

Notice of Public Meeting

**City of Tallahassee and Leon County
Affordable Housing Advisory Committee
Monday, October 13, 2025
10:00AM EST
Smith-Williams Service Center
2295 Pasco Street
Tallahassee, FL**

The City of Tallahassee and Leon County's Affordable Housing Advisory Committee (AHAC) will hold a regular meeting pursuant to Sec. 420.9076, Florida Statutes, on Monday, October 13, 2025, at 10:00AM at the Smith-Williams Service Center, 2295 Pasco Street. The public is welcomed to attend the committee meeting. Citizens wishing to provide input may make public comment in person at the meeting. There will also be a virtual meeting or conference call in option for attendees (virtual public comment will not be received):

WebEx Event: City/County Joint AHAC Meeting

Event address for attendees: https://talgov.webex.com/talgov/October_2025

Event number: 2333 022 0346

Event password: AHAC

To receive a call back, provide your phone number when you join the event, or call the number below and enter the access code.

United States Toll: 1-408-418-9388

Access code: 2333 022 0346

For more information, please contact Ginger Williams at ginger.williams@talgov.com or 850-891-6566.

In accordance with the Americans with Disabilities Act and Section 286.26, Florida Statutes, individuals needing a special accommodation to participate in this public meeting should contact Ginger Williams by written request at least 48 hours prior to the meeting. Any non-English speaking person wishing to attend the meeting should contact Ginger Williams at least five days prior to the hearing and an interpreter will be provided. (La información y los materiales del programa están disponibles en español a pedido.)



**Joint City/County Affordable Housing Advisory
Committee**

October 13, 2025 - 10:00 a.m.
Smith-Williams Service Center

MEETING AGENDA

1. CALL TO ORDER

- 1.1. Establish Quorum
- 1.2. Posting of Meeting Notice

2. PUBLIC COMMENT ON AGENDA ITEMS

3. AGENDA MODIFICATIONS

4. APPROVAL OF MINUTES

- 4.1 Summary of the April 29, 2024, Joint AHAC Meeting
- 4.2 Summary of the October 14, 2024, Joint AHAC Meeting
- 4.3 Summary of the April 28, 2025, Joint AHAC Meeting

5. PRESENTATIONS

- 5.1 DPA Foreclosure Rate and Future Steps – Joint AHAC Request
- 5.2 Public/Private Partnerships and Multifamily Development – City AHAC Request

6. POLICY & DIRECTION

7. ANNOUNCEMENTS

8. UNAGENDAED ITEMS

9. ADJOURNMENT



CITY OF
TALLAHASSEE



JOINT City/County AFFORDABLE HOUSING ADVISORY COMMITTEE

October 13, 2025 – 10:00am

Meeting Agenda

1. Call to Order	1.1 Establish Quorum 1.2 Posting of Meeting Notice
2. Public Comment on Agenda Items	<i>No written content</i>
3. Agenda Modifications	<i>No written content</i>
4. Approval of Minutes	4.1 Minutes from April 29, 2024, Meeting 4.2 Minutes from October 14, 2024, Meeting
5. Presentations	5.1 DPA Foreclosure Rate and Mitigating Loss – Joint AHAC Request 5.2 Public/Private Partnerships and Multifamily Development – City AHAC Request
6. Policy & Direction	<i>No written content</i>
7. Announcements	<i>No written content</i>
8. Unagendaed Items	<i>No written content</i>
9. Adjournment	<i>No written content</i>

An aerial, grayscale photograph of a residential neighborhood. The image shows several houses of varying sizes, some with large porches and multiple stories. There are numerous trees scattered throughout the area, and a tennis court is visible in the center-right. The overall scene is a typical suburban residential area.

1. Call to Order

1.1 Establish Quorum

1.2 Posting of Meeting Notice

An aerial, grayscale photograph of a residential neighborhood. The houses are mostly two-story structures with gabled roofs. There are many trees scattered throughout the area. In the center-right, there is a tennis court with a net. A white car is parked on a driveway near the tennis court. The overall scene is a typical suburban residential area.

2. Public Comment on Agenda Items

3. Agenda Modifications

An aerial, grayscale photograph of a residential neighborhood. In the foreground, a large, two-story house with a prominent front porch and a gabled roof is visible. To its right, a tennis court is enclosed by a fence, with a white van parked nearby. The background shows several other houses of varying styles, some with large trees in front of them. The overall scene is a typical suburban residential area.

An aerial photograph of a residential neighborhood. The houses are mostly two-story structures with gabled roofs. There are many trees scattered throughout the area. In the center-right, there is a fenced-in area that appears to be a sports field or a large yard with a netted structure. A road runs along the bottom left of the image.

4. Approval of Minutes

4.1 Summary of the April 29, 2024 Meeting

4.2 Summary of the October 14 2024 Meeting

An aerial, grayscale photograph of a residential neighborhood. The image shows several houses of varying sizes, some with large porches and multiple stories. There are numerous trees scattered throughout the area. In the center-right, there is a tennis court with a net. A car is parked on a driveway near the tennis court. The overall scene is a typical suburban residential area.

5.1 Presentation

5.1 DPA Foreclosure Rate and Mitigating Loss—
Joint AHAC Request

Foreclosure Rate & Mitigating Loss

- **City Loan Portfolio as of September 30, 2025**
 - Total Open/Active Loans = 756
 - Portfolio = \$7.4M
 - Current Foreclosure Rate = 12%
 - Average time = 8 years from closing to pending action

- **County Loan Portfolio as of October 2, 2025**
 - Total Open/Active Loans = 108
 - Portfolio = \$919,219
 - Current Foreclosure Rate = 0.93%

Mitigating Loss

- Reducing starting amount to encourage lenders to loan more on the primary mortgage
 - The loans are forgivable, and no payments are made during the loan term; a larger primary mortgage with regular payments can reduce the repayment burden should the owner sell before the loan is fully forgiven
- Prioritizing purchase of new units through new construction programs such as AHCLP, CLT, CHDO, County HOD, and Inclusionary
 - Purchasing a newly built home will allow for greater appreciation of the asset over time and reduce the amount of capital improvements necessary in the first 5-10 years
 - These units are subsidized during construction lowering the purchase price and reducing the amount of DPA needed, sometimes resulting in no second mortgage
- Offering counseling and other loan management options
 - Heirs' property services, foreclosure prevention counseling, budgeting, workout plans, and early forgiveness for homeowners facing probate, foreclosure, or bankruptcy can alleviate the burden on the homeowner

An aerial photograph of a residential neighborhood. The houses are mostly two-story structures with gabled roofs. There are many trees scattered throughout the area. In the center-right, there is a tennis court with a net. A white car is parked on a driveway near the tennis court. The overall scene is a typical suburban residential area.

5.2 Presentation

5.2 Public/Private Partnerships and Multifamily Development – City AHAC Request

PUBLIC/PRIVATE PARTNERSHIPS - Multifamily

The City is not a developer, so it is important to cultivate creative solutions to bring new units into the pipeline. The City is a leader with innovative partnerships with its award-winning strategies and programs.

- Supports multifamily development through fee waivers, land use flexibilities, technical assistance, and subsidy
- Since 2020, the City has successfully partnered to facilitate 1,162 new multifamily units, leveraging the City's investment of \$9M with over \$116M in local, state, and federal funding (such as LIHTC, SAIL, NHTF, private equity, and multifamily bonds)
- As of FHFC's 2024 Annual Report, there are 5,422 current active and pipeline rental units that have received allocation and resources through FHFC's rental programs



PUBLIC/PRIVATE PARTNERSHIPS - Homeownership

The City also partners to bring homeownership opportunities to our community through many innovative partnerships such as the City's first Community Land Trust.

- Supports homeownership development programs such as the AHCLP, CHDO's, CLT, Inclusionary Housing, and Habitat for Humanity through subsidy, land donations, low interest loans, and pipeline of eligible buyers



Since 2020, the City created new partnership opportunities to increase homeownership units:

- 2020 – the joint Commissions created the first Community Land Trust
 - To date, the CLT has completed 8 units on 4 lots donated by the County utilizing City subsidy
- 2021 – the Commission approved the creation of the Affordable Home Construction Loan Program designating a portion of the City's ARPA funding to spur development during the pandemic
 - To date, the program has yielded 13 new units, leveraging the City's \$1.1M investment for \$2.9M in sales



IN ACTION – ORANGE AVENUE REDEVELOPMENT

Since 2018, the City has provided on-going technical, in-kind, and financial support to the Tallahassee Housing Authority (THA) Orange Avenue Redevelopment project. The redevelopment consists of three phases that will produce a 390-unit mix of voucher-based public housing, low-income rentals, and market rate rental units. The project is the first Purpose-Built Communities (PBC) development which is being implemented in the South City community with support from the City, County, and the South City Foundation. Phases 1 and 2 are completed and occupied. Phases 3 and 4 are pending funding.

Public-Private Partnership with CRA, County, City and THA:

- County HFA Bonds \$18,000,000
- City Water/Sewer Waiver - \$150,000
- LIHTC at 9% and 4% - \$33,311,730
- National Housing Trust Fund \$925,000
- CRA \$4,525,000
- SAIL \$5,611,577
- THA 350,000
- City Subsidy \$2,002,000
- County Subsidy \$2,002,000



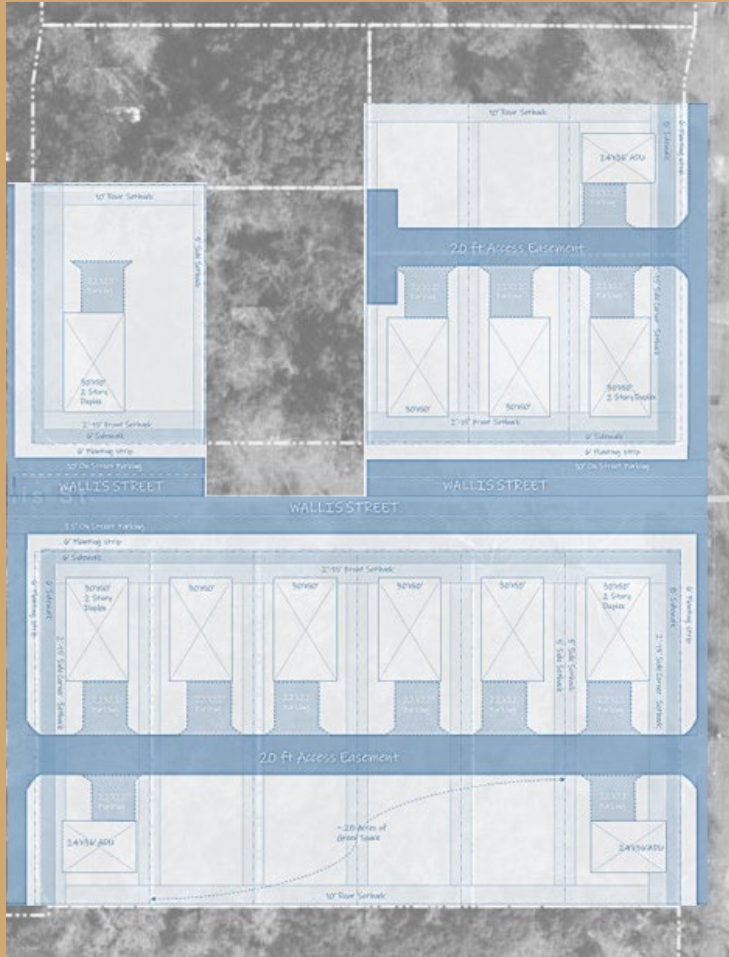
IN ACTION – WALLIS STREET PROJECT

The Wallis Street project aims to offer affordable housing solutions in the vibrant heart of Tallahassee's South City. This initiative focuses on creating a single-family pocket neighborhood catering to the "missing middle" demographic.

Up to 24 units, including 1-, 2-, and 3-bedroom units and accessory dwelling units.

Public-Private Partnership with CRA, County, City and CLT will include investments such as:

- Fee Waivers
- Reduction of land use requirements
- City HOME Funding
- DPA for buyers
- Surplus land donation
- Private Equity
- County SHIP Funding
- CRA Funding



6. Policy and Direction

An aerial, grayscale photograph of a residential neighborhood. The image shows several houses of varying sizes, some with large porches and multiple stories. In the center-right, there is a fenced-in area containing a large, octagonal gazebo and a paved area. A car is parked near the gazebo. The foreground features a large, two-story house with a prominent porch. The background is filled with more houses and trees, creating a dense suburban feel. The text '6. Policy and Direction' is overlaid in a bold, yellow font across the middle of the image.

An aerial, grayscale photograph of a residential neighborhood. The image shows several houses of varying sizes, some with large porches and multiple stories. There are many trees scattered throughout the area, and a street runs diagonally across the bottom left. A large, yellow, semi-transparent text overlay is centered in the upper half of the image.

7.1 Announcements

An aerial, black and white photograph of a residential neighborhood. The houses are arranged in a grid-like pattern with streets. There are many trees scattered throughout the area. In the center-right, there is a fenced-in area that appears to be a courtyard or a small park with a gazebo-like structure. A car is parked on a driveway in the lower-middle section. The overall scene is a typical suburban residential area.

Thank You