

Update of Alachua County Comprehensive Plan: 2011-2030

Strategies for Affordable Housing

Growth Management Department September 4, 2018



Recommendation

Receive the presentation and report on affordable housing strategies

Provide direction to staff on drafting policy updates to the Housing Element of the Comprehensive Plan.



Presentation Outline

- Previous Board direction
- Background information on affordable housing definition and related data in Alachua County
- Outline of Strategies from Affordable Housing Workgroup
- Funding Options



Previous Board Direction

May 1, 2018:

- Refocus Housing policy on providing assistance to extremely low and very low income persons and ensure those housing opportunities are dispersed throughout the community
- Provide information on supply and dispersal of affordable housing opportunities in Alachua County and on peer communities for consideration of inclusionary zoning ordinance
- Strategies for use of escheated properties for affordable housing
- Support expansion of cottage neighborhoods concept



Previous Board Direction

June 5, 2018:

- 1. Over the next 90 days work with stakeholders to build on ideas discussed and develop specific strategies to conserve and extend the useful life of the existing housing stock and public housing development opportunities
- 2. Focus on extremely and very low income brackets
- 3. Invite all the stake holders on the Evaluation and Appraisal Report (EAR) list to provide input during a work group





Information related to household income, cost levels, supply, and needs for affordable housing in Alachua County





AFFORDABLE HOUSING DEFINITION

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



2018 Income Limits Florida Housing Finance Corporation SHIP Program

| | Income Limit by Number of Persons in Household | | | | | |
|-------------------|--|----------|----------|----------|-----------|--|
| Percent Category* | 1 | 2 | 3 | 4 | 5 | |
| 30% | \$15,000 | \$17,150 | \$20,780 | \$25,100 | \$29,420 | |
| 50% | \$25,000 | \$28,550 | \$32,100 | \$35,650 | \$38,550 | |
| 80% | \$39,950 | \$45,650 | \$51,350 | \$57,050 | \$61,650 | |
| 120% | \$60,000 | \$68,520 | \$77,040 | \$85,560 | \$92,520 | |
| 140% | \$70,000 | \$79,940 | \$89,880 | \$99,820 | \$107,940 | |

^{*} Percent of Area Median Income



| Home Sales Affordable to Lower-Income Households | | | | | |
|---|-------------------------------|--------------|--|--|--|
| Percent of Area Median Income (AMI) (Family of 3) | Annual Household Income | Buying Power | | | |
| 30% (Extremely Low) | \$20,780 | \$62,340 | | | |
| 50% (Very Low) | \$32,100 | \$96,300 | | | |
| 80% (Low) | \$51,350 | \$154,050 | | | |
| 100% (Moderate) | \$64,200 | \$192,600 | | | |

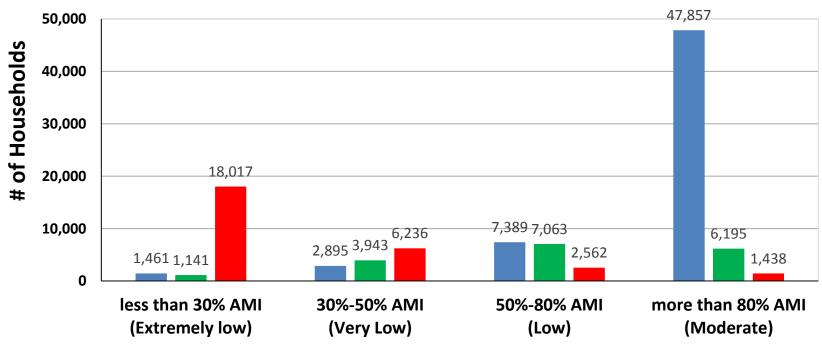


| Florida Housing Rent Limits, 2018 | | | | | | | |
|-----------------------------------|-----------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|--|
| Geography | AMI Category | 0 Bedroom Limit (\$) | 1 Bedroom Limit (\$) | 2 Bedroom Limit (\$) | 3 Bedroom Limit (\$) | 4 Bedroom Limit (\$) | |
| Alachua County | 30% | 375 | 401 | 481 | 556 | 621 | |
| Alachua County | 50% | 625 | 669 | 802 | 927 | 1,035 | |
| Alachua County | 60% | 750 | 803 | 963 | 1,113 | 1,242 | |
| Alachua County | 80% | 1,000 | 1,071 | 1,284 | 1,484 | 1,656 | |
| Alachua County | 120% | 1,500 | 1,606 | 1,926 | 2,226 | 2,484 | |

Sources: Florida Housing Finance Corporation, 2018 Combined Income and Rent Limits by County



Households by Income and Cost Burden Alachua County 2016



Household Income as Percentage of Area Median Income (AMI)

Percentage of Household Income Spent for Housing

■ 0-30% ■ 30-50% ■ 50% or more

Cost Burdened Severely Cost Burdened



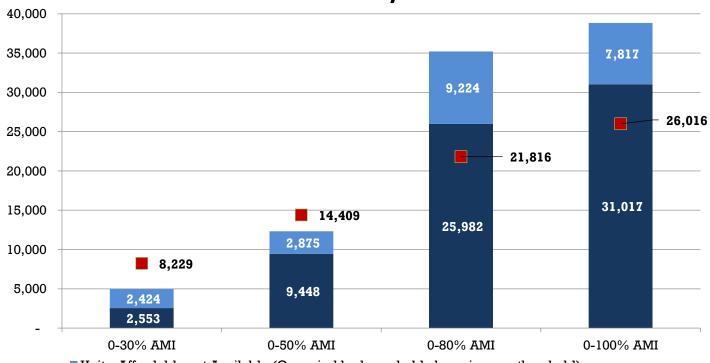
Households by Tenure and Cost Burden – Including and Excluding Students Alachua County, 2016

| ALACHUA COUNTY HOUSEHOLDS | ALL HOUSEHOLDS | | | EXCLUDES STUDENT-HEADED HOUSEHOLDS | | | STUDENT-HEADED HOUSEHOLDS | |
|---------------------------------|--------------------|---------------------------|--------------------------------------|------------------------------------|---------------------------|--------------------------------------|------------------------------|----------------------|
| | Total in County | Cost Burdened > 30% | Percent Cost Burdened > 30% | Total in County | Cost Burdened > 30% | Percent Cost Burdened > 30% | Total | Percent of County |
| RENTER | 44,507 | 23,202 | 52.1 % | 34,955 | 18,301 | 52.4 % | 9,552 | 21.5 % |
| OWNER | 49,920 | 9,936 | 19.9 % | 49,502 | 9,645 | 19.5 % | 418 | 0.8 % |
| TOTAL HOUSEHOLDS | 94,427 | 33,138 | 35.1 % | 84,457 | 27,946 | 33.1 % | 9,970 | 10.6 % |

Data source: Shimberg Center analysis of U.S. Census Bureau, American Community Survey 2016 1-Year Estimates



Affordable and Available Rental Housing Units Compared to Renters by Income (% AMI) Alachua County 2016



■ Units, Affordable not Available (Occupied by household above income threshold)

■ Units, Affordable and Available (Occupied by household at or below income threshold or vacant)

■Total Renter Households in Income Group

Notes: An "affordable" unit has a gross rent at or below 30% of the top income in the range, adjusted by number of bedrooms. An "available" unit is either rented by a household at or below the top income in the range or vacant. Excludes Student-Headed Nonfamily Households



AFFORDABLE HOUSING WORKGROUP

Workgroup met 4 times and generated list of potential strategies:

- Diverse range of ideas reflect diversity of Workgroup participants
- May be used as menu of ideas for review, discussion,
 and Board direction on the update of Housing Element
- Strategies Board chooses can be translated into draft policy language and brought back for review



AFFORDABLE HOUSING WORKGROUP STRATEGIES

- 23 affordable housing strategies within 3 broad categories
- Developed from Workgroup discussions as well as identified in written submissions from individual participants
- Specifics on strategies and components such as objectives, income levels served, and existing and potential new funding sources are provided in report



STRATEGIES GROUPED INTO 3 CATEGORIES

- I. MAINTAIN & PRESERVE AFFORDABLE HOUSING
- II. IMPROVE ACCESS TO AFFORDABLE HOUSING
- III. NEW AFFORDABLE HOUSING



1. Pilot program with matching grants to improve weatherization and energy and water efficiency

2. Use revenues from sales of escheated property to develop affordable housing ownership and rental opportunities



- 3. Preserve and expand supply of subsidized and public housing:
 - a. address maintenance needs for aging units
 - b. reduce loss of inventory due to expiring subsidies

4. Incentives to rehabilitate older homes



- 5. Address continuum of needs:
 - a. Homeless
 - b. Renters
 - c. Homeowners

6. Establish public-private partnerships to coordinate and increase efficiency of affordable housing efforts



7. Use escheated property for development of affordable housing through Urban Homesteading (pilot project)

8. Require inclusionary affordable housing

9. Facilitate repurposing of existing structures into affordable housing



10. Establish procedure (e.g., concept plan review) to facilitate timely submission of affordable housing projects for Low-Income Housing Tax Credits

11. Employer-provided voucher for workforce living near employment



- 12. Streamline new development approval process to reduce procedural impediments
 - a. Eliminating planned development requirements in Activity Centers
 - b. Eliminate requirement for planned development for multi-family in Low Density Residential Land Use



- 13. Impact fee reduction for accessory dwelling units include within 2,600 sf cap for principal unit in determining fee
- 14. Review Land Development Code to accommodate alternative models:
 - a. Cohousing (~ shared kitchen similar to dormitory/hostel)
 - **b.** Intentional Community with shared common facilities



15. Incentives for Cottage Neighborhood developments

- 16. Allow reduction of open space if providing affordable units
 - a. Equal to amount of acreage for affordable housing
 - b. Construct units or make available to nonprofits or public agencies



17. Allow increased density if providing affordable units

18. Alternative funding sources for MMTM fees for developments providing affordable units

19. MMTM fee exemption for specific affordable units supplied



20. MMTM fee credit for land dedicated for affordable housing (based on appraised value of the land)

21. Increased access to developable land by considering expansion of Urban Cluster



22. Policies to address land use and zoning along municipalities' boundaries to ensure opportunities for future Activity and Employment Centers, live/work and housing choices

23. Coordinate with City of Gainesville during annexations to ensure land use supportive of multi-modal transportation and access to essential elements



Workgroup consensus regarding following on funding:

Alachua County shall coordinate with the City of Gainesville and all its municipalities to lobby for restoration of dedicated State and Federal funds being restored to serve its citizens.



PRIMARY EXISTING FUNDING SOURCES

- State Housing Initiatives Partnership
- Community Development Block Grant



FUNDING OPPORTUNITIES

- Bond Financing
- Community Challenge Grants
- Code Enforcement Fee
- Community Investment Fund
- Community Reinvestment Act
- Documentary Stamps

- Donor Advised Fund
- Emergency Solutions Grant
- Escheated Properties
- General Revenue
- GRU Connect Free
- Housing Trust Fund



FUNDING OPPORTUNITIES

- HUD
- Linkage Fees
- Local Option Food & Beverage Tax
- Low Income Housing Tax
 Credits

- Surtax
- Temporary Assistance for Needy Families
- Weatherization Assistance
 Program



Board Discussion & Direction

 Provide direction to staff on affordable housing strategies to include in drafting policy updates to the Housing Element of the Comprehensive Plan



For more Information

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Available Online

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- Meeting Schedules
 - Presentations
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https://growth-management.alachuacounty.us/planning/CompPlanUpdate