

# Episode 91

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## SUMMARY KEYWORDS

affordable housing, housing crisis, MA Design, Rolando Matias, architecture and design, zoning crisis, Euclidean zoning, NIMBYism, low-income housing tax credits, public-private partnerships, density and parking reform, walkable downtowns, planning commission hearings, Bellefontaine development, dignified housing

## SPEAKERS

Jason Duff, Rolando Matias, Ethan DeLeon

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**Rolando Matias** 0:00:00

All these developers that are developing affordable housing, they're not only thinking about providing the adequate housing and dignified housing, but they're also trying to provide tools for the residents to be able to move through that rung and be able to get that education, which to me is as important as providing the housing itself.

E

**Ethan DeLeon** 0:00:30

Welcome to the Small Nation Podcast, brought to you by Coverlink Insurance, where people are more important than policies. On this show, we unpack lessons from entrepreneurs, break down development strategies, and do deep dives on small town success. Our goal is to provide value to our listeners by hosting conversations that teach, inform, and inspire. Hey everyone, my name is Ethan DeLeon, and I'm here in the studio with the founder and CEO of Small Nation, Jason Duff. Today we're excited to be hosting the market lead and design strategist for affordable housing at MA Design, Rolando Matias. Rolando, welcome.

R

**Rolando Matias** 0:01:01

Thank you very much. Thank you for having me.

**J****Jason Duff** 0:01:03

Absolutely. I'm excited for Rolando to be here. I mentioned earlier when I came in the studio that I've been looking forward to this all week. I was thinking back to how I first met Rolando, and, you know, you get those LinkedIn requests every so often, a message. And what was meaningful about the message that I got is that he reached out with a compliment on a project that we were working on at the time, and shared that he was passionate about architecture and wanted to connect. And I think that that compliment just, you know, that he had an interest in one of our projects. And then the other thing that was meaningful, when someone takes the time to do that, I'm like, I would love to connect with you. And he took the time to drive up from the Dayton area to Bellefontaine, and we walked around and we talked about old buildings, their history, their stories. But when— after that connection, I then went back to the internet and started learning a lot more about Rolando. And I was blown away. He's very humble, but the kinds of designs and projects that he were doing were very notable in a lot of other big cities and towns and places all around the country. So really, it's a pleasure to have you in the studio today.

**R****Rolando Matias** 0:02:13

Thank you, likewise.

**J****Jason Duff** 0:02:14

And if you know anything about design and architecture, the firm like MA really is one of those firms that's doing what I would call aspiring work in places, you know, obviously here in Ohio, but far beyond. And so I think the topic that when we were chatting about different things to cover, about everywhere I go, everyone is trying to figure out in the crisis that we have about needing more housing units. And we've had other guests on that have highlighted particularly in the Midwest and the Columbus region, we are— we've not been keeping up with building more housing. And the other thing that is a challenge is in the economic realities of the situation. You know, interest rates have been, you know, historically record highs in the last, at least last 20 years. And we're not seeing the developers being motivated to go and build more houses. That does not remove that there's not a significant problem that we need more housing. So the topic today, and I want to bring in kind of a thought leader that we can unpack what's going on or what's happened, but then also more, what are some of the creative things that we can do to see more housing types of all styles be built, and particularly around affordable housing, how from design and how we can think about working with communities to make that better. It's an easy problem. I'm sure you have all the answers for that today.

**R****Rolando Matias** 0:03:44

If it would be an easy problem, I would not be sitting in this chair today. Absolutely, indeed. I think you hit it right on the nail, right on the head of what are the issues right now that we are encountering in reference to affordable housing and how can we overcome those obstacles? How can we overcome the NIMBYism or be able to educate the people to understand what is affordable housing? A lot of the people that are against affordable housing are the people that will be served by an affordable housing program. An affordable housing program, as you know, by definition, affordable housing is all housing that is within 30% of your household income, including utilities. So how can we make this work? There's a lot of programs. There's the Housing and Urban Development programs. There's the low-income housing tax credit programs. And all of these programs, unfortunately, unfortunately, when they come to a neighborhood or to a town, they have certain stigma attached to it that have created some difficulties for developers and have created a lot of difficulties for the municipalities to be able to counteract these opposition for affordable housing. So from our end, from our end at MA, particularly myself, you know, leading the affordable housing portion of MA is to be able to handle our clients no matter what level of sophistication they will have. But also more importantly, when it comes to a developer that we would have to come to a neighborhood or to a town to be able to educate the people about what affordable housing is, that we'll be able to bring in there all the different facts that we can present for the people to get educated. Now, one of the problems is that when you get to some of these town hall meetings or neighborhood association meeting is that they already come with their predetermined ideas of what affordable housing is. One of the critical things is that as you know, people that are going to come to these type of meetings are not the people that are rah-rah about the project. They stay at home. What's the point? I'm all for it, but it's the people that have certain apprehensions or totally against it.

**J****Jason Duff** 0:06:14

Or just don't want change.

**R****Rolando Matias** 0:06:15

Or they just don't want change. Absolutely. Sudden all you need is one or two people in these neighborhood association meetings or town hall meetings to be able to start bringing all these false information that all of a sudden will become an issue that you have to answer to these questions and have to educate them, like I say, which you have— that's the bottom line of why you would like to have and be able to eliminate all those barriers and misnomers that that they might have. But one of the important things is that if you go to the meeting and that people needs to listen to what you're saying so they understand, hey, we're here because this is a good project for your neighborhood, this is a good project for your municipality, this is going to resolve a lot of housing issues, it's going to be able to provide. If we're talking about, let's just say we're talking about multi-residential project, it's going to provide 100 units. So it's going to provide, you know, dignified housing for 100 families that are in need of that particular development.

**J****Jason Duff** 0:07:20

So we have a lot of people, and you're speaking my language, Rolando, that are listening that maybe in their town they're getting ready to embark on their first project. And you have shared in just that 3 minutes so many things that I'm excited to talk about in this episode today. But Thinking at the higher level, what Rolando is, is a design professional. And being an architect and being, working in a firm with other designers, engineers, and creatives, as a developer, partnering up with someone like Rolando is really, really important. Because you maybe have this dream or ambition to create more housing in your community. But within a city or community, there are laws and rules. We have ordinances, we have zoning laws, we have use, the types of, of things that are permitted in there, and then we have occupancy. So all of those kind of different buckets require regulations to navigate through. And so my first project, I didn't know any of these things. I just wanted to renovate an old building. And what I learned really quickly is that you can't do these things without permits, and you can't do these things without the right zoning or the right use in terms of occupancy to end up with a successful project. So maybe let's start here because I want to go into talking about your advice when you are presenting in front of a board, whether it's a city council or a planning commission or a board of zoning appeals, whatever exists in your local jurisdiction. Can you share a little bit about where is the first place to start if you want to create more housing in your community? Whether it's renovating an existing property or platting out and building something new, what do you do to start?

**R****Rolando Matias** 0:09:14

Well, we will be partnering with a developer. Just say that you are the developer and you say, hey, Rolando, I'm looking to develop plot of land that be able to provide housing for 100 units, 100 families. So the first thing I would do, I would come say, hello, hey, Jason, let's go Let's go drive around the area. Let's look at what properties would be available. And then once we identify a property that would be adequate to develop for the right size, then we have to start talking economics. You cannot leave economics out of the way. So understand that once you have that property, that property, once you develop it, will be able to give you the return on investment that you're looking for. And return on investment is not a dirty word. Profitability is not another word.

**J****Jason Duff** 0:10:05

Because it may be go or no-go, right?

**R****Rolando Matias** 0:10:07

You know, a developer is not going to execute a vision without understanding, and a bank's not going to lend the money. Exactly. Everybody, everybody's going to be involved. The bank is not going to, you know, lend the money. Uh, so we have to look at that. Is this money, you know, is this property for the money? Is that viable for the vision that you have and for the particular project that we're looking for? Let's just say yes. So we continue, and, you know, office, you and I would sit down and start talking about exactly what you need. We'll take that particular vision that you have, be able to put it on paper, start doing some sketches. Once we have some sketches and say, okay, Jason, let's go talk to the Planning and Zoning Commission, let's see what they think about it, let's, let's understand what we're trying to do. Once we go through the, you know, planning and zoning, we'll be able to talk about— we, you know, uh, talk about all the entitlements, requirements, and so forth and so on. And then one of the things that, uh, you know, we're going to talk about with the jurisdiction is going to be, okay, so Mr. Duff is going to be, you know, investing on this neighborhood, and he is, you know, he's looking to develop this, this project that is going to benefit the city. So Are there any incentives out there to be able to help Mr. Duff be able to bring this project to fruition? So that would be your community development grants, that would be your CRAs for tax abatements and so forth. What are those incentives out there that are available? And then the next thing is, okay, let's investigate on that property to see if it falls under a qualified census tract or it falls under opportunity zone, which also is going to bring incentive to the developers.

**J****Jason Duff** 0:11:57

Well, and just hearing those particular steps, a lot of developers don't even know that those programs exist.

**R****Rolando Matias** 0:12:04

Right.

**J****Jason Duff** 0:12:04

I was going to say, you just taught a little masterclass there for a lot of them. Well, and this is again why pairing up with the right firm and the right partner to know how to navigate it, because I'll be honest, some of these programs are not easy to understand. Right.

**R****Rolando Matias** 0:12:19

Absolutely.

**J****Jason Duff** 0:12:19

I mean, there's lots of paperwork, there's processes, there's approvals. You know, one thing that I just learned this week here in the city of Bellefontaine, they are wanting to see developers to build new single-family home developments. So they have put in a 12-year CRA for a 12-year tax abatement. So just think about that. If you buy and build a new single-family home in the city of Bellefontaine, for the 12 years after that, there is zero real estate taxes. Absolutely. Which on an average, let's say, \$200,000 or \$300,000 home, that could be \$4,000 to \$6,000 plus a year. So if you take that math times 12, that's almost \$100,000 if you're going to own that property for that 12 years. Which I didn't even know this program existed. And so now it's like, how do we help if we want to solve the housing crisis? Single-family homes is one piece of that. It's not the total piece of that.

**R****Rolando Matias** 0:13:24

No, but it is a very important part. You know, the American dream is very important. And we have to start with the premise that housing is a right for everybody across the board.

**J****Jason Duff** 0:13:35

It's a human right.

**R****Rolando Matias** 0:13:36

It's a human right. We have to start from that premise. There's different options for the housing. You're going to have the buyers and you're going to have the renters. For the buyers, American dream, they'd be able to get their families going, the young families and couples and so forth. Nowadays, the current environment with the interest rates and so forth, it's becoming really hard for them to be able to get into that. That dream. So you, you know, now you have a far wider amount of people in that pool that are renters. So you have to think about how can we produce housing that still be able to help their immediate needs as renters and perhaps for an extended period of time till they have enough to be able to put a down payment on a home and be able to, you know, be able to buy that home.

**J****Jason Duff** 0:14:30

So Rolando, part of getting to know you and your story is that American dream. And tell us a little about growing up because America wasn't your home. Oh, I say an island of America was. So tell us about Puerto Rico.

**R****Rolando Matias** 0:14:46

Well, by birth, I am an American citizen. Yeah, by birth. And any person born in Puerto Rico is. So That was back on the Jones Law, back in the '20s when they extended the citizenship to Puerto Ricans. I grew up in San Juan, which is the metropolitan area, highly dense urban area.

**J****Jason Duff** 0:15:13

Big tourist area too.

**R****Rolando Matias** 0:15:14

Very tourist areas. San Juan is a city of contrast where you're going to have people that they have and they have not. One of the things that drove what a lot of people would come to San Juan and get out of the airport and start driving to Old San Juan, they're going to see, they're going to go through these residential areas, which is public housing. One of the things that we were talking earlier, One of the things that kind of clicked on me right off the bat was that why are these people enclosed into, fenced in on this residential development, public housing, the old model to address affordable housing, or at least to be able to provide homes to people with lesser means. They were high-density developments with no amenities. There were block areas with hardly any architectural aesthetic elements. So it created a very stark environment. And when you enclose people in an area, a housing area, you're telling them you're different and we are enclosing you around for X, Y reason. And that gets into the psyche of the residents. So one of the things— that was one of the questions, why are we doing that? Why are we following those models? But kind of sidebar on that particular topic, but continue your question. Growing up in Puerto Rico and on Old San Juan, having lived through Old San Juan all my life, my youth and up to the time that I came here to United States to get my education in here and then remain here in the United States. But Old San Juan is a great example of Spanish Renaissance in the New World. You have examples of the second oldest church in the New World. So all of a sudden, those elements, you have one of the great examples of military architecture.

**J****Jason Duff** 0:17:31

Is it the fort?

**R****Rolando Matias** 0:17:32

It's the fort in Morro and other forts. So all those elements kind of contributed to really enjoy what architecture was all about and start learning more about it. The history and architecture is hand in hand. With Puerto Rico and any country in the world. So that's what really started to tickle my interest for architecture. And you asked me, Rolando, why you got into affordable housing. And I also got from that end because I want to be able to help and elevate people that need a dignified place to live. We say housing is— Yeah, exactly. Safe and with dignity and that they can go home and feel safe. That was rather important. My mom, she was one of the pioneers of developing the Head Start program in Puerto Rico. She was very involved in pedagogy. That's where she got her master's in pedagogy.

**J****Jason Duff** 0:18:40

What is that?

**R****Rolando Matias** 0:18:41

I have to ask. Is the psychology of teaching. Oh, wow. So she was a teacher. She was very involved pioneering the Head Start program. And at times, you know, spending time with her on these neighborhoods that are, you know, of really, you know, needy people. I mean, a level of poverty that, you know, hard to fathom and how engaged she was with that community to be able to elevate the level of education. So that left a deep footprint in me. And all through my career, I was lucky right after completing my studies at Ohio State that I was able to get with a firm that was a small firm that we were doing affordable housing. And that kind of set the path 30-odd years to the future.

**J****Jason Duff** 0:19:33

You mentioned Ohio State. What brought you to Ohio State specifically?

**R****Rolando Matias** 0:19:37

The football team.

**J****Jason Duff** 0:19:40

Really? That does it for a lot of people, actually.

**R****Rolando Matias** 0:19:43

Yeah. You know, in Puerto Rico, on Christmas time, at New Year's, used to watch the, you know, all the bowls. Yeah, of course. I think there were 3 bowls, the Cotton, the Sugar, and the Orange. So Ohio State, you know, that was what—

**J****Jason Duff** 0:19:56

Yeah, it was on the news.

**R****Rolando Matias** 0:19:57

And go Bucks! This is a great university.

**J****Jason Duff** 0:19:59

I love it. I love it.

**R****Rolando Matias** 0:20:01

I know, rather shallow, but that's the truth.

**J****Jason Duff** 0:20:03

No, trust me, around here it matters. Ohio State football is like a— in institutions.

**R****Rolando Matias** 0:20:09

Yeah, I'm always that one. Yeah, yeah. As, you know, educational center and medical center, and definitely in the football, college football map. Sure.

**J****Jason Duff** 0:20:20

So the other thing that's somewhat unique is a trivia. Was the Knowlton School of Architecture— were you in that building, or had it been named after?

**R****Rolando Matias** 0:20:29

No, it was— that came after. We were in Brown Hall. Yeah. And later on was the annex, and There's nothing like the Knowlton School. And, you know, I have to say that the transition of the School of Architecture, the history of the transition of the School of Architecture with Ohio State, really something to be proud of. From a program that came very close to be eliminated because it's an expensive—

**J****Jason Duff** 0:20:56

Yeah.

**R****Rolando Matias** 0:20:56

It's an expensive program to where the school is at is an incredible, you know, 30-odd years have really turned out to be one of the best schools in architecture in the state, in the country.

**J****Jason Duff** 0:21:09

Yeah, I love that and love your DNA and history. And, you know, here for our town, uh, A.E. Knowlton and the Knowlton Construction Company, uh, here in Bellefontaine is where they were based. And, uh, they built schools, colleges, universities kind of all throughout the Midwest. And then the company discontinued business in the '80s, but The Knowlton family, you know, who's contributed the money to, to, to found this or to name the school at Ohio State. And also that family has been very giving in terms of our library here at Buffon, the Knowlton Library. So I just think that, you know, I love people's stories and history and it's still a phenomenal program doing great things today.

**R****Rolando Matias** 0:21:48

Yeah, it's very important to be able to, you know, be philanthropic and give back to, to the community. With, uh, you know, iconic, uh, School of Architecture or iconic library to be able to have the name.

**J****Jason Duff** 0:22:01

So a trivia fact, a lot of the buildings that are here in town, they would have leftover construction materials at times when they would do some of these projects, and it just happened to all get brought back here. So if you're on a walking tour, you'll see this beautiful glass block like on the backsides of some of our buildings, and you're like, why would they have used that premium building material? Well, it's because it was just extra stuff that was left over. So I like to go on little architecture walking tours, and I usually get questions like, well, what's that? Well, that was used in a school in Chicago, but we got, you know, 4 feet by 6 feet left that they got reused here in town.

**R****Rolando Matias** 0:22:37

So might as well use it.

J

**Jason Duff** 0:22:38

Might as well.

R

**Rolando Matias** 0:22:39

That's great. That's an element.

J

**Jason Duff** 0:22:40

Yeah, that's right. That's right. I love that. Well, thank you so much for sharing some of your background and your journey into architecture and things like that. But in our previous conversation, you shared that you would call our current situation that we're in a zoning crisis and not necessarily a housing crisis. Why is that?

R

**Rolando Matias** 0:22:56

Well, let's go back to the example that we were talking about with Jason, these hypothetical sites that he wants to develop. Zoning, unfortunately, is being based on a zoning model that is from the '20s, and it actually was based on a case that happened in Euclid, Ohio. Euclid, Ohio. That's why they call it Euclidean zoning. Zoning and basically is by use. What is the use to set up the zoning? That model probably was great when cities were starting to develop. But once you get to a critical point on a city that the city is highly developed, it doesn't give you a lot of room other than to start sprawling around. The city to be able to start to develop. And that happened also all through the '70s. You got all these sprawling around the, around the city, uh, actually starting on the '50s and the '60s, the availability of, of, of, of a car for everybody.

J

**Jason Duff** 0:24:05

Transportation was easy and big cars. Yeah.

R

**Rolando Matias** 0:24:09

And, you know, the, the arteries were starting to develop, uh, you know, all the, the highways, the highway systems, uh, all the way around. So that kind of also contributed to that. So here we are in 2024, and finally the city of Columbus in the past few years was starting to develop the First Amendment to the city zoning plan, and it was ratified and it's in place. So they were able to review and understand what are these obstacles. And obviously one of the major obstacles is going to be density. One of the big obstacles also is going to be parking. Because if you have a development right now and just say the development that we were talking hypothetically for 100 units and they just say that they're all one-bedroom, so the 100 units. The code, any code in any city would tell you that more than likely you would need one-to-one relationship between parking and units. Obviously now we need to have a site that not only be able to serve the building but also to sell 100 parking spaces.

J

**Jason Duff** 0:25:18

Wow.

**R****Rolando Matias** 0:25:19

Yeah. And when you drive through these facilities that are already in place and you look at the parking, are usually about 60% full because not all the residents are going to be driving. A lot of the residents are going to depend on public transportation to be able to get them from home to their place of work. So that became a big issue. And I have to say, I was very excited with the new zoning from Columbus because that opened a lot of doors. Density increased, the height of buildings increased. They have certain arteries, main arteries from the city of Columbus that they identified as critical. So this new zoning code is not citywide, but at least it's extended within tributary areas of these main thoroughfares of the city that would allow developers to be able to start providing housing either market rate or affordable that can be within a bus route to minimize congestion with traffic. Because not only you have to look at public transportation for affordable housing, but on the market rate, you want to be able to reduce the amount of vehicular traffic in and out of the city. Which is another of the problems that we have with any city. It is important that every municipality understand their jurisdiction, understand if there's a change that have to be done on the zoning to be able to really— I don't want to use the word losing the requirements because that's not true, but to be able to review these regulations that have been in place for 100 years and start thinking about it in a little bit—

**J****Jason Duff** 0:27:09

Yeah, to see if they're up to date.

**R****Rolando Matias** 0:27:11

Yeah, a little bit more understanding of what the city and what the movement of the city, what is the growth of the city. Sure. Bell Fountain or any secondary and tertiary county, the city on Logan County are looking for bringing new jobs. So, you know, one of the main things when someone is going to invest into a municipality, a city, or a county, is to bring new jobs. It's like, what is the availability of housing? What is the ability of housing for my workforce that I'm bringing into, you know, into this county or this town that I'm going to have? You know, my workforce is composed of administration and vocational staff members, employees. You have to understand, okay, so Bellefontaine, is it providing enough housing that my service-oriented or administration side of my company is going to be able to find housing and for my vocational side, are they going to be able to find housing, also proper housing? And what is going to be the proximity of that housing within the, within the limits to their job, to their jobs?

J**Jason Duff** 0:28:30

And that, that matters on an economic development level. We've had this conversation with other people on the show, but, you know, where they'll get— they'll sign a huge company to come and provide lots of jobs, which is very exciting, but then you have the situation where all the employees are driving in every day to go to work, and then they're turning around and driving right back out on them to go home, you know, rather than coming dining, eating, shopping in, in the town, right? All right, at this time we're going to take a quick break to hear a word from our sponsors. If you are looking for a dynamic workspace in the heart of Bellefontaine, look no further. Build Coworking Space is your destination for creativity and collaboration. With state-of-the-art facilities and a thriving community, this is where innovation happens. Join them today for as low as \$99 a month and build your success at Build Coworking Space. Big city dining in a small town. Now that's The Syndicate. Join them for fresh steaks, pasta, or seafood for dinner, or stop in for Sunday brunch to experience one of their signature dishes such as chicken and waffles, and maybe even pair it with a mimosa flight. Located at 213 South Main Street in downtown Bellefontaine. Well, in the definition of affordability for housing, like Rolando shared with us earlier, is that 30% number has been the, the magic number. The problem is, is that we are for, especially for the middle class or what is deemed the middle class, the affordability of that is, of that ratio is really creeping up a lot. Yeah. And in the cost of the housing continuum, there's other, there's other expenses like real estate taxes, property and casualty insurance. It's not just your mortgage payment. Yeah. So it's a national issue. But I do think by getting creative. And, and what Rolando is saying is example of Columbus, Ohio. They relooked at their zoning code, and, and the cost to build a parking lot and maintain a parking lot is a lot of money. And if we can better utilize parking— and then the one piece, you, you know, public transportation, I appreciate mentioning that. The other piece is how do we make our towns and our neighborhoods more walkable, like getting the access to the amenities. And I think for a lot of the downtown redevelopment That's something that we really are trying to work with design professionals to make— have the access to the types of things that residents need. And some early wins that we got here is when we got a 24-hour fitness gym downtown. That was a place where people could work out. And then that's when the smoothie bar opened up and the coffee shop opened up, and then some of the restaurants. And then when you start to get all those amenities, people want to live— absolutely— in that neighborhood. And then other investors, homeowners wanted to buy closer to the neighborhood because of those things. Are you seeing that in other places too?

**R****Rolando Matias** 0:31:13

Absolutely. You're starting to create a critical mass. How you stabilize a neighborhood, there's different ways. You can start with the business side to be able to have things that the residents would like to participate. Like you say, the fishing center, then you have the cafe, then you have the restaurant, so forth and so on. So you'll have those amenities. You start thinking, you know, hey, this, this, this neighborhood is on the, you know, is on the upswing. All of a sudden becomes a lot more attractive for someone that is, you know, going to bring a factory or a plant or services office to an area that, you know, will be able to say, hey, this neighborhood, this neighborhood is totally stabilized. You know, the first time that we met, you know, was about 4 years ago. One of the things, and I share this with you, is that really impressed me is the level of encouragement that was happening on the city, how positive the feel was walking around the town and so forth. At that, 4 years ago, you were way on your way, but it's nothing like where it's realized right now. This building right now, that 4 years ago, it We walked this building.

**J****Jason Duff** 0:32:35

The city had to condemn this 30 years ago. That was bad.

**R****Rolando Matias** 0:32:39

But nevertheless, the building was a historical building on the Opera District and an absolutely beautiful building that had a lot of possibility. It is great that developer like you was able to check that, to see that vision and how can I take that vision into reality with a lot of I can imagine a lot of bumps on the road and learning experience. You were able to achieve what you want, and that is the important— we were talking about MA Design and what we bring to the table and the importance to have the right professional to work with you through the process. And you have your professional that you were able to work in here, and he did a great job. And for us, and I may That is very important that we cater to the needs of our clients, to be able to listen to the needs of our clients. Like, you know, on the hypothetical project that we have been, you know, presenting, kind of using as an example, that, you know, getting that one-on-one relationship and most importantly to be able to sit down with you and get to a level of trust. And that's very important for me to be able to have a high level of trust with my clients to understand that, hey, I am your representative. I am going to guard your interests and we're going to work on this together. That to me is extremely important to going particularly on affordable housing projects, to be able to get the service necessary to be able to take the client from the beginning to the end, to the realization of the project. And beyond, because, you know, as an architect, you are tied up to that building for perpetuity.

**J****Jason Duff** 0:34:27

Yeah, it's, it's a, it is a labor of love. It's like a child, like you, you, you, you create it and incubate it and help it grow. Um, I loved the, the hypo— the hypothotic— hypothetical— hypothetical, thank you. Yeah, uh, situation you said earlier. So let's just say we've been through the design phase, We've, or we found a property, we've designed a project, we've started the conversation with the city, uh, zoning and planning, but we need a change because maybe the density of our project is, is more than what the code says, or maybe the zoning doesn't reflect the amount of people that are allowed on the property or the setbacks. I mean, there's a number of different things.

**R****Rolando Matias** 0:35:10

Sure.

**J****Jason Duff** 0:35:10

So we are gonna have to go in front of a governing body. Mm-hmm. To ask for a change. And And earlier you mentioned, I think this is very true because I probably have been in front of, in terms of board zoning appeals or planning commission, I maybe have done at least 50 meetings, maybe more. And my track record of approvals is maybe 60 to 70%. And probably that's probably a good track record because in many cases, what Rolando was saying earlier, the people that show up are not the people that are probably representative of, of wanting to see it happen.

**R****Rolando Matias** 0:35:49

It's the people—

**J****Jason Duff** 0:35:50

yeah, the growth of the changes or just, just the word change. I think, yeah, it's hard for people, especially in small towns, right? But it's— they're the people that, that are against it. So I want to, you know, just let's just brainstorm here for someone that may be going through this zoning change or this presentation in front of their city council or their Board of Zoning Appeals. It could be a number of groups. Okay. What should you prepare for and how should you, you know, the neighbors? One of the first steps that I learned in this is all the, the neighboring adjoining property owners get a notice that there will be a meeting and this project will be discussed and these are the changes that be proposed. And then usually it's promoted on maybe the city's website. It might be in the local newspaper. So it gives the public an opportunity to show up to be heard, not only the person submitting the application, but for public comments on that particular project. What is your advice to kind of prepare for that meeting and some of the things that you should have ready for that night?

**R****Rolando Matias** 0:36:53

You should prepare for everything and anything. Yes. Because you don't know, you know, any person that is in there have a reason why they are there. And given the opportunity to express their feelings, they will do that. And at times, they are legitimate concerns, other ones are misnomers, or other times are just things that are really not related to the project. But in the big pictures, because they're there on the hearing, it means something to them. So one thing that you can You have to take every question, you have to answer them with respect. Yes. That is the most important thing when you are in the front of the neighborhood association or the municipality or the Board of Zoning Appeals or any public meeting that is going to require and engage the community. It's extremely important. Like I said earlier, you don't know what questions are going to come out, so you have to be totally prepared. You have to be transparent. It's extremely important that you were transparent and you extremely important that you are fully truthful and with full disclosure. At times there are things on a developer, that of the development that perhaps is not something that the neighborhood would like to hear, but you have to present and advise them why this is good for the neighborhood even though it's something that perhaps they don't want to hear. Perhaps this building is going to to block the billboard of a historic building of the 1800s where they used to have those beautiful artworks on the building. Or perhaps they're afraid of the traffic impact that is going to have on these developments.

**J****Jason Duff** 0:38:48

Sometimes there's just rumors that are factually not true. This is what I was going to jump in here. Let's say you are getting pushback, whether it be from someone in the community or someone on on the board, and you said that then you have to— it's in your responsibility to then educate, right? What are some of the ways that you would advise maybe educating those people that are giving pushback in a respectful, professional way?

**R****Rolando Matias** 0:39:10

The most important thing is to break those misnomers to the understanding of one of the— let's just say again, we'll continue on an example, this hypothetical example. So it's going to have 100 units. So one One of the things that they're going to say, well, you know, the schools are going to get, you know, all these new students, my, you know, the classes are going to be large. That's a misnomer. Some of the studies that they have done clearly show that that is not the fact, that in fact, single-family homes impact the classroom size far more than multifamily.

**J****Jason Duff** 0:39:48

Well, think about this. Yeah. I just mentioned that I learned of the really amazing tax benefit, uh, uh, tax abatement for new single-family homes in Bell Fountain, right? But I have not tried this, and maybe we will try it someday. I would love to see that 100-unit apartment complex because we need more residential affordable housing. But I guarantee you there's probably a good chance there'd be a lot more people come out to oppose that versus the single-family abatement. But to the point that you said, the facts don't line up that— yeah, creating the problems with the schools. And that's where I think working with someone like you, let's, let's like all the myths, let's bust them. Let's actually look at the data. Let's look at how this particular project impacts the neighborhood and then helps the whole overall city. The whole overall county, the whole overall region. And it's interesting, right now there has been so much frustration and anger around new solar and wind, and— but the same could be true of landfills, manufacturing. Like, if people would have banded together and said, we don't want the Honda plant— and there probably were people back then, I'm pretty sure did that— but, but there is, there is proper ways to go about. Now, what you want in hearing criticism is you listen.

**R****Rolando Matias** 0:41:13

Yeah.

**J****Jason Duff** 0:41:13

And then you say, how can we go back to the drawing board and listen to that feedback and adjust it so it has the least amount of impact to that particular audience or person, right?

**R****Rolando Matias** 0:41:25

Yeah, you listen. You will listen to, to their concerns. And, you know, some of the concerns I mentioned earlier, they are, they are legitimate. So, you know, at that point, you know, I would sit with you, you know, Jason and say, Jason, you know, perhaps we need to take a look at, you know, the aesthetics of the building. You know, I know that the aesthetics is still, you know, pretty contextual, but maybe, you know, maybe we need to, you know, look at a way, you know, architecturally that we can make the building look a little bit shorter than what it is, even though it's still going to be 3 stories, let's just say 3 stories, to be able to be contextual within the within the city. So as architects and as your architect and you are our client, it is extremely important for us to be able to listen to that and recommend you the best options that you will have. And eventually we'll reach out to a project that once, you know, usually on these processes, probably take 1, 2, or even 3 times to go through the different boards that you have to present to be able to finalize a project that might deviate slightly from the original vision, but nevertheless, the ultimate purpose of this project was to be able to bring 100 families to dignified housing.

**J****Jason Duff** 0:42:51

Yeah. The other thing I'll just mention, it is great to also be working with city staff probably a few months or maybe even longer before you go in front of these boards. Absolutely. The city staff are paid professionals. There's usually a city engineer or a city planning person. How do you mean working with them? Like, like running the project by them? I love Rolando. He said be transparent. So, and I'd love to hear your advice, but you, you go in and meet with them, right?

**R****Rolando Matias** 0:43:19

You know, once, you know, the minute that you would say, Rolando, this is okay, that's one of the first things I got to do. We're going to go now and talk to the planning and zoning, the city engineer, and so forth. This is what we're intending to do. 'You know, and this is just with a, with a sketch, paper sketch.' Yeah, and basic. And so very basic. So we understand, I understand what are the possibilities from their end, and they will understand what are the possibilities from our end. And it's going to be a middle ground that we'll be able to meet, I'll be able to, to make that project go. Yeah.

**J****Jason Duff** 0:43:52

And because if they're on your side, absolutely, and going into the meeting, but they don't like surprises.

**R****Rolando Matias** 0:43:57

So earlier, the earliest that you can meet with them on the project, all through the process, they will be an ally. They will be on your side because, you know, once you are on the front of the Planning Commission for approval, a staff member is the one that's going to present your project.

**J****Jason Duff** 0:44:17

Okay.

**R****Rolando Matias** 0:44:17

So you want to ensure that you have gone all through the process with him. Because if he's happy, he's going to have a happy presentation. But if he doesn't believe in your—

**J****Jason Duff** 0:44:29

you may have lost before you even got there.

**R****Rolando Matias** 0:44:32

If he doesn't believe in your project for X, Y, Z reason, you know, because you have not presented it correctly to him or you have, you know, kind of were a little combative with him, he will not be able to present it. But if he believes in the project and he understands what you're trying to do, he's going to be your biggest ally. Behind the scenes also, even before the project gets to the Planning Commission to get to their votes. Yeah.

**J****Jason Duff** 0:45:02

Dropping a lot of wisdom here today, Rolando. I appreciate that.

**R****Rolando Matias** 0:45:06

You live and learn.

**J****Jason Duff** 0:45:08

Well, and I will share, it is living and learning. One of my first losses in front of a board of zoning appeals, I'd worked so hard on this project. I was crying after the meeting because I was that emotional that like how people could turn it down. But that will happen like in your career, that will happen. But it helps you relearn. And I think that, you know, the points that we've dropped today is knowing that there is a process, pairing up with a design professional to help you through that process, and then working through the channels to get the approvals and permits that you need to do it.

**R****Rolando Matias** 0:45:45

And one of the things also that I have learned through my career is that at times after you have all these elements ironed out and you're ready to present, you're ready to vote, and all of a sudden there might be one hiccup that it was totally unexpected. It happened to me on a project. It was an affordable senior living project in New Albany, Indiana, just across Louisville. And we went all through the process. We have, you know, we did everything exactly that we are advising on the protocols, and everything was clear. By law, you have to do a title search on this property. You know, the hypothecary, you have to do a title search.

**J****Jason Duff** 0:46:35

Sure.

**R****Rolando Matias** 0:46:35

By law, you have to go back 50 years, right? So understand the whole history of the decide, make sure that everything is A-okay for that particular property. We thought that we were right there. We had that night that we went in, we make our final presentation. There were two people in the audience. The first one, just after we finished and just before the commissioners are going to vote, they usually open for the open mic for the people attending. One person came in, they were all for the project, and then all of a sudden a very quiet gentleman, uh, get up and say, you cannot build that project. And he's like, why not? Yeah, because there's half an acre of that property that I own. Oh wow. And that didn't come out from the title search. Yep. So all of a sudden now, what are we—

**J****Jason Duff** 0:47:33

there's a wrinkle.

**R****Rolando Matias** 0:47:34

What are we going to do? And eventually, conversation with the client and the property owner, we were able to come to an agreement. And, you know, he got ironed out. You know, everything got ironed out. We got the project, project's built. It's been, you know, very successful. But that shows you that there's always something, no matter how much you try to be diligent, and we are extremely diligent on our process, we have to, there still may be something that might come up that is totally unexpected. Yeah.

**J****Jason Duff** 0:48:08

And I think that's another reason why we need to encourage more people to take risk and developers to do this work because it's hard. And those little wrinkles, I have had a number of them, whether it's an environmental issue that was underground that we weren't aware of or something weird, title issues tend to pop up. There's just these, these, these things, and that slows it down. It raises the, the cost and the time of in it. But at the end of the day, we've got to find a way to reduce these barriers and, and find creative ways to add more housing. So if we can take the episode a little bit from the design perspective of what you're seeing to be creative to lower the cost of housing and construction, is there any any kind of innovative things that you're excited about that for maybe developers or property owners that might be listening or even cities that might be listening that you're kind of excited about as housing innovations?

**R****Rolando Matias** 0:49:10

Well, one of the big ones, go back to the zoning, getting away from the traditional zoning and going to form-based zoning.

**J****Jason Duff** 0:49:19

And just can you give a cliff notes, like what is the—

**R****Rolando Matias** 0:49:22

what is a form-based zoning? Is basically an area that you're going to develop that is going to be a mixed-use. That's multiple things can happen on multiple things. It's not driven by the use, but it's driven by the form. Okay, so you're going to have certain amount of scales buildings that are going to be more into the business side. You're going to have intermediate buildings that are going to be mostly for retail and residential, and then you're going to have even a smaller scale building where it's going to be for a single family. So A lot of people think that form-based zoning is more looser than the traditional, but it's not because you have to have the restriction of that form to keep that form, to get those open spaces, the percentage of open spaces you're going to need to have gathering spaces when the community, your landscaping, so forth and so on. How are you going to handle parking? If you're going to handle parking on a vertical slab, how are you going to treat that to be able to to be within the aesthetic elements that you are designing that form base. So there's a number of developments in Columbus that are extremely well done on their form base. And, you know, one of the great examples, if you ever come down to Columbus, come to our office at IMA on the areas called The Yard, you'll see that that is a great example of how great urbanism and great design for form base can really enhance them, you know, the environment and the surroundings or a particular neighborhood.

J

**Jason Duff** 0:50:56

And remind me, your neighborhood, where is your office at?

R

**Rolando Matias** 0:51:00

It's in Grandview area.

J

**Jason Duff** 0:51:02

Grandview.

R

**Rolando Matias** 0:51:03

All the yards.

J

**Jason Duff** 0:51:04

Yeah. Is it called Grandview Yard now?

R

**Rolando Matias** 0:51:06

Is that the name? No, it's just Grandview.

J

**Jason Duff** 0:51:07

You're the yard.

R

**Rolando Matias** 0:51:08

Okay. We are the yard.

J

**Jason Duff** 0:51:09

Got it. Okay.

R

**Rolando Matias** 0:51:10

Got it.

J

**Jason Duff** 0:51:10

I've heard that kind of used.

R

**Rolando Matias** 0:51:12

This particular area was to be kind of an industrial site. Yeah. On the short west end of the city. I think it has some distribution centers, there were some manufacturing and so forth, and it's been totally transformed. It's been totally transformed with a beautiful transition between the city of Grandview, the single-family homes, they're very traditional. The neighborhood was built somewhere between the 1920s and the 1940s, maybe a little bit earlier than that. Very proud neighborhood and how these new developments have been able to really interact and weave in within that fabric.

**J****Jason Duff** 0:51:55

Love that. Another reason to take a trip, right? Yeah.

**R****Rolando Matias** 0:51:58

Yeah.

**J****Jason Duff** 0:51:59

Well, I appreciate— we've talked a little bit about incentivizing developers to build and things like that. And I just want to share to our audience that Rolando has provided some materials on low-income tax credits. That I will link in the show notes in the video description if you'd like to click on that and learn more. And then another episode on the podcast, I believe we talked with Monticello Homes on, on a previous episode, Home Building in a Housing Crisis. I thought that was a pretty interesting episode. We talked a little bit more about some of these housing credits. So if you're looking to get into that space, just a few resources, I think, to point you to. Another episode I know we mentioned the neighborhood in Columbus, but we had Kenny McDonald on from, uh, the Columbus Partnership and One Columbus, just kind of highlighting all of the growth that's happening in Columbus and changes in various neighborhoods and stuff. But it's another great episode that ties to this one, but particularly what's happened in the Columbus region. Yeah, yeah, good, uh, good example there.

**R****Rolando Matias** 0:52:53

I'm a big fan of the podcast. Oh, thank you, thank you, appreciate that. Um, it's pretty awesome, you know, uh, and, and And kind of expanding on reference to some of the materials that would help people, also I have, you know, a number of blogs that, you know, the audience can be able to go to. Sure. Yeah.

**J****Jason Duff** 0:53:15

And where would they find those at?

**R****Rolando Matias** 0:53:16

They'll be able to find those at the MA Design website.

**J****Jason Duff** 0:53:20

Okay, great. And, you know, the thing about today is we could probably have 4 episodes on affordable housing.. But the biggest thing is just getting started and again, identify the sites, work through finding the right design professional, start partnering up with your city to get that, you know, those incentives in line and then the capital stack. So the things that's in the show notes that we're putting, all of those programs and incentives that Rolando mentioned, look into those because that then will help get that approval from your bank. Then you've got the capital lined up.. And then let's get this, you know, these zoning with the form-based zoning aligned to start to see new construction and then renovation happening in these old buildings. Some of them are office buildings that are being converted to residential, but it's got to start with everything that he's mentioned already on the show. Yeah. And just appreciate both of you just kind of unpacking some of this, as you know, you both have a wealth of knowledge. And for those looking to get started, you know, I feel like a lot of people just assume that they know the processes and stuff. So I know some of the stuff may feel a little elementary at times, but I appreciate you like laying the groundwork out there for a lot of people. And I hope listeners, if you are considering, you know, getting into developing or you have a project in mind, that this at least gives you a starting point.

**R****Rolando Matias** 0:54:38

But absolutely.

**J****Jason Duff** 0:54:39

I'm going to move us into a new show— or not a new show segment, but one of our show segments, Rapid Fire Q&A.

**R****Rolando Matias** 0:54:45

Okay.

**J****Jason Duff** 0:54:46

Here we go. These are tough questions. Just a couple of tough questions here for you.

**R****Rolando Matias** 0:54:50

The first First one is, are you a Coke or a Pepsi guy? Coca-Cola. Yes.

**J****Jason Duff** 0:54:54

Let's go. That's kind of a South thing. A lot of people have that South connection.

**R****Rolando Matias** 0:54:59

Yeah, it's good.

J

**Jason Duff** 0:55:00

I'm with you there. So the next question I have for you is, how do you rest and recharge? Maybe what is your favorite place to vacation?

R

**Rolando Matias** 0:55:08

Well, my favorite place to vacation is going home to Puerto Rico and relax, going to the area of Cabo Rojo. Which is one of the beautiful areas in the world. Kind of makes you feel at home with your families and, you know, everybody from your country. It's beautiful to relax. My partner and I, we just came from vacation from Puerto Rico, and, you know, first time for her, and she absolutely enjoyed it. And how I relax, I, you know, I like to, you know, go home and after, you know, a hard day at work, you know, pick up an instrument and play for a little bit and then play music for a little bit and relax.

J

**Jason Duff** 0:55:55

And multiple instruments, by the way. Tell me again how many you like to—

R

**Rolando Matias** 0:56:00

As a percussionist, my instruments would be hand percussion or stick percussion, drumming, piano, and the guitar recently, which I really is taking all my attention.

J

**Jason Duff** 0:56:13

I love that. I love that. Yeah, that's awesome. I love it. Well, if you feel like writing us a new theme song for the Small Nation podcast, just reach out.

R

**Rolando Matias** 0:56:21

I'd be more than glad to.

J

**Jason Duff** 0:56:22

There you go.

R

**Rolando Matias** 0:56:23

I love that. Just a little anecdote. When I was a kid, I was taking guitar lessons. That was the first instrument that, you know, I started studying. And at a very short time, I realized, man, this is not my instrument. So I'd rather take the guitar, flip it around, and play it on the other side.

J

**Jason Duff** 0:56:39

That's how you become a percussionist. All right, I love that. Um, and as someone who has spent a lot of time in the Columbus area, what is your favorite restaurant to eat at in Columbus?

**R****Rolando Matias** 0:56:51

Well, it depends if we're going to do casual dining or are we going to do formal dining. If I'm going to do formal dining, I would go down to The Avenue. Yeah, yeah. And if I go into I like to do casual dining. This depends what I would like to, you know, what I would be, you know, for. If I'm gonna go, uh, for pizza, good Italian, I go to Figlios. Or, um, you know, if I want a good Indian food, I would get, you know, ethnic food, I would go to, uh, uh, but which is a great, uh, Indian.

**J****Jason Duff** 0:57:21

Heard of it, not been.

**R****Rolando Matias** 0:57:22

Yeah, it's right on Grandview. So, okay, there, you know, the Grandview area in, in Columbus Columbus have really grown extremely with some great, uh, culinary choices.

**J****Jason Duff** 0:57:35

Yeah, yeah, no, it's, it's been kind of popping off here in the past several years, so a lot, a lot to do out there. Um, I still have not been to The Avenue yet, but I, I really put it on your list.

**R****Rolando Matias** 0:57:45

Yeah.

**J****Jason Duff** 0:57:46

Um, all right, a couple closing questions for you here, and one is, what is one professional development resource that was impactful for you along your professional journey?

**R****Rolando Matias** 0:57:55

Wow, that's an interesting question. So I would have to say that there have been a number of architects all through my career that really had a deep footprint and impact on all my development. Um, you know, one, uh, one of them, uh, uh, was George Berardi. Another one was, uh, Curt Moody, uh, you know, rest in peace.

**J****Jason Duff** 0:58:18

He just passed away.

**R****Rolando Matias** 0:58:19

He just passed away. Sorry about that. Yeah, yeah, absolutely. So they're both forces of nature on what they were doing. And locally, George Berardi is still alive, but our condolences to the Mutter family.

**J****Jason Duff** 0:58:38

Yeah, great ones. Good mentorship there. If someone were listening today and they wanted to learn more about you and your business, where would they go?

**R****Rolando Matias** 0:58:48

They will go to our website and be able to check on the team members and be able to click. And if you're interested in more information, affordable housing, you, you know, click on my icon and we'll be more than glad to set up a meeting and, you know, come or come down and meet you and start talking about your vision and see how we can get you there.

**J****Jason Duff** 0:59:11

Yeah, awesome. Great website, by the way. I was checking it out before the show and a lot of good stuff on there. So I highly recommend listeners check it out. We oftentimes talk that we need dreamers and doers, and what I appreciate about architects and, and folks that are in that design mindset is they're thinking 100 years from now. Like, what is it that we can plan, build, or design that's going to benefit the next generation? And I, I think today a lot of the ideas about affordable housing, we know that it's a, a short-term problem, but it's a short-term problem that has, if we work on it and we can be creative about it and fix it, has long-term implications.

**R****Rolando Matias** 0:59:49

Absolutely. If you think about it, I don't know how much time we have, but that's a great topic that you brought because the history of affordable housing started with public housing back in the 1920s, where they started building all these labs and silos, the Cabrini-Greens development out in Chicago, so forth and so on. And those are— they were experiments that were not executed correctly and they didn't work. Okay, so learn from those, you know, from those mistakes that you— what you see on affordable housing today. You see a development that, you know, perhaps might have 240 units, no more than that, but within that context of 240 units, you are providing service for the residents. If it's an affordable housing project, You are providing services to be able to improve their life skills, to monitor their health, have places to be able to— for their fitness, you know, again, on their health, be able to have an area that be able to have a life counselor for them. So all these developers that are developing affordable housing, they're not only thinking about providing, you know, the adequate housing and dignified housing, but they also trying to provide tools to be able for the residents to be able to move through that rung and, you know, be able to get that education, which to me is as important as providing the housing. Yeah, it's missional, right? Yeah, it's missional.

**J****Jason Duff** 1:01:20

Exactly. Let's keep on that mission and let's keep creating good. Thank you, Rolando.

**R****Rolando Matias** 1:01:24

Absolutely. Appreciate it. Appreciate it. Much obliged.

**E****Ethan DeLeon** 1:01:26

Thank you. Thanks for tuning in on this episode of the Small Nation Podcast.

E

**Ethan DeLeon** 1:01:29

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