From: Ed Heydrich < portfoliohomes@gmail.com>
Sent: Thursday, October 17, 2019 2:33:45 PM

To: Taylore Maxey < Taylore.Maxey@floridahousing.org>

Subject: Re: REMINDER: Florida Housing Seeks Your Feedback!

October 17, 2019

Florida Housing Finance Corporation

c/o Mr. Taylore Maxey

227 N. Bronough Street, Suite 5000

Tallahassee, FL. 32301

Via Email: taylore.maxey@floridahousing.org

RE: Comments on 2014 Strategic Plan

To the Board & all concerned:

Thank you for taking the time to address the needs of our communities and their people.

First, as an architect & Realtor I did skim through your plan and supporting documents and have realized that housing for the homeless can NOT be addressed with bricks & mortar housing issues. I do lots of charity work with our church homeless mission and what is missing is a practical use of the State Guardianship process to identify and take responsibility for the long term mentally disturbed individuals that need to be institutionalized for their long term care if private guardianship is NOT asserted and available. We need State contracted institutions to address those needs in an institutional manner that preserves the dignity of the individual and quiets our public streets from the distress the homeless bring to our communities.

Second, another matter I've noticed over the years is how local development authorities have generated regulations that overburden property owners. For example, Miami-Dade Zoning has made NEW zoning regulations that undermine owners of single family properties from making In-Law cottages or cabanas onto existing family residences with sufficient land for such development. These types of regulations are absurd and create a "taking" of private property rights from owners. Planners say relief is available through a zoning variance process at a cost of over \$8,000. How do regulations like those help families with aging parents and young adults develop affordable housing? In other words, our local governments must be restrained not to make such burdensome and onerous regulations striking at the heart of private property rights.

Last, the cost of windstorm insurance is absurd. Moreover, the repetitive stress the people, communities and our structures undergo is beyond ridiculous. Why not provide an option for developers, contractors, or modular home builders to certify Hurricane Resistant Structures that are EXEMPT from Windstorm insurance mandates from mortgage companies? That alone could reduce the average homeowners monthly carrying costs by almost 40%.

It is my opinion government has created the issues of affordable housing by stifling creative solutions with excessive oversight in ALL aspects of housing. Moreover, I believe most politicians don't have the character and insight to recognize big cities undermine private freedoms and have higher incidents of mental illness per capita. We need to down zone big metropolitan areas and refrain from congested high-rise developments. I am NOT saying knock it down, but state mandates could force local governments to increase large contiguous natural open spaces to retain quality of life for all. Due to technology and basic physics, there are only so many sardines you can pack in can.

There are many other comments I'd like to explore, but you are on the right track. Once again, thank you for taking the time to address some of the issues of affordable housing in our state.

Sincerely,

Eduardo M. Perez-Heydrich