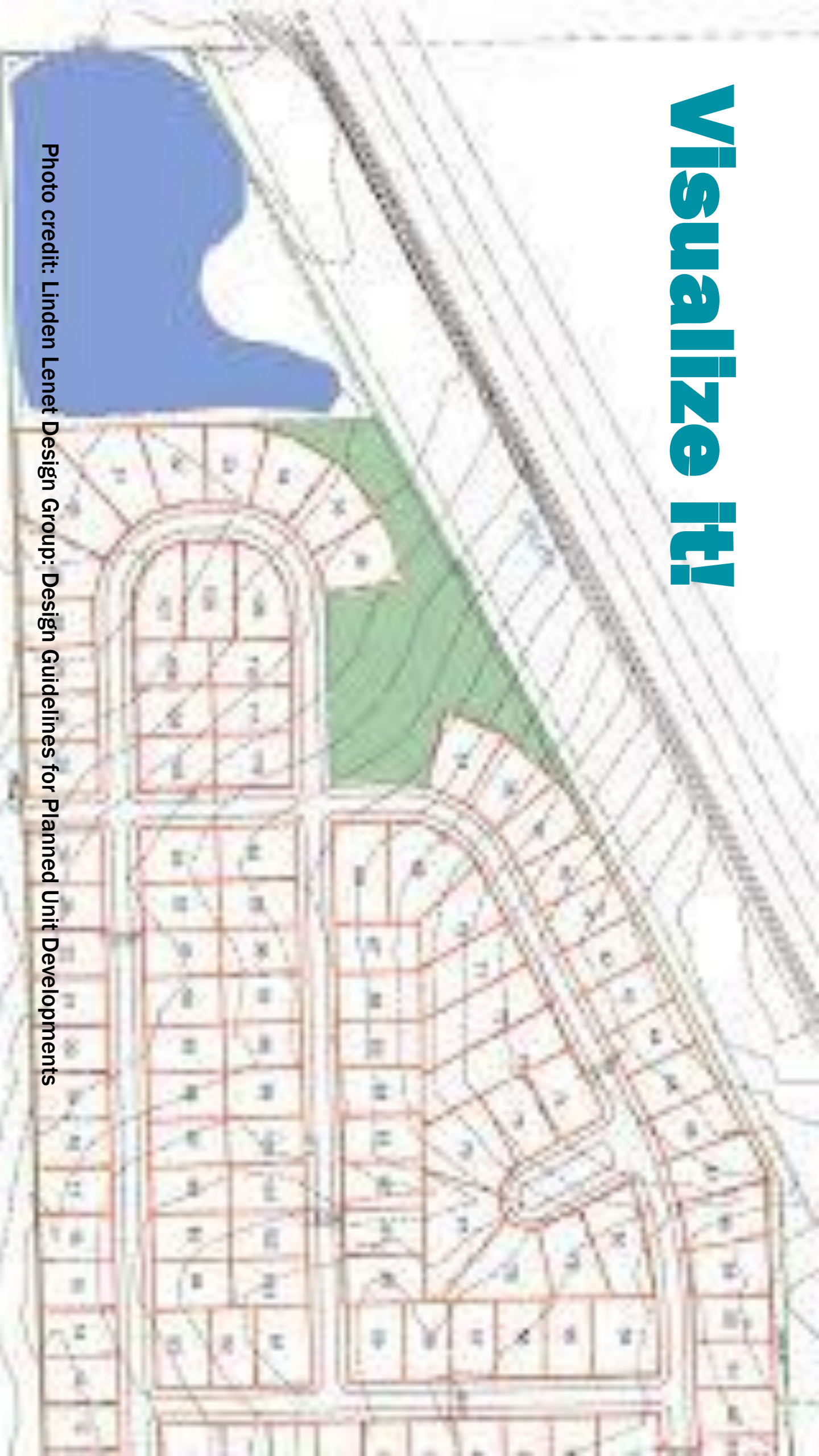
- **Purpose:** Certain street requirements may increase the cost of development and alter how much and where housing can be built
- Street placement & street design shapes the overall site plan and impacts the overall engineering of a project
- Think requirements like sidewalks, speed bumps, road width, road shape, curb and gutters, etc..
- This strategy is one of the more difficult AHAC incentives to make tangible recommendations on

Modification of Street Requirements

- Example: *An allowance for parking on only one side of the street.*
 - Could reduce the required width for the road, reduces paved area and accompanying drainage/water retention (and reduces those resulting costs)
 - Avoid unintended consequence of creating a substandard neighborhood.
- Other examples:
 - A cul-de-sac could unlock greater density
 - Lowering road widths and sidewalk widths could devote more land for housing
 - Tighter road curves can facilitate more units

Visualize it!

Photo credit: Linden Lenet Design Group: Design Guidelines for Planned Unit Developments



AHAC Ideas: Modifications of Street Requirements

REVIEW

RECOMMEND

Recruit an engineer to explain the impacts that street requirements may have on the number and size of units built	Explore subsidizing costly street requirements for nonprofit housing developments
Visualize recently approved projects and how street requirements could have been modified	Revisit existing street requirements and their impact on efficiency of land
	Allow variances for affordable developments and reduce number of meetings associated with street design review
	Pair this strategy with expedited permitting



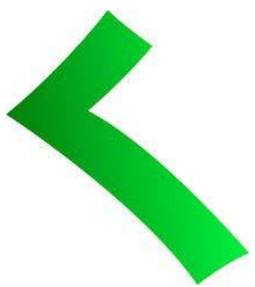
Incentive I: Ongoing Regulatory Review Process



Ongoing Regulatory Review Process

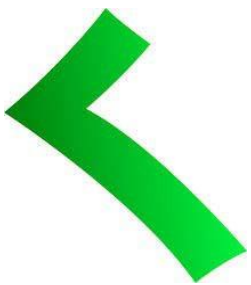
(i) “The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.”

- SHIP statute or rule do not define a specific “process” to undertake
- Purpose: This process does not require any specific action to be taken but it does require local government to consider how proposed actions affect the cost of housing development.
- Basics of a good ongoing review process:
 - Step 1: Identify if a proposed policy could increase housing costs
 - Step 2: Determine what those costs may be
 - Step 3: Present findings to City/County Commission



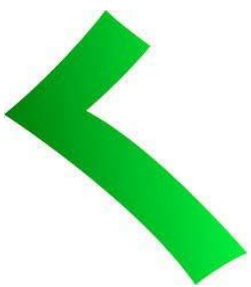
Step 1: Identify Proposed Policies that Could Increase the Cost of Housing

- **Idea for Process:**
 1. Create a “housing impact statement” form
 2. Designate a staff member in charge of the ongoing review process
 3. Send the proposal to the designated staff member who can identify whether it may increase housing costs before policy is introduced at public meeting.
 4. Have staff member check “yes” or “no” on the housing impact statement form w/a brief description of the policy’s potential impacts
 5. Then, move to Step 2.
- Proposals that likely meet this standard:
 - Any zoning and land use changes
 - Fee or tax policies



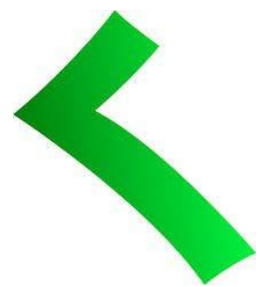
Housing Impact Statement Form

- AHAC could recommend creation of a “housing impact statement” form for ease of administration
- Simple form could include 4 sections:
 1. Brief description of proposed policy
 2. Question: Is it possible this proposed policy could increase the cost of housing? (check yes or no)
 3. If checked yes in section 2, describe how the policy could increase housing costs.
 4. Estimated cost of impact



Step 2: Determine the Costs of Identified Policies

- If a policy has been identified in Step 1, the next step is to determine its potential cost
- Entities/people that could determine costs:
 - Staff member in charge of housing impact statement process in Step 1
 - Economic development director
 - Planning official
 - Building official
 - Housing director
- AHAC Committee



Step 3: Present Findings to City/County Commission

- A “housing impact statement” form could be provided as part of the public meeting package.
- **Best practice:** Every agenda item should have a check box on whether the proposed policy may increase the cost of housing. If the box is checked yes, include the housing impact statement form.

Ongoing Review Examples

Hollywood

- Community Development (CD) staff are notified if an upcoming agenda item may increase the cost of housing
- CD staff responsible for scheduling an AHAC meeting to review the item with a set of questions

Lee County

- Created an “Executive Regulatory Oversight Committee” with the responsibility to review and consider the impact of proposed development regulations.

Largo

- 2021 AHAC report: “Establish a section on the City Commission Agenda Memos to include the evaluation of whether or not the proposed agenda item impacts housing costs and provide training to key staff on how to evaluate these impacts”

AHAC Ideas: Ongoing Process of Review

REVIEW

RECOMMEND

Recruit a development professional to provide a presentation on costs of development attributable to local government policies.	Designate a staff position to lead the ongoing review process.
Ask whether City or County Commissioners are adequately apprised of the potential costs of proposed policies.	Utilize the AHAC's expertise (or relevant local government office, if applicable) to review proposed policies.
	Make it a consistent process to send all zoning & land use proposals to the designated ongoing review staffer before public approvals.
	Include housing impact findings in agenda items for proposed policies.
	Create a housing impact statement form for ease of administration.