



Alachua County

Housing Plan

FY 2023



Alachua County Board of County Commissioners

12 SE 1 Street, Gainesville, Florida

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Introduction

The Alachua Board of County Commissioners (BoCC) has long been committed to providing affordable housing for all residents of Alachua County. The BoCC believes that every resident should have access to affordable and safe housing regardless of their socio-economic status. The BoCC's philosophy of housing for all aligns with the Community Planning Act (CPA) which requires that a local government respond to the housing needs of its community. This Housing Plan was reviewed by the Alachua County Affordable Housing Advisory Committee at public meetings held on August 16, 2023 and September 13, 2023. The BoCC approved this Housing Plan on _____, 2023.

Definition of Affordable and Workforce Housing

“Affordable Housing” means that monthly rent and utilities, mortgage payments, and homeowners association fees, including taxes and insurance do not exceed 30% of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.907 F.S. as per the adopted SHIP Local Housing assistance Plan (LHAP)

“Workforce Housing” means a product of economic development that supports employees, business owners, and construction and housing industries by the creation and preservation of housing built for low to moderate income workers seeking to work in the community in which they live. The scale of what is determined as affordable can range from 30-80% of the AMI.

Housing Program Mission and Responsibilities

The Alachua County Department of Community Support Services (CSS) has been delegated the responsibility of overseeing the County's Affordable Housing Plan working in conjunction with the Office of Budget and Fiscal Services, Department of Growth Management, Department of Public Works, and the County Attorney's Office, as well as other government departments. Within CSS, the Alachua County's Housing Program administers the Alachua Housing Trust Fund,

Infrastructure Sales Tax (as it relates to affordable housing and economic development), State Housing and Initiatives Partnership (SHIP), and other grant funded programs.

The Alachua County Housing Program mission is the development, preservation, and retention of affordable housing. The Housing Program employs a myriad of strategies in accomplishing the mission to provide opportunities for home ownership and the development, rehabilitation, and rental of residential housing. The County and the BoCC have established partnerships with non-profits, private developers, property owners, banks and lending institutions, realtors, and local municipalities to create and preserve safe and affordable housing for residents of Alachua County who are at very low to moderate income levels. The Housing Program may develop internal policies and procedures necessary to implement the Program according to this adopted Affordable Housing Plan. The Plan details the strategies and priorities for the expenditure of housing funds and resources consistent with the BoCC vision.

The Alachua County Affordable Housing Advisory Committee (AHAC) has, in part, the duty and responsibility to assist the County on issues related to affordable housing, workforce housing, fund uses, and to make any other recommendations to the BoCC to encourage and facilitate the creation, preservation and retention of affordable housing in Alachua County. The Housing Program will collaborate with the AHAC to provide the Board of County Commissioners with recommendations, input, and a comprehensive overview on the implementation of this Housing Plan.

After adoption of this inaugural Housing Plan by the BoCC, an updated Housing Plan will be prepared and submitted to the BoCC as needed via a written report or oral presentation by the Housing Program Manager and/or designee.

The AHAC will review and approve proposed amendments to this Housing Plan before any such updates become effective. It is the duty of the Housing Program Manager to allocate and utilize all housing funds and other assets in a manner consistent to the Housing Plan. The Housing Program Manager is tasked with the responsibility to monitor and report the use of the housing funds on an annual basis.

State of Affordable Housing

The BoCC recognizes that there is a high demand for affordable and workforce housing in Alachua County. With its current population count of 287,872 and future growth projections at 3.4% by year 2025, the current housing stock and available units are unable to meet the demands of renters and homeowners. Within the last decade, Alachua County has experienced a growth of 16%.

The Florida Housing Coalition, citing Florida Statutes §163.3177, details the appropriate principles, guidelines, standards, and strategies of local government to include in the housing element of its local Comprehensive Plan:

- Housing for all current and anticipated future residents within the County.
- Elimination of substandard housing and dwelling conditions
- The structural and aesthetic improvement of existing housing
- Provision of adequate sites for future housing, including affordable workforce housing, housing for very low-income to moderate-income families, mobile homes...with supporting infrastructure and public facilities
- Provision for the preservation of affordable housing and through conservation, rehabilitation, or replacement.
- Formulation of housing implementation programs
- The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction.

The leading mortgage financing entity, Fannie Mae, reported that although housing is a nationwide problem, it will take local efforts to manage and solve the problem. In making this statement, Fannie Mae acknowledges that a one size fit all approach is no longer sufficient to address the specific challenges of each geographical location. There is a recognition that even within a County, the challenges among municipalities differ. There are many factors that contribute to the housing crisis like complex legislation, governmental and industry regulations, housing policies, income disparities, supply and demand, construction costs, affordability, employment, and other factors. All of which has been exacerbated by the COVID-19 pandemic.

Recently, the Harvard University Joint Center for Housing Studies featured an article that reported a housing deficit of almost 4 million units nationwide. Furthermore, Harvard reported that housing continues to be developed, but not for low-income persons. It is nationally recognized that individuals and families at the lowest socioeconomic status are cost burdened households paying more than 30% of income towards housing. Furthermore, research revealed that rents outpaced wages and that utility costs sometimes exceeded rental or housing costs.

In 2022, the University of Florida Shimberg Center for Housing Studies (“Shimberg Center”) reported that tenants at 0-60% of area median income (AMI), outpaced the number of “affordable units”. The Shimberg Center demonstrated the imbalance between supply and demand with only one quarter of units being available to “every 100 households”. The Shimberg Center reports that there is not enough housing available with a shortage exceeding 320,000 units. Here in Alachua County, roughly 30% of low-income tenants are cost burdened affecting over 9,000 households:

Renter Households, Cost Burden by Income, 2021 Estimate (Summary)				
Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
Alachua County	30% AMI or less	1,502	1,561	13,571
Alachua County	30.01-50% AMI	2,028	4,180	4,100
Alachua County	50.01-80% AMI	5,124	5,224	829
Alachua County	80.01-100% AMI	4,472	887	105
Alachua County	Greater than 100% AMI	11,906	385	145

Sources: Estimates and projections by Shimberg Center for Housing Studies, based on U.S. Department of Housing Development, Comprehensive Housing Affordability Strategy (CHAS) dataset and population projections by the Bureau of Economic and Business Research, University of Florida

A 2023 report issued by the Florida Office of Economic & Demographic Research (EDR) report shows that in Alachua County, the current housing stock includes 123,359 units with 112,720 occupied and 10,636 vacant.

It is recognized that the true cost of housing is a combination of shelter and transportation costs for households. These two expenses are typically the two largest pieces of any household budget. Market forces often lead to more affordable housing choices being available where the units are a greater distance and travel time from community employment and retail centers. The “drive till

you qualify” axiom is something that can be seen in the North Central Florida market. Longer commutes and higher transportation burdens rural and urban households. It is imperative that local government consider transportation costs and encourage the development of more affordable housing in areas with multiple transportation alternatives and direct access to employment.

Housing Summits

In recent years, the BoCC has convened two housing summits and conducted numerous policy meetings to address and respond to the housing need, affordability issues, homelessness, zoning and development, funding, and other challenges presented by the housing crisis.

2016 Housing Summit

On February 16, 2016, Alachua County Department of Growth Management convened the County’s first housing summit to address the state of affordable housing in Alachua County. The summit titled “Coming Together: Housing for All” was held in conjunction with the Affordable Housing Advisory Committee (AHAC), community partners and stakeholders. Approximately 123 participants comprised of community members, lenders, builders, public and non-profit housing providers, and city, County, and local governments employees and officials met to identify affordable housing needs and priorities in Alachua County.

The 2016 Housing Summit concluded with eleven options of consideration for the BoCC and stakeholders. These options included:

- Housing First
- Impact Fee and Multi-Modal Transportation Mitigation (MMTM) Assistance Program
- Local Government Contribution for Rental Development
- Small House Pocket Neighborhood Allowances
- Tiny House Homeless Villages
- Assessment of Fair Housing
- Community Land Trusts
- Redevelopment of Activity Centers and Other Areas
- Mixed Housing Types

- Inclusionary Housing
- Linkage Fees for Commercial Development

As a result of the 2016 Housing Summit findings, the BoCC has either adopted, modified, or are continuing to explore some of these options.

Housing First

The BoCC fully embraced the Housing First Approach and continues to work with the Homeless Continuum of Care to implement this model. Expounding, in FY 2020, the County implemented a Permanent Supportive Housing Program to house the chronically homeless population. Since then, in 2021, the County purchased a former motel to support the Permanent Supportive Housing Program and was awarded a \$4.1 million CDBG-CV grant by the Department of Economic Opportunity for rehabilitation of the motel to convert to thirty-six one-bedroom apartments. The County proposes to partner with the Alachua County Housing Authority to manage the property.

By adopting Housing First as an approach, Alachua County has remained committed to reducing the amount of time a person experiences homelessness. Alachua County's commitment to ending homelessness by ensuring all available homeless assistance resources and programs center on providing person experiencing homelessness with housing as quickly as possible has been reinforced through the adoption of Housing First.

Impact Fee and Multi-Modal Transportation Mitigation (MMTM) Assistance Program

The County had an Impact Fee Assistance Program for affordable housing units until 2013. The program was defunded due to the fact that the BoCC felt that some of the units that were receiving assistance did not meet a true affordable housing test. The BoCC could choose to reinstitute the program with some additional criteria to help aid affordable housing if it desired.

Local Government Contribution for New Rental Development

The Federal Housing Tax Credit (HTC) program provides for-profit and nonprofit organizations with a dollar-for-dollar reduction in federal tax liability in exchange for the acquisition and

substantial rehabilitation, substantial rehabilitation, or new construction of low and very low-income rental housing units.

SHIP funds can be used as a local government contribution to new development for tax credit projects.

Small House Pocket Neighborhoods

The average size of a house (and cost) in the US has been increasing from about 990 square feet in 1950 to 2,700 sq. ft. The number of households has also been increasing while the average household size and average family size has been decreasing. In recent years a growing trend in housing is what is referred to as “Tiny Houses”. By contrast to the current average size of 2,700 square feet, these homes are less than 1,000 square feet, generally 100 – 600 sq. ft.

Small houses that meet the building code would be allowed on any legal lot today. However, they are not cost feasible for developers in the current market due to the high costs of typical low density subdivision construction. As an alternative, pocket neighborhoods potentially have much lower per unit costs and many more units per acre.

To allow pocket neighborhoods some land development code changes would be needed but these units would meet current building code and fire safety code. The Florida Building Code requires 170 square feet for one occupant and a minimum 100 square feet for each additional occupant. The Land Development Regulations could be amended to incorporate pocket neighborhoods as a use with different requirements for street frontage, open space, parking, etc. than a standard single-family neighborhood.

Tiny House Homeless Villages

Tiny houses are also beginning to be used throughout the country to replace tent cities. These structures usually are more like well-built insulated sheds with electricity and room for a bed. Common bathhouses are typically located on the same property.

Staff research would be need into Florida Building Code and locational issues. Afterward, coordination with location homeless entities and organizations along with a revised Comprehensive Plan and land development regulations.

Assessment of Fair Housing

Alachua County could conduct an Assessment of Fair Housing (AFH) in accordance to HUD's published Rule on Affirmatively Furthering Fair Housing. A Countywide assessment of fair housing could be coordinated with the City of Gainesville, Gainesville Housing Authority and Alachua County Housing Authority.

Community Land Trusts

Community Land Trusts (CLT) are a model to provide for separate ownership of land and the houses on the land. A nonprofit corporation usually holds title to the land, a homebuyer buys or builds a house on the land and leases the property usually for 99 years.

Staff is currently exploring the development of a CLT to oversee the development and administration of possible affordable housing developments on County owned property.

Redevelopment of Activity Centers and Other Areas

With changing markets for some existing commercial and other non-residential land uses, especially those designed for traditional bricks and mortar retail activity that are losing market share to online transactions, there is potential for redevelopment of some of these areas as more mixed-use pedestrian friendly developments that have greater market appeal.

Policies adopted in the Future Land Use Element of the County's Comprehensive Plan to promote redevelopment of Activity Centers recognize the potential for such adaptive reuse through provision of a range of housing types and sizes to provide affordable housing as part of redevelopment of activity centers.

Comprehensive Plan amendments and/or land development code modifications to facilitate such redevelopment and adaptive reuse as part of redevelopment of activity centers, and the

promotion of public/private partnerships to implement redevelopment plans, could be a part of a strategy to enhance supply of affordable housing, perhaps in combination with some of the other strategies identified in this report. A similar approach could be taken to facilitate redevelopment of other areas as well.

Mixed Housing Types to Improve Affordability Options

Including mixed housing types in mixed use walkable neighborhoods is a planning strategy for increasing affordable housing. Neighborhood design should incorporate not only affordable single family residential units but also townhomes, condominiums, duplexes, small houses, accessory dwelling units, and multifamily residential development.

Our current Comprehensive Plan and Unified Land Development Code provisions enable and encourage developments with mixed housing types both within standard zoning categories and within Traditional Neighborhood and Transit Oriented Developments.

These housing types can be produced at a lower cost per unit than typical single-family units and therefore provide more relatively affordable housing; however, to ensure there is benefit to the specific populations in need of increased affordability or at risk of homelessness, additional requirements may be needed to assure that the types of units that can cost less to produce result in a benefit to lower income households. These requirements could include requirements that some portions of such units are sold to lower income households. One way to do this might be to require that sales of some percentage of such units are at prices with down payments and mortgages affordable to households with low or moderate incomes or lower income retirees, or to first time homebuyers determined to meet certain maximum income such as eligibility to receive down payment assistance through the County's SHIP program. For rental units, rents would need to be affordable to households below specified income levels. Other components could include requirement for participation by non-profit sector affordable housing organizations (such as e.g., Habitat, or community development corporations) in development and marketing of such units.

Potential for Alachua County Inclusionary Housing Ordinance

The housing summit included a presentation by Jaimie Ross, a nationally recognized expert on inclusionary housing policies. At the request of the County Commission, staff has researched the issue several times beginning in 2003. The County Commission considered the issue but chose to adopt other revisions to the County policies and regulations intended to ease the construction of affordable housing and facilitate more housing options without a mandatory program. Although inclusionary housing has been considered before, it is recognized that some of the past efforts have not resulted in enough affordable units to meet the County's needs and that some of the market conditions have changed.

An inclusionary housing ordinance for Alachua County will require the completion of a full nexus report to meet legal requirements. The Department of Growth Management recently presented Inclusionary Housing to the Affordable Housing Advisory Committee in conjunction with the Florida Housing Coalition.

Commercial Linkage Fees

A commercial linkage fee is a fee placed on new commercial development to help meet some of the affordable housing demands that the employees of the new development will create. In many new development projects, the jobs produced are low-paying and the employees cannot afford market-rate housing. The fees go towards ensuring a supply of affordable housing in the area. To impose such fees, the County would first have to analyze the Jobs-Housing Nexus and determine whether such a fee was warranted and the amount of the fee. The fee is usually based on the cost of a typical industry to supply housing to its workers in the area, though most fees imposed are lower than that cost.

2022 Housing Summit

In 2022, the Housing Program held the second Affordable Housing Summit. The Summit was moderated by Ashon Nesbitt, the Chief Programs Officer of Florida Housing Coalition. This Summit was a follow-up to the inaugural 2016 Summit and was held amidst the background of the COVID-19 pandemic that heralded new, unforeseen challenges to all residents including renters, property owners, and landlords.

The 2022 Summit championed homeownership for low-income individuals and families and long-term investing as possible remedies to create and preserve affordable housing. The Summit identified goals towards that end. The goals included:

- Establishing dedicated funding sources to support affordable/workforce housing.
- Increasing the number of available units within Alachua County through the creation and preservation of rental housing and home ownership.
- using escheated properties in support of affordable and workforce housing.
- Maximizing opportunities for new development and rehabilitation of existing units.
- Eliminating racial and income disparities that have historically divided Alachua County residents.
- Community revitalization of neglected or blighted communities
- Support of local businesses and construction industry through various incentives.

2023 and Beyond

In 2021, the BoCC adopted Ordinance 2021-06 and established the Affordable Housing Trust Fund, more particularly described below. The BoCC stated purpose of the Trust Fund was to provide a revenue fund to be used to create and sustain affordable housing and address the needs for affordable housing within Alachua County. In 2023, the BoCC referenced a desire to provide continuous revenue to the Trust Fund.

Following adoption of Ordinance 2022-08 by the BoCC, the electors of Alachua County approved the Local Government Infrastructure Sales Surtax. Discussed in more detail below, a portion of the Surtax is to be a revenue source for land acquisition expenditures for residential housing projects, in which at least 30% of the units are affordable to individuals or families whose total annual household income does exceed 120% of the AMI adjusted for household size, subject to certain requirements.

In the years to come, the County plans to host additional summits and receive input from the public to improve the state of affordable housing in Alachua County for the future. The Housing Program is actively engaging in rehabilitation projects to preserve and maintain affordable housing in Alachua County.

Staff, in conjunction with AHAC, have explored ideas of preventing concentration of poverty within Alachua County and ways to address racial disparities. Some examples of these include new construction in areas typically defined as affluent and not characterized by race, neighborhood revitalization, and infrastructure.

Fund Sources

The County has identified funding sources to develop, execute, and implement the County's housing goals. The County can utilize these funding sources to achieve a number of strategies in effort to continue in the mission of developing, maintaining, and preserving workforce and affordable housing in Alachua County. Diversified funds from multiple sources can be utilized to achieve these strategies as well.

The BoCC has prioritized serving those at or below 50% of the AMI. This is in consideration of the AHAC's recommendations of a sliding scale from 30-80% of the AMI to increase diversity and to prevent concentration of poverty, with scattered sites possibly being restricted to 50% AMI or below. The AHAC has recommended including housing in areas that were previously typically excluded, examples including Tioga and Haile Plantation, Parker Road (122nd St), and other areas of the County.

AMI Chart

Household Size	Very Low Income (30% to 50% of AMI)	Low Income (51% to 80% AMI)	Moderate Income (81% to 120% AMI) (limited)
1	*Up to - \$24,450	Up to - \$39,100	Up to - \$58,680
2	*Up to - \$27,950	Up to - \$44,700	Up to - \$67,080
3	*Up to - \$31,450	Up to - \$50,300	Up to - \$75,480
4	*Up to - \$34,900	Up to - \$55,850	Up to - \$83,760
5	*Up to - \$37,700	Up to - \$60,350	Up to - \$90,480
6	*Up to - \$40,500	Up to - \$64,800	Up to - \$97,200
7	*Up to - \$43,300	Up to - \$69,300	Up to - \$103,920
8 or more	*Up to - \$46,100	Up to - \$73,750	Up to - \$110,640

The Affordable Housing Trust Fund

Overview

In 2019-20, the Alachua County Charter Review Commission (CRC) held public hearings and obtained input regarding a proposed housing ‘trust fund’. On June 10, 2020, the CRC adopted a proposed charter amendment and requested the BoCC place the proposed amendment establishing the Alachua County Affordable Housing Trust Fund as a ballot item. Once approved, the CRC directed the BoCC adopt an ordinance implementing the Trust Fund by July 2021. Additional ballot language states that funding may be derived from fees from new and commercial residential development and all other sources, all as directed by the County Commission, and to provide for the purposes, revenue sources, appropriation and expenditure of funds, annual audit, continuing nature, implementation by ordinance, and administration and oversight of the Trust Fund.

In November 2020, the voters approved the Affordable Housing Trust Fund for the purpose of providing funding and the leverage necessary to create and preserve affordable housing units in Alachua County.

Purpose of the Trust Fund

On May 25, 2021, the BoCC adopted Ordinance 2021-06 establishing the Affordable Housing Trust Fund and creating a new Section 39.5.10 of the Alachua County Code. The Ordinance mandates that the monies, including any interest earning on such monies and repayments of loans from such monies, placed into the Affordable Housing Trust Fund shall be held in trust to use for the following:

- (1) In the development and provision of affordable community housing within Alachua County.
- (2) To help in the preservation and expansion of the supply of such housing; to ensure that adequate sites for affordable community housing exist and remain available within Alachua County.
- (3) To assist in the continued elimination of substandard housing conditions in Alachua County.
- (4) To provide direct financial and technical assistance to qualified housing

projects or eligible individuals.

- (5) To fund approved, eligible operating expenditures related to the provision of and development of affordable community housing; or
- (6) For any other use that creates or sustains affordable housing in Alachua County, as determined by the BoCC.

In addition to financial resources committed by Alachua County, the Affordable Housing Trust Fund can receive both charitable cash and non-cash contributions (such as land donations) from private individuals, corporations, foundations, and other entities. Additional revenue to the Trust Fund may come through the sale of escheated properties owned by the County that are found appropriate for affordable housing.

Trust Fund Administration

The Affordable Housing Trust Fund is administered by the Alachua County Housing Program as directed by the BoCC, provided in the Ordinance, and as set forth in the ballot language approved by the electors. The Housing Program may prepare internal procedures about the administration Trust Fund to ensure consistencies, standards, and oversight; however, the decision-making authorities over the monies in the Trust Fund is with the BoCC. No Affordable Housing Trust Fund monies or contributions will be used for administration expenses of the Housing Program. Beginning in Fiscal Year 2023, the Office of Budget and Fiscal Services is responsible for ensuring that general revenue funds are allocated for the Affordable Housing Trust Fund. The BoCC has discretion to adjust any annual allocation to the Trust Fund during the fiscal year budgeting process.

Conceptual Uses

- Land Acquisition for development of workforce and affordable housing
- Community Land Trust
- Preservation and rehabilitation of workforce and affordable housing
- Infrastructure improvements related to residential housing.
- Reinvestment of housing trust funds
- Long-term residential rental assistance
- Low to moderate home ownership

- Tenant Based Rental Assistance

On February 2, 2021, the BoCC authorized the use of the Affordable Housing Trust Fund to support four pilot initiatives with the intent of expanding programs as feasible. The initial project activities areas include community revitalization; surplus land and properties; rental vouchers; and code compliance. The projected amount of funding is \$3 million dollars. The funding will be allocated over a three-year period, totaling \$1 million per year.

Disposition of County Property for Affordable Housing

Section 125.379, Florida Statutes mandates that the County prepares an inventory list of all property and surplus lands which the County holds fee simple title and that is found by the BoCC to be appropriate for use as affordable housing. The BoCC is or has already considered a change to its policy and procedures regarding County owned surplus real property. Part of the change proposed, or adopted, is to state a criterion for what is ‘appropriate for use as affordable housing’.

Within such policy and procedures, as may be amended by the BoCC, the County may set-aside eligible properties owned by the County to be used to create or sustain affordable housing or workforce housing projects or may be used for affordable housing through a long-term ground lease requiring the development and maintenance of affordable housing, or for purposes of a community land trust.

Blighted Communities

Annual Funding: \$500,000

The Center for Community Progress depicts blight as a residential area with dilapidated homes, abandoned structures, empty lots, neglected landscape, which alters the characteristics of a community over an expanded period time. In response to public health concerns, the BoCC selected neighborhoods within the Copeland Community for neighborhood revitalization. The BoCC’s decision was prompted by the public health concerns of contaminated water sources used for consumption and household needs and at the request of citizens residing in this area. Other environmental concerns focused on the needs of residents living in uninhabitable and unsafe dwellings, disposal of urine and fecal matter in public places, abandoned vehicles, and debris/garbage littering.

Code Enforcement

Annual Funding: \$200,000

Designated funding was allocated for the acquisition of properties deemed abandoned and/or substandard. The intent is to rehabilitate and sell properties that can be used to support affordable housing. Funds derived from the sale of properties will be returned to the housing trust fund.

Escheated Properties

Annual Funding: \$200,000

In accordance with Florida Statutes Section 125.35, Alachua County is authorized to sell and convey real property owned by the County. Property escheated to the County may be conveyed to the prior owner pursuant to Florida law, subject to certain conditions, or may be found by the BoCC as appropriate for use as affordable housing.

Partners in Housing Initiative

Annual Funding: \$100, 000

In conjunction with the Alachua County Housing Authority and Family Promise, BoCC provides funding to support housing vouchers to assist homeless families with a disabled parent or homeless families with the ability to gain employment and increase income and secure suitable rental housing or be linked with a housing voucher within two years.

Responsibilities of Alachua County Housing Authority

1. Ensure referred families and individuals in the Initiative meet the eligibility criteria.
2. Allow the County to monitor the Initiative and Trust Funding spending accordingly.
3. Conduct orientation and explain the program to owners and families including both parties' rights and responsibilities.
4. Provide families with a Maximum Rent Burden Worksheet breaking down maximum rent and estimated tenant and ACHA portion.
5. Conduct Housing Quality Standard Inspection before occupancy.
6. Conduct interim recertification when needed for changes in household compositions and/or income.
7. Meet with families annually to conduct a reexamination of family income and circumstances. The results of the reexamination determine:
 - i. the rent the family will pay; and
 - ii. whether the family subsidy is correct based on the family unit size; and
 - iii. whether the family is continuing to comply with the program obligations.
8. Pay landlords on the 1st of every month via direct deposit.
9. Inform Family Promise of any program violations, changes in household income, composition, and other important information.

Responsibilities of Family Promise.

1. Vet families to ensure they meet the ACHA requirements for voucher. Family composition must include children under the age of 18 in the home.
2. Utilize the FL-508 Continuum of Care's Coordinated Entry system.
3. Complete full SPDAT. If families score 8 or higher, have the appropriate income and housing status can be documented, they may qualify for Permanent Supportive Housing. Families score 9 or Higher on the VI-FSPDAT and 53 or higher on the full F-SPDAT. assistance which are consistent with the Family Promise case management grant for Permanent Supportive Housing (as approved by HUD). Specifically, the head of household must have an identified disability, and the client must also meet ACHA's program requirements.
4. Assist families with the application process and collect documentation, as applicable.
5. Refer families to the ACHA.
6. Provide case management support for families.

The Affordable Housing Trust Fund is not limited to the initial initiatives, the County will exercise the right to establish new initiatives, communities, and other strategies to meets its objectives of creating, preserving, and retaining affordable and workforce housing.

The Infrastructure Sales Tax

Overview

On March 22, 2022, the Board of County Commissioners adopted Ordinance 2022-08 levying a new local government infrastructure sale surtax on certain transactions, subject to the approval at a local referendum election. On November 8, 2022, the electors of Alachua County passed the Infrastructure Surtax, a 10-year, full-cent sales tax commencing January 1, 2023, and ending December 31, 2032. The Ten-Year estimate of funding is approximately \$56,494,689. Fifty Percent (50%) of the Surtax funds received is dedicated to the acquisition of interest in land for conservation, public recreation, and protection of natural resources and for the creation, improvement, operation, and maintenance of parks and recreational facilities, and for financing, planning, constructing and purchasing infrastructure for conservation lands, park and recreational facilities within Alachua County. The second half (50%) of the Surtax funds received will be for 'Other Infrastructure Uses' as stated in Ordinance 2022-08, which includes, but is not limited to, for repairing roads and improving road safety, and for constructing and renovating fire stations

and the other public facilities. In addition, this portion may be used for:

land acquisition for a residential housing project in which at least 30 percent of the units are affordable to individuals or families whose total annual household income does not exceed 120 percent of the area median income adjusted for household size, if the land is owned by a local government or by a special district that enters into a written agreement with the local government to provide such housing.

Further, this portion may be used to fund “economic development projects having a public purpose of improving local economies within Alachua County, including the funding of operational costs and incentives related to economic development. The Ordinance refers to 212.055(2)(d)(3), Florida Statutes. Section 212.055(2), Florida Statutes provides that “... land acquisition expenditures for a residential housing project in which at least 30 percent of the units are affordable to individuals or families whose total annual household income does not exceed 120 percent of the area median income adjusted for household size, if the land is owned by a local government or by a special district that enters into a written agreement with the local government to provide such housing; and up to 15 percent of the surtax may be allocated for funding economic development projects having a general public purpose of improving local economies, including the funding of operational costs and incentives related to economic development”.

The BoCC supports the leveraging of the designated portion of Surtax funds for the purpose of affordable housing and economic development. The Infrastructure Surtax provides funding to utilize and maximize the opportunities for development, expansion, incentivization and support of the production and preservation of housing in Alachua County. The Surtax provides for new construction, expansion, and rehabilitation of buildings, site readiness, and public infrastructure. Project expenditures includes all capital expenditures related to development, site preparation, infrastructure development, and vertical construction. Site readiness pertains to the support of community and industrial projects. Infrastructure focuses on stone water/wastewater systems, installation, and upgrade, road and access improvements, and new construction.

Land acquisition is an eligible use of Surtax funding per Ordinance 2022-08 and Section 212.055(2)(d)(1)(e), Florida Statutes. To ensure long-term affordability, all land acquired with funds dedicated to affordable and/or workforce housing will remain owned by local government or special district. The local government or special district may enter a ground lease with a public

or private person or entity for the construction of the residential housing project. Affordability of units must be maintained in perpetuity for Land Acquisition Projects. In the case of mixed-use projects, funds can only be used to purchase the portion of land that will be used for housing that meets target income requirements.

These Surtax funds can also be used for economic development throughout the County. Economic development provision allows funding of capital projects in support of strengthening local economies. Economic provision includes workforce housing; employment related to construction to include design and development, construction-oriented jobs such as license contractors, workforce, suppliers, recruitment, and retention; impacting household income and household transportation costs.

Strategies

- Administration for design work
 - Summary - Funding can be used to pay for the administrative costs for design and planning of various housing projects.
- Gap-Financing
 - Summary- Provide prospective homeowners with funds/loan to purchase home
- Land acquisition and improvements to include single and/or multi-family housing.
 - Summary – Funding can be used by the County to acquire land and make improvements to said land to ensure developability. The land can be used for the development of sing and/or multi-family housing and used under a Community Land Trust (CLT).
- New Construction
 - Summary – Funding can be used to the development of new construction of affordable housing projects. These projects can be single-family homes, multi-family homes, condominiums, or rental apartment units.
- Rehabilitation of existing units
 - Summary – Funding can be used to pay for the rehabilitation of existing units to maintain affordable and secure housing for very-low- and low-income households.
- Site preparation costs
 - Summary - Funding can be used to cover site preparation costs for new construction.

- Stormwater, wastewater, fire protection, and other utilities
 - Summary - Funding can be used for the development of vital infrastructure including stormwater, wastewater, fire protection, and other utilities.

Conceptual Uses

- Development of Single/Multi-family homes
 - Townhouses, Duplexes, Condos
- Community Land Trust (CLT)
 - The CLT model allows for the separation of land ownership and home ownership. The CLT can either be owned by the CLT or a nonprofit organization either of which will hold a 99-year lease on the land. The prospective homeowner will own the home and lease the property. The County can choose several mechanisms by which to support the CLT. The County can opt to provide funding for development and construction costs, and/or down payment assistance to qualified residents, and/or provide surplus land via escheated properties to build the homes. Local government support will greatly enhance the initial and long-term affordability for its residents; a community land trust provides an essential service in meeting present and future community needs. (Florida Housing Coalition). Mixed Housing is another option to approve affordable and workforce housing.
 - The County will partner with developers and financial institutions to construct and finance individual mortgages.
- Development of County owned real properties that have been determined to be appropriate for affordable housing.
- Acquisition of properties for residential housing development.

Oversight Board

On September 13, 2022, the County Commission adopted Resolution 22-105 establishing the Infrastructure Surtax Oversight Board. The purpose of the Oversight Board is to assure citizens and elected officials that all Surtax Revenues, including those expended by the County and each municipality, are expended only for the purposes authorized by Ordinance 16-07 and Ordinance 2022-08. The Oversight Board shall review Surtax Revenue expenditures and shall provide a written financial report of said expenditures for presentation to the Board on at least a quarterly basis. The Oversight Board Liaison shall be responsible for presenting the Oversight Board's financial report to the BoCC.

Alachua County Housing Finance Authority (HFA) Bond Financing

The Alachua County Housing Finance Authority (HFA) is a public body, corporate and politic of the state of Florida. It was created under Chapter 15-, Part IV, Florida Statutes. BoCC created the HFA by Ordinance 81.07, as amended, 99.25, now codified Chapter 32 et seq. of the Alachua County Code of Ordinances. The HFA provides tax exempt and taxable financing for the acquisition, construction, and/or rehabilitation of multi-family rental housing projects which satisfy the goals and requirements of the HFA and comply with applicable state and federal law. The HFA is a five-member board and receives revenue in the form of fees from the sale of tax bonds, program participation fees, and lien payoffs from housing projects.

The mission of the HFA is to consider opportunities that increase the availability of affordable housing in Alachua County. One way that the HFA does this is by issuing tax exempt bonds for the development or acquisition and rehabilitation of multifamily rental housing complex and loans to foster the development of affordable housing. Owners of these facilities are required to set aside a portion of these units for lower income persons and families.

Low Income Housing Tax Credit (LIHTC)

Overview

The Low-Income Housing Tax Credit (LIHTC) program was created by the “Tax Reform Act of 1986” and is codified at Section 42 of the Internal Revenue Code, 26 USC 42.

The LIHTC program finances the construction, rehabilitation, and preservation of housing affordable to lower-income households. LIHTC can be used to support a variety of projects including the development of single/multi-family housing, new construction, rehabilitation, special needs housing for the elderly and those with disabilities, and permanent supportive housing for homeless families and individuals. The HFA decides how to allocate the state’s share of the LIHTC, which is based on population.

Strategies

- Finance assistance for affordable housing project development

Conceptual Uses

- Help finance the development of affordable housing projects to meet critical needs.
- Help develop mixed development projects for individuals and household across AMI spectrum.
- Help develop residential housing projects for individuals and household with special needs and disabilities.

State Housing Initiatives Partnership (SHIP)

Overview

The SHIP Program is governed by Chapter 420, Part VII, Florida Statutes and Rule Chapter 67-

37 of the Florida Administrative Code. SHIP provides dedicated funding available to all counties and CDBG entitlement cities. These funds are allocated by the Florida Housing Finance Corporation (FHFC) based on population size with each County receiving a minimum of annual allocation of \$350,000. The primary aim of the SHIP Program is to assist low- and moderate-income person by providing housing assistance through various strategies including Purchase Assistance, Rehabilitation, New Construction, and Rental Assistance.

The purpose of this program is to meet the housing needs of very low, low, and moderate-income households and to expand the production and preservation of affordable housing in Alachua County. This includes furthering the housing element of the local government's comprehensive plan specific to affordable housing.

SHIP funds may be used to provide housing rehabilitation assistance to qualified very low or low-income homeowners in order to preserve affordable homeownership. Assistance will be awarded on a first-qualified, first-served basis. This strategy is intended to supplement and expand the existing Alachua County Homeowner Housing Rehabilitation Program and will follow the Owner-Occupied Housing Rehabilitation policies and procedures outlined in the SHIP Local Housing Assistance Plan (LHAP), unless otherwise stated in this strategy.

This strategy provides for the repair of existing homes and may include demolition and rebuild if an owner-occupied home is deemed unfit to live in by the relevant County building officials.

Rehabilitation may take shape in several ways. The strategy can be used to address an emergency, make the home accessible, improve energy efficiency, weatherize, or make the home less susceptible to major storm damage, correct code violations, connect the home to the County water and sewer system, and/or demolish and reconstruct the home. An in an effort to protect homeownership for low and very-low-income households. This strategy covers the following programs:

- Purchase Assistance (may include rehabilitation)
 - Summary - Funding provided to assist very-low- and low-income households with down payment and closing cost to acquire homeownership. This assistance may or

- may not include additional funds for rehabilitation work if needed.
- Owner-Occupied Rehabilitation
 - Summary - Funding provided to assist very-low- and low-income households with home repairs. This can include roofs, AC/Heating, windows, accessibility issues, and safety concerns.
 - Demolition / Reconstruction
 - Summary - Funding provided for the demolition and reconstruction (or replacement) of dilapidated mobile homes for very-low- and low-income households.
 - Disaster Assistance
 - Summary - Funding provided for immediate activities during/after a disaster or emergency. Funds will be awarded to qualified applicants directly affected by a disaster that has been declared by an Executive order of the President or Governor.
 - Emergency Repair
 - Summary - Funding provided for a very specific list of items such as windows, roofing, etc. that cannot wait for a more comprehensive – major rehab. The Emergency Repair Program is designed to correct, repair, or replace an essential system and/or critical structural problem for homeowners who are either Special Needs, Essential Services Personnel, or Elderly (62 or over).
 - Foreclosure Prevention
 - Summary - Funding provided to homeowners that are in arrears on their first mortgage. The arrearage must be at least three months, but no more than six months, and cannot be under an active foreclosure action. This is one-time eligibility per applicant.

Community Engagement

The BoCC agrees that community engagement is central to the democratic process and the lack of engagement at the selection and finalization phases neglects the voices of the community. The BoCC is fully committed to housing development in Alachua County with input from the community. The BoCC has adopted a Community Engagement Policy which aims to increase awareness, allows advocacy, and offers a format to gather advice or guidance-based on the

community's expertise and experiences. From a housing perspective, citizens input will be garnered to address complex issues that serve as a barrier to the creation, perseveration, and retention of housing and that are specific to the specific needs of an area, community and/or population such as: health, income and racial disparities; historical (community) trauma; and political will.

Conclusion

This Affordable Housing Plan details the strategies and priorities for the expenditure of funds dedicated to providing and ensuring workforce and affordable housing in Alachua County in a manner that is consistent with the law and the funding sources. It is the goal of the BoCC and Staff to achieve safe, secure, and affordable housing for all residents of Alachua County. The various strategies and conceptual uses laid out in this plan provide a path to achieve this end. Implementing a Housing First approach, preserving the existing affordable housing stock, providing funding assistance for the development of affordable/workforce housing projects, developing a Community Land Trust are just a few examples of the various ways the BoCC and Staff aim to achieve housing for all Alachua County residents.