



Agenda Report

2725 Judge Fran Jamieson
Way
Viera, FL 32940

Consent

F.6.

12/16/2025

Subject:

Adoption of State Housing Initiatives Partnership (SHIP) Incentive Strategies Evaluation and Recommendations Report.

Fiscal Impact:

FY 2025-2026: There will be no impact to the General Fund. Approval of this action facilitates the continued receipt of SHIP funding from the Florida Housing Finance Corporation, which is \$2,466,337 for the current fiscal year.

Dept/Office:

Housing and Human Services

Requested Action:

It is requested that the Board of County Commissioners approve the State Housing Initiatives Partnership 2025 -2026 Affordable Housing Committee Incentives Strategies Evaluation and Recommendations Report.

Summary Explanation and Background:

Florida Statutes (Section 420.9076(4)) requires that the Brevard County Affordable Housing Advisory Committee (AHAC) conduct an annual review of local policies and procedures, ordinances, land development regulations, and the Brevard County Comprehensive Plan Housing Element to create an Incentive Strategies and Evaluation Report. This report is submitted in conjunction with the Local Housing Assistance Plan (LHAP). The purpose of the report is to recommend specific actions or initiatives to encourage or facilitate affordable housing development and is required for compliance with State Housing Initiatives Partnership (SHIP) regulations. Without both components, future SHIP funding is jeopardized.

The 2020 legislative session amended the Statute to make the Incentive Strategies and Evaluation Report annual while keeping the LHAP approval process triennial. The Board of County Commissioners, in May of 2024, approved the current LHAP and the 2025-2026 Incentives Report will be transmitted to the state for annual compliance upon approval.

The Brevard County Affordable Housing Advisory Committee, at a public hearing and meeting on November 20, 2025, reviewed and unanimously approved the recommended annual (2025-2026) Incentive Strategies Evaluation and Recommendations Report for final approval by the Board of County Commissioners.

The recommendations are that staff coordinate with relevant partner County Departments, Agencies, and Legal staff to continue the established procedures and direct staff to further evaluate feasibility of the following priority areas, which are the same from last year's report except for the addition of estimated times for completion:

- Density Flexibility
- Accessory Dwelling Units and Tiny Homes
- Land Bank Inventory
- Reservation of County Infrastructure
- Parking and Setbacks

Approval of this report makes no changes to the current County Land Development Regulations.

Clerk to the Board Instructions:

None.



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December 17, 2025

M E M O R A N D U M

TO: Juanita Jackson, Housing and Human Services Director

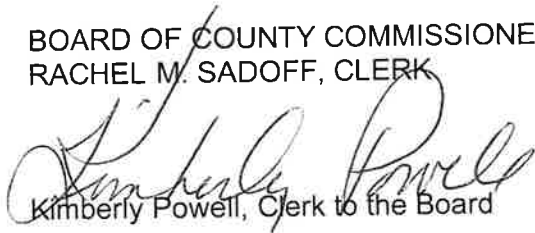
RE: Item F.6., Adoption of State Housing Initiatives Partnership (SHIP) Incentive Strategies Evaluation and Recommendations Report

The Board of County Commissioners, in regular session on December 16, 2025, approved the SHIP 2025-2026 Affordable Housing Committee Incentives Strategies Evaluation and Recommendations Report.

Your continued cooperation is always appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
RACHEL M. SADOFF, CLERK


Kimberly Powell, Clerk to the Board

INCENTIVE STRATEGIES EVALUATION AND RECOMMENDATION REPORT 2025-2026

BREVARD COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

(Prepared by the Housing and Human Services Department)

Annually the Brevard County Affordable Housing Advisory Committee (AHAC), pursuant to Section 420.9076(4) of the Florida Statutes, must review the established policies and procedures, ordinances, land development regulations, the housing element of the local government comprehensive plan 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 comprehensive plan and corresponding regulations, ordinances, and other policies.

At a minimum, each advisory committee shall submit a report, to the local governing body that includes recommendations and annually thereafter evaluate the implementation of affordable housing incentives as described in 420.9076(4) of the Florida Statutes.

On May 20, 2008, the Brevard County Board of County Commissioners (BOCC) initially adopted Ordinance 08-16 putting in place the requirements of Section 420.9076(4) of the Florida Statutes. On November 3, 2011, the Board of County Commissioners approved as recommended by the Brevard County Affordable Housing Advisory Committee the following original Housing Initiative Partnership (SHIP) Affordable Housing Incentive Strategy recommendations:

- a. Expedited Permitting: The processing of approvals of development orders or permits, as defined in s.163.3164 (7) and (8), for affordable housing projects to be expedited to a greater degree than other projects.
- b. Impact Fee Waivers or Modification: The modifications of impact-fee requirements, including reduction or waiver of fees, and alternative methods of fee payment for affordable housing.
- c. Density Flexibility: The allowance of flexibility in densities for affordable housing.
- d. Reservation of County Infrastructure: The reservation of infrastructure capacity for housing for very-low-income, low-income persons, and moderate-income persons.
- e. Accessory Dwelling Unit and Tiny Homes: The allowance of affordable accessory residential dwelling units and tiny homes in residential zoning districts.
- f. Parking & Setbacks: The reduction of parking setback requirements for housing.
- g. Flexible Lot Configuration: The allowance of flexible lot configurations, including zero-lot- line configurations for affordable housing.

- h. Street Requirements: The modification of street requirements for affordable housing.
- i. Ongoing Process Review: The establishment of a process by which a local government considers, before adoption of policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- j. Land Bank inventory: The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- k. Development Near Transportation Hubs, Corridors, Major Employment Centers, and Mixed-Use Developments: The support of development near transportation hubs and major employment centers and mixed-use developments.

In implementing the previous 2024-2025 Incentives Strategies Report Recommendations the Affordable Housing Advisory Committee (AHAC) at meetings in 2025 discussed modifying existing incentives in the Brevard County Land Development Regulations (LDRS), Article XVII, Sections 62-6300 through 62-6311 and potential amendments or polices required by the Live Local Act. At the AHAC meeting on October 20, 2025, the existing incentives in the LDRS and potential revisions were discussed. The AHAC recommends that staff continue to coordinate with the relevant partner County Departments, Agencies and Legal staff on further review, evaluation, and development of revisions for future amendment to the County LDRS and or Comprehensive Plan as applicable, including requirements of the Live Local Act.

The AHAC at the meeting and public hearing on November 20, 2025, recommended that priority efforts for 2025-2026 be focused on the five incentives strategies report sections c, e, j, d, and f, as found in the body of the report. The listed recommendations include estimated times for completion.

- c. Density Flexibility
- e. Accessory Dwelling Units and Tiny Homes
- j. Land Bank Inventory
- d. Reservation of County Infrastructure
- f. Parking and Setbacks

RECOMMENDATIONS AND EVALUATION OF LOCAL GOVERNMENT IMPLEMENTATION OF PREVIOUSLY RECOMMENDED LOCAL HOUSING STRATEGIES FOR 2025-2026

Public Hearing:

On November 7, 2025, a Public Hearing and Meeting was advertised in the Florida Today Newspaper. The Public Hearing and Meeting was held on November 20, 2025, to review this report at the Brevard County Government Center, 2725 Judge Fran Jamieson Way, Viera, Florida 32940 at 4:30 PM in the Space Coast Room, Second Floor, Building C.

Incentives & Recommendations:

- a. **Expedited Permitting:** processing of approvals of development orders or permits, as defined in s. 163.3164 (15) and (16), for affordable housing projects are expedited to a greater degree than other projects.

Information Reviewed: Ordinance No. 07-18, The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022 and the Brevard County Codes of Ordinances (Article XVII) including Sections 62-6300 through 62-6311

ReviewSynopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinances, Codes and Comprehensive Plan Policies which previously resulted in:

- A process to facilitate the movement of projects through the permitting process, with priority given to developments with affordable housing units.
- Policies and Ordinances to continue and develop procedures to expedite review of affordable housing developments and housing for essential employees and special needs groups.

This process and policies are still in place and available for use and were applied with a workshop in 2025 with the County Housing and Human Services Department, Planning and Development Department review staff and local building contractors providing services for affordable housing. New expedited development review forms are being developed for use in the first quarter of 2026 with building permits, site plans and subdivision reviews, through the first quarter of 2027. Brevard County Planning and Development remains efficient and timely in processing all development review applications.

Recommendation: Continue established procedures and develop a new monitoring and reporting program with the Planning and Development Department to compile data on the use and effectiveness of the improved forms and expedited coordination process in 2026-2027.

- b. Impact Fee Waivers or Modifications:** The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

Information Reviewed: Ordinance No. 07-18, The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022, the Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311 and Code Section 62-6303.

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinances, Codes and Comprehensive Plan Policies which previously resulted in:

- Transportation impact fee deferral and refunds for workforce and affordable housing

The process continues to be available for deferral of Transportation Impact Fees by applicants when needed and has been actively pursued with success by developers of affordable housing. Limited funds are available from Brevard County Housing and Human Services Department for refunding permit fees as new affordable housing development projects arise.

Recommendation: Continue established procedure and discuss future impact fee study with Planning and Development staff in 2026 and the potential waiver or deferral of additional impact fees, application methods and options for affordable housing developments.

- c. Density Flexibility:** The allowance of flexibility in densities for affordable housing.

Information Reviewed: Ordinance No. 07-18, The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022 and the Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinances, Codes and Comprehensive Plan Policies which previously resulted in:

- A twenty-five percent (25%) density bonuses for developments located within zoning or future land use category with a density of six units per acre or greater, and with a minimum 30 percent of units designated as affordable, that is consistent with the criteria in the County Comprehensive Plan, provided that the overall residential development density does not exceed the density in the next highest residential future land use designation. Proposed affordable and workforce housing developments located within any coastal hazard area defined by the comprehensive plan or on barrier islands are not eligible for a density bonus under this section and per Article XVII, Section 62-6305 (a) and (d) and Section 62-6307 (1) and (3) of the County Land Development Regulations adopted in 2007.

Density Flexibility remains available through the County Land Development Regulations and The

County Comprehensive Plan in multiple Future Land Use Categories and Zoning Classifications Countywide and greater densities and height limits have been further enhanced by the revised requirements of the Live Local Act for Mixed Use Developments.

Recommendation: For Items (1) through (6) Coordination efforts will continue between the Housing and Human Services Department and Planning and Development Department Staff on potential code amendments and will continue into 2026 to include policy application of Live Local Act revised requirements per County Policy BCC-100. Continue established procedure and direct staff to evaluate the feasibility of:

- (1) allowing greater flexibility by increasing density, intensity levels and building height to encourage the creation of new affordable housing within the unincorporated County through use of the above Ordinances and Codes, (Estimated time of completion 1 year). Housing and Human Services Department staff will continue the process to review potential draft code amendments in discussion with Planning and Development staff in 2026.
- (2) increasing density and intensity bonuses to levels that meet market development feasibility in the production of affordable and workforce residential units, (Estimated time of completion 1 year) Housing and Human Services Department staff will continue the process to review potential draft code amendments in discussion with Planning and Development staff in 2026.
- (3) allowing density bonuses at site plan and subdivision plan approval levels, (Estimated time of completion 1 year) Housing and Human Services Department staff will continue the process to review potential draft code amendments in discussion with Planning and Development staff in 2026.
- (4) allowing fees paid in lieu of providing affordable housing onsite realized from a density bonus into the Affordable Housing Trust Fund, (Estimated time of completion 1 year) Housing and Human Services Department staff will continue the process to review potential draft code amendments in discussion with Planning and Development staff in 2026.
- (5) amending and increasing periods of affordability for units realized by incentives, (Estimated time of completion 1 year) Housing and Human Services Department staff will continue the process to review potential draft code amendments in discussion with Planning and Development staff in 2026.
- (6) creating a County User Guide on use and application of density and intensity bonuses and other County Comprehensive Plan and Code based incentives. (Estimated time of completion 1 year) Housing and Human Services Department staff continued research of existing user guides from other jurisdictions for the development and review of a local document in 2026.

- d. **Reservation of County Infrastructure:** The reservation of infrastructure capacity for housing for very-low-income, low-income persons, and moderate-income persons.

Information Reviewed: Brevard County Code of Ordinances (Article IV).

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the Brevard County Code of Ordinances Article IV, which continues concurrency management ensuring that public facilities and services needed to support development are available concurrent with the impacts of such development and that development orders and development permits are issued in a manner that will not result in a reduction in the levels of service below the adopted level of service standards adopted by Brevard County for public facilities and services.

The concurrency management process remains in effect for Brevard County public facilities and services in 2025. Given the status of wastewater treatment plant capacity in certain areas of Brevard County the AHAC recommends that the County study and evaluate the need for concurrency capacity reservations specifically for affordable housing units. County will continue to monitor needs and impacts and will act accordingly in 2026.

Recommendation: Continue established procedure and evaluate the need and feasibility of implementing concurrency capacity reservations specifically for affordable housing.

- e. **Accessory Dwelling Units and Tiny Homes:** The allowance of affordable accessory residential units and Tiny Homes in residential zoning districts.

Information Reviewed: Brevard County Ordinance No. 07-18, The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022 and current relevant sections of the County Code.

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinance and Comprehensive Plan Policy which previously called for county staff to:

- Study accessory units as a method for use by private families and individuals in the provision of affordable/workforce housing opportunities and solutions on their own properties, in areas with established infrastructure. The Comprehensive Plan also indicates that the County will consider land development regulations and other ordinances as needed that will regulate the use of accessory dwelling units as permitted by state statute.

The County code continues to allow accessory units and tiny homes in multiple zoning classifications. Review and monitoring of the code continued in 2024 by the County Planning and Development Department and amendments to the code were drafted to improve the application of use. The code now defines accessory dwelling units and permits them in all single-family zoning classifications as a conditional use. The code draft was reviewed by the Brevard County Local Planning Agency on October 14, 2024, and approved by the Brevard County Board County Commissioners on November 7, 2024. Also, a development order in the Viera Development of

Regional Impact allows for the use of accessory dwelling units in some residential projects.

Recommendation: For Items (1) through (4) Coordination efforts between the Housing and Human Services Department and Planning and Development Staff on recent code amendments will continue into 2026. Continue established procedure and direct staff to:

- (1) monitor recent code changes and applications to evaluate the need for developing further changes for Accessory Dwelling Units consistent with Florida Statutes and HB 1339 (2020). (Estimated time of completion 1 year).
- (2) monitor recent code changes and applications to evaluate the potential need for consolidating Accessory Dwelling Units and similar units into one section of the County Code. (Estimated time of completion 1 year)
- (3) develop a User Guide for use and application. Housing and Human Services Department staff continued research on examples of existing user guides for review in 2026. (Estimated time of completion 1 year)
- (4) monitor recent code changes and applications to evaluate the need for developing additional incentives in providing density, intensity and impact fee waivers and concurrency exemptions for affordable accessory dwelling units and tiny homes, (Estimated time of completion 1 year)
- (5) incentivize development of accessory dwelling units and tiny homes in permissible areas with pilot projects, local housing program funds and lands. (Estimated time of completion 1 to 2 years) for 2026 and 2027. The Housing and Human Services Department currently develops Request for Proposals (RFPs) to increase affordable housing within Brevard County. The RFPs can be structured to allow proposals which include accessory dwelling units and tiny homes and will be included in future RFPs where applicable.

f. **Parking and Setbacks:** The reduction of parking and setback requirements for affordable housing.

Information Reviewed: Ordinance No. 08-16 and the Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinance which previously resulted in:

- Flexible design requirements and criteria for parking and setbacks are available for developments providing a minimum of 30 percent of affordable or workforce housing.
- Flexibility remains available through the County Land Development Regulations and the County Comprehensive Plan in multiple Future Land Use Categories and Zoning Classifications County wide, including reduction in required parking spaces for future mixed-use development in proximity to major transit stops per County Live Local Act Policy BCC-100. Flexible design requirements have been used in one

multiple family apartment development to date and considered in multiple preliminary development applications.

Recommendation: Continue established procedure and evaluate potential changes to the land development regulations with Planning and Development staff in 2026 to allow for additional flexible parking space sizes and reduced number of required spaces. (Estimated time of completion 1 year)

g. Flexible Lot Configuration: The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

Information Reviewed: Brevard County Ordinance No. 07-18, the Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311 and The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022.

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinances and Codes which previously resulted in:

- Flexible design requirements and criteria for developments providing a minimum of 30 percent of affordable or workforce housing.

Flexibility remains available through the County Land Development Regulations and The County Comprehensive Plan in multiple Future Land Use Categories and Zoning Classifications County wide.

Recommendation: Continue established procedure and evaluate potential land development regulation amendments with Planning and Development staff in 2026 to allow some smaller lot sizes and frontage requirements. (Estimated time of completion 1 year)

h. Street Requirements: The modification of street requirements for affordable housing.

Information Reviewed: Brevard County Ordinance No. 07-18, the Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311 and The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022.

Review Synopsis: Staff had presented the AHAC with information pertaining to current practices and reviewed the above Ordinances and Codes which previously resulted in:

- Flexible design requirements relating to roads, driveways, and parking lots for developments providing a minimum of 30 % of affordable or workforce housing.

Flexibility remains available through the County Land Development Regulations and The County Comprehensive Plan in multiple Future Land Use Categories and Zoning Classifications County wide. It has been used in single family subdivisions.

Recommendation: Continue established procedure.

i. Ongoing Process Review: The establishment of a process by which a local government considers, before adoption of policies, procedures, ordinances, regulations, or plan

provisions that increase the cost of housing.

Information Reviewed: Ordinance 08-16 *Review Synopsis:* Staff had presented the AHAC with information pertaining to practices and overviewed the above Ordinance which previously resulted in:

- An ongoing review process for review of county policies, ordinances, regulations, and Comprehensive plan provisions that significantly impact the cost of housing.

The process remains in effect for Brevard County with no negative impacts to date that have impacted affordable housing costs or production. The County continues to coordinate and monitor and will act in accordance with F.S. Section 420.9076(4).

Recommendation: Continue established procedure.

- j. **Land Bank Inventory:** The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Information Reviewed: Brevard County Ordinance No. 07-18, Brevard County Code of Ordinances (Article XVII) including Sections 62-6300 through 62-6311 and The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022.

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and reviewed the above Ordinances and Plans that previously established an affordable housing trust fund and unit/land mitigation bank for receipt of non-ad valorem revenues and residential land and density equivalent units for use in the development and rehabilitation of affordable housing.

A continuous process supporting the review of county owned land for suitability in use for affordable housing has been well established and further defined under the requirements of the Live Local Act. This review process of County owned land was conducted by County staff in 2023 and an updated land bank inventory list of available properties appropriate for use as affordable housing was revised, reviewed, and approved by the Board of County Commissioners in Resolution No. 23-100 on September 12, 2023, and has been posted for public review. This triannual process required by state statute will be conducted again in 2026. The Brevard County Housing and Human Services Department is in the process of developing a policy for the transfer of land bank inventory properties to entities in the production of affordable housing and completion is anticipated in the first half of 2026.

Lots have been transferred in the past to the Housing and Human Services Department for use as affordable housing. The Housing and Human Services Department uses an Affordable Housing Location Evaluation Matrix when conducting due diligence and evaluating transfers of properties to the land bank inventory suitable and available for use in affordable housing activities. Lots in the past have been transferred to affordable housing developers and some sold with proceeds placed in the local affordable housing trust fund. Currently lots or parcels are available in the inventory as posted on the Housing and Human Services webpage for use in affordable housing development activities.

Recommendation: Continue established procedure and direct staff to evaluate the feasibility of:

(1) allocating current lot inventory to developers of affordable housing or a Community Land Trust (Estimated time of completion 1 to 2 years) in 2026 and 2027, and in future years as additional lots become available. The previously referenced RFP process (e.5) to increase affordable housing in Brevard County may allow applicants to request use of properties from the land bank inventory list that are appropriate for use as affordable housing approved by the Board of County Commissioners in Resolution No. 23-100 on September 12, 2023, and consistent with the Live Local Act

(2) further expansion of the program to include the evaluation and transfer of land and housing units from the County delinquent property tax certificate sales program, including priority review and right of first refusal on available properties, for the development and preservation of affordable housing countywide (Estimated time of completion 2 years). For Items (2) and (3) Housing and Human Services Department Staff will conduct research and consult with County Staff and Constitutional Officers in 2026 and 2027.

(3) evaluate other established best practices on delinquent property tax certificate sales programs by local governments statewide including priority review and right of first refusal (Estimated time of completion 2 years) in 2026 and 2027.

(4) encouraging and funding the development of county wide Community Land Trusts to keep housing units produced with public, lands, funds, incentives, and waivers affordable for longer periods of time (Estimated time of completion 2 years). Housing and Human Services Department Staff will conduct research and consult with County Staff in 2026 and 2027.

- k. Development Near Transportation Hubs, Corridors, Major Employment Centers, and Mixed-Use Developments:** The support of development near transportation hubs and major employment centers and mixed-use developments.

Information Reviewed: Brevard County Ordinance No. 07-18 and The Housing Element of the 1988 Brevard County Comprehensive Plan as amended in February 2022, and the Brevard County Codes of Ordinances (Article XVII) including Sections 62-6300 through 62-6311

Review Synopsis: Staff had presented the AHAC with information pertaining to practices and the above Ordinances and plans which previously resulted in a location evaluation matrix included in the land development regulations and used in request for proposals issued by the Housing and Human Services Department to determine favorable locations for affordable /work force housing and to determine eligibility for funding and incentives.

The process continues and mixed-use development incentives remain available through the County Land Development Regulations and The County Comprehensive Plan, in multiple Future Land Use Categories and Zoning Classifications County wide. Greater densities, building height limits and reduced parking requirements in proximity to major transit stops on transit routes have been further enhanced by the requirements of the Live Local Act for Mixed Use

Developments. Brevard County Planning and Development staff developed, and the *Board of County Commissioners approved a revised Policy BCC-100 Titled: "Evaluation Procedures for Development Proposals Pursuant to the Live Local Act Which Otherwise Are Not Permissible"* on August 27, 2024. Policy BCC-100 addresses the review of parking requirements, major transit stops, unit density, mixed uses, building height and affordability periods. The Housing and Human Services Department uses an Affordable Housing Location Evaluation Matrix when evaluating affordable housing projects requesting funding and use of incentives, and transfers of suitable properties to the land bank inventory.

Recommendation: Continue established procedures and update Live Local Act Policy BC-100 for consistency with amendments to the Florida Statutes in 2025.

On November 20, 2025, at a publicly noticed Public Hearing and Meeting, an evaluation of the implementation of Brevard County's local housing incentive strategies was conducted by the Brevard County Affordable Housing Advisory Committee and the above recommendations were approved by an affirmative vote of a majority of the membership.

BREVARD COUNTY AFFORDABLE
HOUSING ADVISORY COMMITTEE

John Hopengarten

John Hopengarten, Chair

Signature: John Hopengarten
John Hopengarten (Dec 3, 2025 10:45:33 EST)

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