



Alachua County Housing Summit Report

Coming Together: Housing for All
Summary and Policy Options

June 28th 2016



Housing Summit

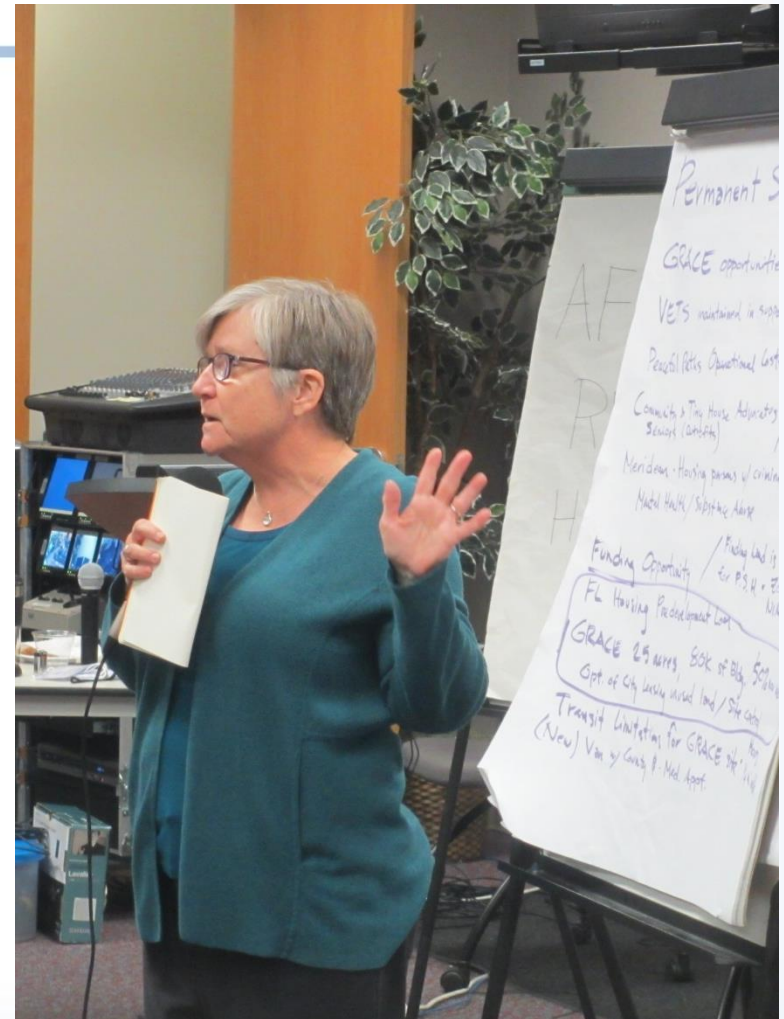
- On February 16, 2016, the Alachua County hosted the “**Coming Together: Housing for All**” Housing Summit
- The 120 participants including realtors, lenders, builders, public and non-profit housing providers, local government and other interested community members.





Speakers

- Anne Ray, UF Shimberg Center
- Jaimie Ross, Florida Housing Coalition
- Susan Pourciau, Florida Housing Coalition
- Jack Humburg, Boley Centers
- Nancy Muller, Florida Housing Finance Corp.
- Natalie Maxwell, Community Legal Services of Mid-Florida, Inc.
- Mary Alford, Sustainable Design Group





Major Topics

- State of housing in Alachua County
- Full range of housing needs
- Homelessness
- Permanent Supportive Housing
- Rental housing
- Furthering Fair Housing
- Tiny/Small Houses
- Tools for meeting housing needs (inclusionary)
- Affordable home ownership





The Tiny House

- During the summit, volunteers constructed a tiny house:





Summit Summary

- Breakout Sessions – Roundtable discussions
- Bring it Together – group discussion
- Worksheets from each group in staff report





What is Affordable Housing?

Definition – A monthly mortgage or rent payment that does not exceed 30% of annual household income (adjusted for household size).

**Table 1. Maximum Mortgage Payments and Rents Affordable to a Household of 3
By Income Level**

For a family of 3*	Maximum Percentage of Area Median Income	Maximum Gross Annual Income	Gross Monthly Income	Affordable Mortgage Payment	Affordable Rent For 2 bedroom unit Including Utilities
Extremely Low Income	30% AMI	\$20,160	\$1,680	\$504	\$504
Very Low Income	50% AMI	\$27,350	\$2,279	\$683	\$683
Low Income	80% AMI	\$43,700	\$3,641	\$1,092	\$1,092
Moderate Income	120% AMI	\$65,640	\$5,470	\$1,641	\$1,641



Existing programs; to preserve and increase the availability of safe, sanitary and affordable housing

SHIP: Down Payment Assistance, Home Repairs, Special Needs, Rental Assistance (RRH, Rent Security & Utility Deposits, Eviction Prevention) Incentive Strategies for Development

CDBG: Housing Rehabilitation/Replacement

HFA: Emergency Home Repairs

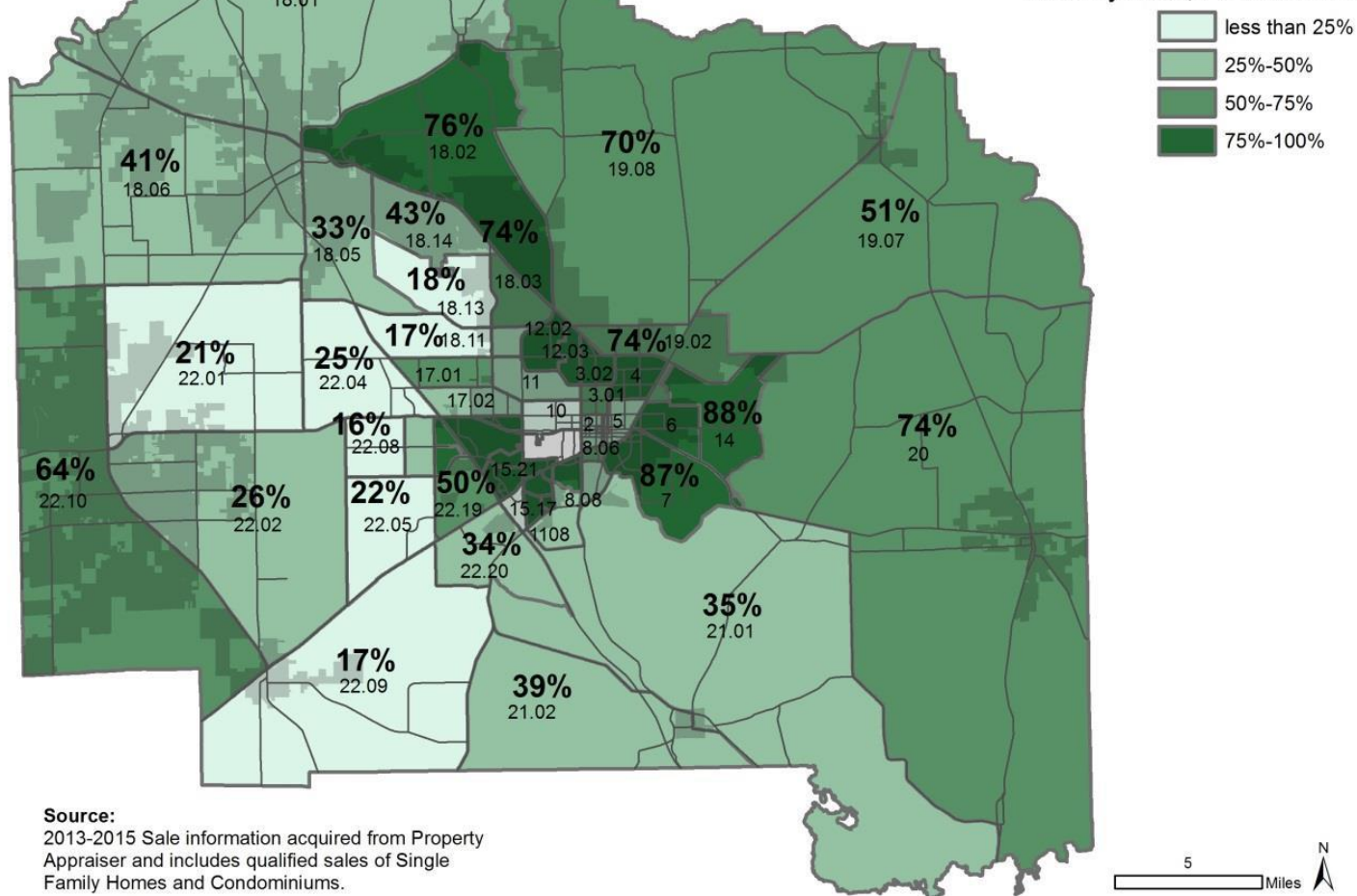


What we have done

- Recognized the connections between transportation, land use, zoning and affordable housing
- Overhauled ULDC to remove exclusionary regulations
 - Flexible lot sizes
 - Reduced setbacks
 - Allowance for mix of unit types in all residential districts
 - Accessory Dwelling Units and live work units
 - Mixed use land uses and zoning
 - By-right allowances for homeless shelters
- Adopted Traditional Neighborhood Design (TND) and Transit Oriented Development (TOD) to encourage more density and mix of unit types in quality walkable neighborhoods
- Reduced dev. fees and priority review for affordable projects

Map 5

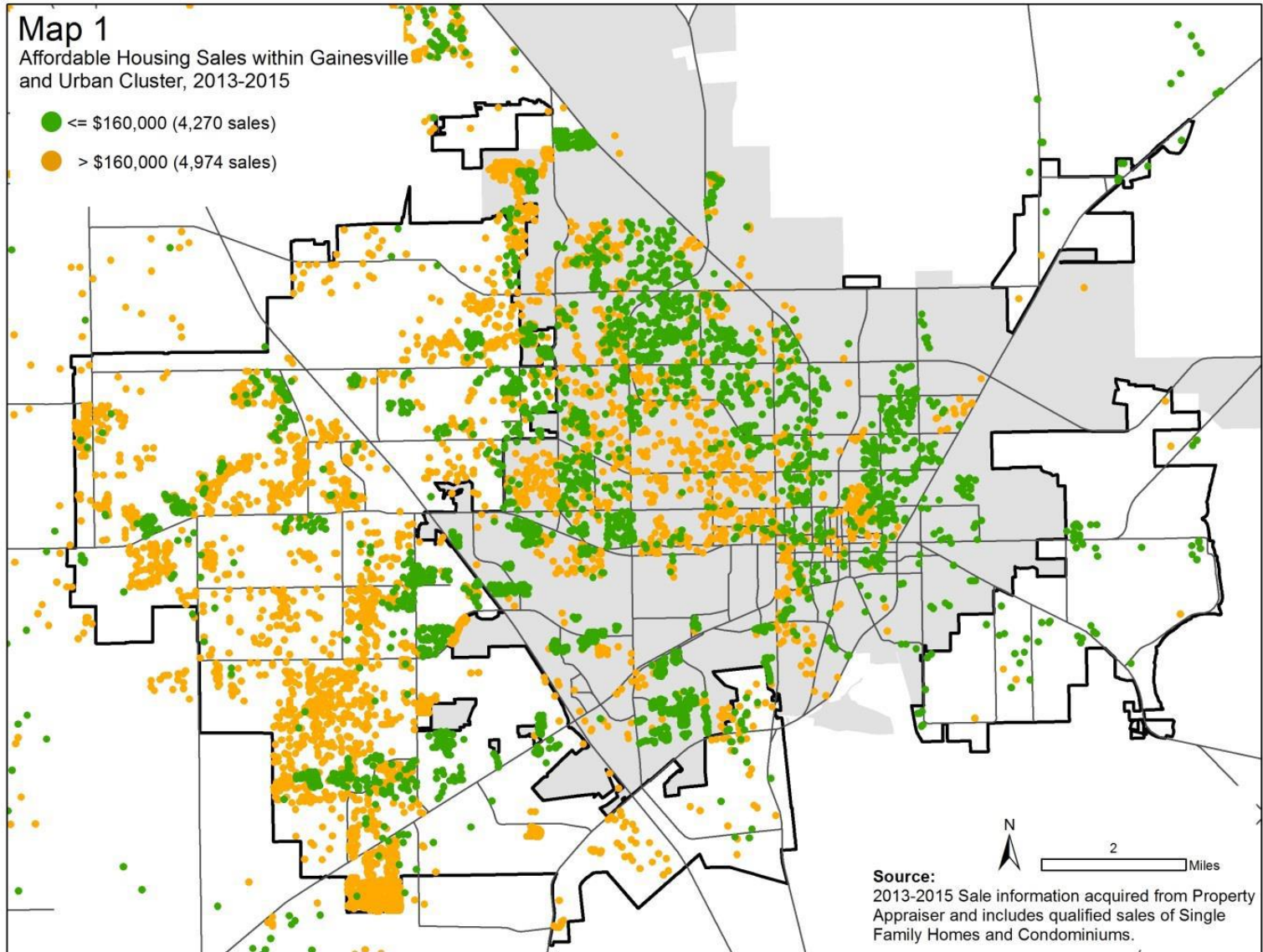
Percentage of Housing Sales in each
Census tract that were Affordable ($\leq \$160,000$)
Countywide, 2013-2015.



Map 1

Affordable Housing Sales within Gainesville
and Urban Cluster, 2013-2015

- ≤ \$160,000 (4,270 sales)
- > \$160,000 (4,974 sales)



Source:
2013-2015 Sale information acquired from Property
Appraiser and includes qualified sales of Single
Family Homes and Condominiums.



Options to Consider

1. Housing First Policy
2. Impact Fee and Multi-Modal Transportation Mitigation (MMTM) Assistance Program
3. Local Government Contribution for Rental Development
4. Pocket Neighborhoods for smaller affordable homes
5. Homeless Villages of tiny homes
6. Assessment of Fair Housing
7. Community Land Trusts
8. Redevelopment of Activity Centers and other areas
9. Mixed housing types
10. Inclusionary Housing ordinance
11. Commercial Linkage Fees



Housing options





1. Housing First Policy

- Emphasis on permanent supported housing for homeless population
- No preconditions for entry into housing in contrast to traditional approaches
- More success in treating mental illness and addiction issues when there is housing stability
- Initiate collaboration with other agencies to begin adapting to the housing first approach



2. Impact Fee/Multimodal Fee Assistance

- Past program until 2013
- Questions about recipients caused the Board to reconsider program
- Propose to restart program, tighter standards with focus on the non-profits like Habitat for Humanity and NHDC
- Need to adopt program and set up fund (suggest at least \$25,000)





3. Local Government contribution for new affordable rental housing

- Federal Tax Credit affordable housing projects
- Require local government match, minimum \$37,500
- Can use SHIP funds
- Need to amend the LHAP



- Brookside Apartments



4. Pocket neighborhoods for smaller affordable homes



Example from the Rockledge FL
ULDC needs to promote this design

- Alternative to the standard subdivision
- Allows more units per acre with less road frontage
- Lower per unit costs





5. Homeless Villages of Tiny Homes

- Seattle Video: <http://www.kiro7.com/news/seattles-first-tiny-house-village-homeless-open-we/40000629>
- Homeless village with shelters instead of tents
- Common shared facilities
- Allow in Institutional land uses like churches
- Research Florida Building Code
- ULDC Revision
- Private organizations





6. Assessment of Fair Housing

- HUD published final rule on Affirmatively Furthering Fair Housing in July 2015
- Rule requires HUD funding recipients to assess fair housing issues and enables informed policy decision-making
- A county-wide assessment of fair housing could be coordinated with the City, GHA and ACHA
- Estimated fee (contribution) of \$9,675 for consultation with Florida Housing Coalition
- Funding could be in jeopardy if non-compliant



7. Community Land Trusts (CLT)

- CLT model separates ownership of land and the houses on the land
- Nonprofit corporation usually holds title to the land
- Homebuyer buys or builds a house on the land and leases the property usually for 99 years
- Local government support can greatly enhance the initial and long-term affordability for its residents
- Support can be surplus land, SHIP, or other financial assistance



8. Redevelopment of Activity Centers and other areas

- Long term plan to encourage redevelopment in Urban Cluster
- High value economic and fiscal impacts
- Reuses or replaces outdated buildings and uses
- Best alternative to sprawl development
- Can be encouraged with regulatory incentives, ULDC revisions

Union Street Station





9. Mixed housing types

- Including mixed housing types in mixed use walkable neighborhoods is a planning strategy for increasing affordable housing
- Neighborhood designs can incorporate affordable single family homes, townhomes, condominiums, duplexes, small houses, accessory dwelling units, and multifamily development
- Affordable housing can be interspersed among the other market segments
- Current Comp Plan and ULDC provisions enable and encourage developments with mixed housing types
- Staff can research if, or how, this mix of units can be mandated for subdivisions
- Should there be requirements that some percentage of the units are available for sale or rental by lower income households?



10. Inclusionary Housing Ordinance

- Generally two objectives of inclusionary housing ordinance:
 - Increase the supply of affordable housing
 - Disperse affordable housing units throughout the community in order to avoid concentration of low-income housing units
- Requires a Nexus Report to meet legal requirements
- Other issues:
 - Areas of applicability such as Census Tracts
 - Participation by municipalities
 - Rental or for sale properties
 - Percentage of units and amount of in lieu fee
 - Managing a trust fund that supports affordable housing programs
 - Qualifying buyers/renters and monitoring price/rent of affordable units



11. Commercial Linkage Fees

- A commercial linkage fee is placed on new commercial development to meet affordable housing demands that employees of the new business will create
- Fees to supply affordable housing in development area
- Requires a Jobs-Housing Nexus to determine whether such a fee is warranted and the amount of the fee
- Commercial linkage fees usually in cities with very high housing costs and strong economic growth
- Unless an area is experiencing high levels of economic growth and strong demand for commercial space this fee could discourage economic growth



Board Direction

- Board may direct staff to pursue any of the options
- Some options will require substantial time and effort



With Board direction, staff will develop schedule & scope of work