

ALACHUA COUNTY HOUSING SUMMIT REPORT MAY 27, 2016

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# **Housing Summit Overview**

At the Board of County Commissioners (BoCC) retreat on October 8, 2015, the BoCC directed staff to convene a housing summit to discuss inclusionary housing and Rapid Re-housing. Inclusionary housing policies promote the production of affordable housing in a local jurisdiction either by requiring that all new housing developments include a percentage of affordable units or by providing incentives to developers for voluntary inclusion of affordable units. According to the National Alliance to End Homelessness, Rapid Re-housing is an intervention designed to help individuals and families to quickly exit homelessness and return to permanent housing.

After meeting with members of the BoCC, the Affordable Housing Advisory Committee (AHAC), community partners and stakeholders in affordable housing, the **Alachua County Affordable Housing Summit**, "Coming Together: Housing for All", was held on February 16, 2016. There were 120 participants that included realtors, lenders, builders, public and non-profit housing providers, local government staff and other interested community members. (Participants are listed in Appendix 7) The purpose of the summit was to identify affordable housing needs and priorities in Alachua County.

The morning plenary session featured "The State of Housing in Alachua County" and presentations by subject matter experts from Gainesville and across the state on *Tools for Meeting the Continuum of Housing Needs: Homelessness, Permanent Supportive Housing, and Rental Housing, Affirmatively Furthering Fair Housing* and *Tiny Houses*. Throughout the day, a tiny house was being constructed onsite by the Sustainable Design Group and volunteers.



Mary Alford, Principal of Sustainable Design Group, being interviewed in front of the tiny house at the Housing Summit

The afternoon consisted of roundtable discussion sessions focusing on Permanent Supportive Housing, Affordable Rental Housing, Affordable Home Ownership and Fair Housing. Each breakout session, facilitated by the subject matter experts who presented earlier in the day, explored issues and needs, possible solutions and recommendations for action. There were several sessions so summit participants could provide input on multiple topics. The discussions were summarized and recorded on white boards (see Appendix 1). The summit concluded with a larger group discussion and summary of the outcome of each session.

A special thanks to presenters and facilitators Jaimie Ross, President and CEO of the Florida Housing Coalition; Anne Ray, Florida Housing Data Clearinghouse Manager at University of Florida's Shimberg Center for Housing Studies; Susan Pourciau, Director of Homeless Training and Technical Assistance for the Florida Housing Coalition; Nancy Muller, Director of Policy and Special Programs for the Florida Housing Finance Corporation; Jack Humburg, Executive Vice President of Housing, Development, and Americans with Disabilities Act Services for Boley Centers, Inc.; Natalie Maxwell, attorney at Community Legal Services of Mid-Florida; and Mary Alford, Principal at The Sustainable Design Group.

The housing summit was very successful due to participation from attendees representing a cross-section of housing professionals, advocates, local elected officials and citizens all with a common goal of increasing access to affordable housing in Alachua County.



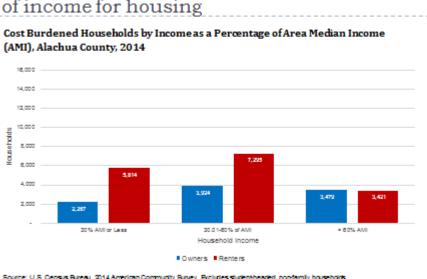
This effort was the latest in the continuum of efforts to address affordable housing in the County beginning with the **2003 Alachua County Affordable Housing Study**, **2003 Affordable Housing Study Addendum**, the **2009 Update on Inclusionary Housing** and the **2015 Update on Affordable Housing**. The direction and accomplishments from these previous efforts include zoning changes to allow flexible lot sizes, mixed housing types in the low density

residential areas and allowance of accessory dwelling units. Summaries of the previous reports and recommendations are in Appendix 3.

# **State of Affordable Housing**

From the original 2003 Housing Study to the 2016 Housing Summit, one issue remains at the forefront – the disparities in access to affordable housing in Alachua County. A large component of the Housing Summit was centered on an assessment of the community's needs and priorities relative to affordable housing.

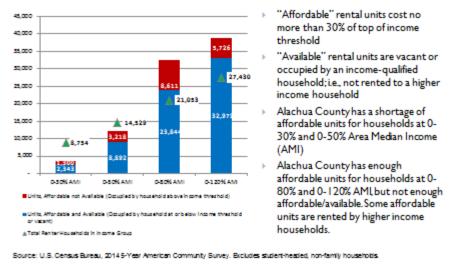
At the Housing Summit, Anne Ray, with the University of Florida Shimberg Center for Housing Studies, presented "The State of Housing Affordability in Alachua County". Highlights from the presentation include data regarding cost-burdened households – paying more than 30% of income for housing, the rate at which rents outpace wages, and the costs of developing affordable housing.



Thousands of households pay more than 30% of income for housing

More households are renting; renters face a shortage of available affordable housing in Alachua County. New rental developments are largely built to accommodate the college student population with rents that exceed any standard for affordability.

# Renters face a shortage of affordable/available housing



#### Rental Units by Affordable/Available Status and Income Level, Alachua County 2010-2014

The following demographics for Alachua County residents were shared:

- 46% of households have children;
- 17% are elderly and it is projected that by the year 2040, households with persons age 65 and over will grow to 31% of the County's population;
- Average household size is 2 people;
- Average income is \$15,387.

(UF Shimberg Center for Affordable Housing)

In reviewing data on housing sales in Alachua County, staff has found that while there have been housing sales affordable to low income households in all census tracts, and that there are far more of those sales and activity in the western tracts of the urban cluster, there is still work to be done to meet the housing needs of lower income households in Alachua County including for the renters discussed in Anne Ray's presentation. Maps showing the sales and distribution of sales by census tract that are affordable to a family of three at 80% or less than the median income as defined by the Department of Housing and Urban Development (HUD) can be found in Appendix 2. After further research and reviewing the recommendations from the Housing Summit, staff has identified 11 potential strategies that could have a positive impact on the available supply and access to affordable housing for low income residents.

# **Housing and Transportation Costs**

There is a growing body of research that suggests that it should be recognized that true cost of housing is a combination of the cost of shelter and transportation costs for households. These two factors 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. A large segment of the area's workforce is located in the communities outside of Alachua County that are commuting into the regional employment centers inside the City of Gainesville. A 2015 Department of Economic Opportunity study detailed that 41.5% of the County's workforce resides outside of Alachua County. This factor leads to longer average commutes and higher transportation costs for those households as well as for households in rural and outlying areas of the County considers to also consider transportation costs and encourage the development of more affordable housing in areas with multiple transportation alternatives and direct access to employment centers.

A number of options for consideration resulted from the Housing Summit. These are outlined below in order of feasibility, staff capacity and likelihood for success and are summarized on the following pages.

- 1. Housing First
- 2. Impact Fee and Multi-Modal Transportation Mitigation (MMTM) Assistance Program
- 3. Local Government Contribution for Rental Development
- 4. Small House Pocket Neighborhood Allowances
- 5. Tiny House Homeless Villages
- 6. Assessment of Fair Housing
- 7. Community Land Trusts
- 8. Redevelopment of Activity Centers and Other Areas
- 9. Mixed Housing Types
- 10. Inclusionary Housing
- 11. Linkage Fees for Commercial Development

### 1. Adoption of Housing First

The National Alliance to End Homelessness defines Housing First as an approach that emphasizes stable, permanent housing as a primary strategy for ending homelessness. But it is not housing only, as supportive services are usually needed after moving in to housing in order to maximize housing stability and minimize returns to homelessness. Housing First is a model, or philosophy, of permanent supported housing that is in contrast to more traditional models that provide services at emergency shelters where persons experiencing homelessness stay while transitioning into long-term housing. Susan Pourciau states, "While emergency shelters have their place in the larger scheme of coordinated services, they're not as effective as Housing First programs at keeping chronically homeless people off the street." The U.S. Department of Housing and Urban Development (HUD) defines chronically homeless as someone who has experienced at least four episodes of homelessness in the last three years (must be a cumulative of 12 months) and has a disability. A family with an adult member who meets this description would also be considered chronically homeless.

Research shows that Housing First is an effective method of helping to reduce all types of homelessness and is the most effective approach to ending chronic homelessness. A Housing First program is one with low or no preconditions or barriers to entry to housing, as opposed to emergency or transitional housing programs that normally require sobriety, treatment, counseling and other services prior to obtaining housing. Rapid Rehousing is a Housing First program and is an evidence-based, cost-effective program that is supported by HUD and Florida Housing Coalition. Its core components are housing identification, rent and move-in financial assistance, and case management and support services. Most homeless studies indicate that 40% of persons experiencing homelessness require rapid rehousing assistance, 40% require general housing assistance and 20% require Permanent Supportive Housing (PSH), which is usually reserved for chronically homeless.

According to HUD 2012 Housing/Homelessness Report, the unmet need for addressing homelessness in Alachua County was 844 beds in transitional housing units and 839 in permanent supportive housing units. Efforts at GRACE Marketplace and other local programs have begun to address the need, yet the most recent homeless count was 1430 in the County (2016).

Transitional Housing (TH) provides time-limited housing to homeless persons, coupled with services intended to help them develop the stability and skills needed to maintain permanent housing. Although TH programs vary considerably in housing type, populations served, services offered and requirements for service population, they generally offer 'smaller facilities, more privacy, and more intensive services with greater expectations for participation' than emergency shelters. (Homeward Bound, Florida Housing Coalition, 2015, p.45)

| AND IDENTIFIED AS STUDENTS IN PUBLIC SCHOOLS |       |        |              |              |        |        |                      |        |                      |       |       |  |  |
|--|-------|--------|--------------|--------------|--------|--------|----------------------|--------|----------------------|-------|-------|--|--|
| SUMMARY<br>OF COUNT                          | 2016  | 2015   | 2014         | 2013         | 2012   | 2011   | 2010                 | 2009   | 2008                 | 2007  | 2006  |  |  |
| Shelter                                      | 333   | 330    | 281          | 356          | 389    | 439    | 207                  | 201    |                      |       |       |  |  |
| County                                       | 47    | 125vet | 111vet       | 152vet       | 133vet | 197vet | <b>297</b><br>82vets | 301    | 301 352   80vets 352 | 278   | 330   |  |  |
| ,  | vets  | S      | S            | S            | S      | S      |                      | 80vets |                      |       |       |  |  |
| Unsheltered<br>Count*                        | 572   | 659    | 921          | 1,313        | 1,552  | 898    | 819                  | 737    |                      |       |       |  |  |
|  | 76    | 92     | 118vet       | 148vet       | 130vet | 134vet | 145vet               | 160vet | 616                  | 395   | 540   |  |  |
|  | vets  | vets   | S            | S            | S      | S      | S                    | S      |                      |       |       |  |  |
| Street Count                                 | (497) | (553)  | (888)        | (1305)       | (1424) | (740)  | (722)                | (623)  | (465)                | (325) | (446) |  |  |
| Jail Count                                   | (62)  | (101)  | (25)         | ?            | (117)  | (129)  | (72)                 | (80)   | (115)                | (51)  | (50)  |  |  |
| Hospital                                     | (13)  | (5)    | ( <b>0</b> ) | ( <b>0</b> ) | (11)   | (20)   | (25)                 | (24)   | (20)                 | (10)  | (4.4) |  |  |
| Count  |       | ) (5)  | (8)          | (8)          | (11)   | (29)   | (25)                 | (34)   | (36)                 | (19)  | (44)  |  |  |
| School                                       | 525   | 540    | 570          | 477          | 216    | 20.4   | 224                  | 510    | 207                  | 270   | 201   |  |  |
| System Count                                 |       | 549    | 572          | 477          | 316    | 394    | 234                  | 518    | 397                  | 279   | 321   |  |  |
| TOTAL  | 1,430 | 1,538  | 1,774        | 2,146        | 2,257  | 1,731  | 1,350                | 1,556  | 1365                 | 952   | 1191  |  |  |

#### 2016 COUNT OF HOMELESS PEOPLE IN <u>ALACHUA COUNTY</u> IN SHELTERS, UNSHELTERED, AND IDENTIFIED AS STUDENTS IN PUBLIC SCHOOLS

Count taken on 1/29/16 regarding the night of 1/28/16 by the ACCHH in accordance with the requirements of the U.S. HUD.

\* Re: Veteran Count – required reporting changes periodically so numbers may not track in sync

In light of the changes made by the 2015 Florida Legislature to the State Housing Initiatives Partnership (SHIP) statute allowing local governments to use SHIP funds for rent subsidy assistance for rapid rehousing of persons experiencing homelessness, the 2015-2017 Alachua County SHIP Local Housing Assistance Plan (LHAP) was amended and approved by the BoCC on January 12, 2016 to add a rent subsidy and eviction prevention assistance strategy.

A fundamental goal of Housing First is to reduce the amount of time a person experiences homelessness. Adoption of Housing First as an approach would reinforce Alachua County's commitment to ending homelessness by ensuring all available homeless assistance resources and programs center on providing persons experiencing homelessness with housing as quickly as possible.

Steps to move toward a Housing First approach:

- 1. Incorporate a housing first philosophy where possible into the established strategic priorities with a prioritized focus on our most vulnerable homeless population.
- 2. Encourage the City of Gainesville to establish the same housing first philosophy and encourage where practical the needed changes in operating policy.
- 3. Encourage the Alachua County Housing Authority to take similar actions including the elimination of admission barriers such as sobriety, commitment or completion of case management first, criminal history, etc.

- 4. Encourage the Alachua County Housing Authority to utilize the VI-SPDAT and HMIS in support of overall community housing goals.
- 5. Working with the City of Gainesville, create barrier free admission criteria for Grace Marketplace, through revisions to the Inter-local agreement and require the use of the VI-SPDAT assessment tool
- 6. At a Continuum of Care meeting, (North Central Florida Alliance for the Homeless and Hungry), request a brief quarterly update on efforts to transition to a housing first philosophy at each joint meeting with the City of Gainesville.
- 7. Direct staff to develop budget proposals to transition current housing support and rental assistance programs to a housing first philosophy addressing the core components of housing identification, rent and move in assistance and rapid rehousing case management.
- 8. Direct staff to develop a package of underlying economic and other incentives to encourage landlords participation in rapid rehousing.

# 2. 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 Board could choose to reinstitute the program with some additional criteria to help aid affordable housing if it desired.

Some of the criteria that could be utilized for a more targeted program could be:

- Reduction of homebuyer assistance to those families that are at gross annual incomes of less than 80% of the Area Median Income.
- Establishing a maximum square footage criteria.
- Reducing the maximum sales price criteria.

Establishing these more focused criteria could target the program more appropriately towards the households that need the assistance the most. The funding for a renewed assistance program would have to be provided out of the Affordable Housing Trust Fund or another funding source established by the Board. The unique legal criteria applied to impact fees do not allow the fees to be waived. This program could help to reduce a cost for non-profit affordable housing developers such as the Neighborhood Housing and Development Corporation and Habitat for Humanity.

#### Steps to Adopt:

- 1. Establish appropriate thresholds for Impact Fee Assistance
- 2. Adopt Ordinance Creating the Impact Fee and MMTM Assistance Program

#### 3. Appropriate Funds Annually

# 3. 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. Eligible development types and corresponding credit rates include: new construction, nine percent (9%); substantial rehabilitation, nine percent (9%); acquisition, four percent (4%); and federally subsidized, four percent (4%). A Housing Credit allocation to a development can be used for 10 consecutive years once the development is placed in service. Housing credit projects are targeted to certain census tracts, mostly located in the western area of the Urban Cluster.

SHIP funds can be used as a local government contribution to new development for tax credit projects. Alachua County's minimum contribution to a developer is \$37,500. An amendment to the SHIP LHAP is required to add a strategy to be able to provide a local government contribution to new rental development. However, based on previous recommendation from the BoCC, this strategy is secondary to a potential new strategy that would provide rehabilitation assistance to existing multi-family rental properties.

# 4. 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. in 2015 The number of households has also been increasing while the average household size and average family size has been decreasing (currently 2.43 for Alachua County, US Census 2010). 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 like these were used during Hurricane Katrina recovery efforts to replace FEMA trailers and have been showing up in communities in small or pocket neighborhoods. With the recent crash of the housing market, interest in tiny houses has increased even more. They are an affordable and simpler alternative for many people and families and are also a potential option for addressing tent cities and homelessness. Small houses appeal to people trying to reduce their carbon footprint, reduce the stress of maintaining a larger home and become debt free. Small houses are not for everyone but are becoming a valuable tool in the affordable housing tool box.

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. Throughout the country, tiny house pocket neighborhoods are becoming popular. These generally include 8-15 tiny houses on individual

small lots or on a commonly owned larger lot in the much the same concept as a condominium lot. Community Land Trusts, discussed in Section 7 of this report, are a good alternative to the condominium that could bring the price of the house down even more. Pocket neighborhoods generally group houses on a common square for green space and social interaction.







In order 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. Staff has been researching and reviewing what other communities are doing including the City of Rockledge, Florida, which has adopted regulations that allow pocket neighborhoods.

Steps to adopt for a Small House Pocket Neighborhood:

- 1. Staff research
- 2. Workshops

- 3. Propose land development regulations
- 4. Public Hearings to adopt new regulations
- 5. Implementation

## 5. 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. Allowing these shed-like units would require some research into Florida building code and occupancy laws. Considering where these types of homeless villages would be allowed would also be an issue. Some cities are allowing homeless encampments in tents or these tiny structures as an accessory use to religious facilities in addition to other areas within the municipality. For example, the City of Seattle is allowing homeless villages with these tiny houses as a more humane alternative to tent cities. The units are secure with locking doors, have electricity and offer full weather protection. The occupants are charged \$90 a month, a portion of which is placed in an account to save for their eventual move into more permanent housing. Occupancy in these villages is expected to be temporary of a few months until more permanent housing is available or attainable. Construction of these units in Seattle is described here:

http://www.kiro7.com/news/seattles-first-tiny-house-village-homeless-open-we/40000629







Steps to allow Tiny House Homeless Villages:

- 1. Staff research into Florida Building Code and locational issues
- 2. Coordinate with local homeless entities serving the homeless population
- 3. Revise Comprehensive Plan (workshops, hearings)
- 4. Revise land development regulations (workshops, hearings)

# 6. Assessment of Fair Housing

The United States Department of Housing and Urban Development (HUD) published its Rule on Affirmatively Furthering Fair Housing in July 2015. As established in the Fair Housing Act of 1968, the rule directs HUD and its funding recipients to promote fair housing and equal opportunity by taking meaningful actions that address housing disparities, replace segregated living patterns and transform concentrated areas of poverty. The rule will enable HUD funding recipients to assess fair housing issues in their communities and then make informed policy decisions. To this end, communities will conduct an Assessment of Fair Housing (AFH). The AFH Assessment Tool includes a series of questions to identify fair housing issues, concentrated areas of poverty, disparities in access to housing and overall housing needs. The AFH will be submitted to HUD for review and acceptance.

A countywide assessment of fair housing could be coordinated with the City of Gainesville, Gainesville Housing Authority and Alachua County Housing Authority. Consultation can be provided by the Florida Housing Coalition for an estimated total fee of \$38,700. Alachua County's contribution would be \$9,675 and staff time to support review of existing plans.

# 7. 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. This model has been used throughout the country and makes the home much more affordable for the buyer. Generally

there are restrictions on the sale price for the homeowner that keeps it affordable, though they can leave the house to their relatives in a will. A helpful illustration of the CLT model is attached in Appendix 5.

A growing number of local governments recognize that CLTs can play an important role as stewards of community resources and that property and funds allocated to a CLT can benefit not only present community residents but future residents as well. In addition to providing construction financing and down payment assistance to buyers of CLT homes, through housing programs such as SHIP, local governments can support CLT activities by providing land on which the housing can be built, and ongoing administrative support to the CLT that is providing services which would otherwise fall upon the local government to perform. 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)

Steps to adopt for a Community Land Trust:

- 1. Conduct a feasibility study (e.g. Florida Housing Coalition)
- 2. Develop a partnership with a non-profit organization
- 3. Provide ongoing support to CLT

# 8. 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. This could also create opportunities for provision of affordable housing through adaptive reuse that could also result in lower transportation costs for households in residential units who would benefit from lessened dependence on automotive travel to meet some of their regular shopping, service, recreational needs and possibly trips to work, to the extent such units would be within walking distance of employment opportunities provided as part of such a mixed use development. These mixed-use developments also reduce the need for area devoted to parking, which reduces the cost of development helping to make them more affordable.

As noted in a "Toolkit for Affordable Housing Development" by the Washington Area Housing Partnership "Adaptive reuse projects create new housing in existing buildings once used for commercial, public or industrial purposes. Housing created through adaptive reuse projects can be made more affordable than new, market-rate developments since infrastructure is generally already present at the site." Policies (e.g. Policy 2.1.10) 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.

# 9. 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. Project land costs can be lessened not only by smaller units but also by multistory or zero lot line development patterns. The affordable housing should be interspersed among the other market segments. Benefits of this approach include the following:<sup>1</sup>

- Such units can be built in a more concentrated area reducing cost per unit of sidewalks and enhancing walkability.
- Added units and uses should result in greater social diversity
- Developments should require no displacement of existing residents
- The additional housing types should promote neighborhood stability

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 portion 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

<sup>&</sup>lt;sup>1</sup> Talen, Emily. 2009. Urban Design Reclaimed, Tools, Techniques, and Strategies for Planners; APA Press.

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.

# 10. 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.

There are generally two objectives of inclusionary housing ordinances:

- Increase the supply of affordable housing; and,
- Disperse affordable housing units throughout the community in order to avoid concentration of low-income housing units.

The key to producing a feasible inclusionary housing ordinance requires a balance between these objectives, which can sometimes conflict with each other.

Under a voluntary program, a local government encourages affordable housing by offering various incentives to the developer in exchange for either providing affordable housing as part of the new development or paying a fee in lieu of providing any inclusionary units. Incentives could include any combination of density bonuses, impact fee waivers, expedited permitting, or more flexible development standards (e.g., less strenuous setback requirements).

Under a more aggressive mandatory program, local governments would require new development either to set aside a specified number or percentage of residential units to be sold at prices affordable to households below specified income levels, or pay a fee in lieu of providing units. Mandatory programs sometimes provide a density bonus to the developer, and, in some instances, the developer may be allowed to provide offsite inclusionary units. A local government could also decide to impose mandatory linkage fees on all new development and then use the revenues raised to subsidize ownership or construct affordable units on its own.

An inclusionary housing ordinance for Alachua County will require the completion of a full nexus report to meet legal requirements. Some of the issues that will need to be addressed in that report will be:

- 1) Area of applicability within unincorporated area determined by lack of adequate affordable housing by census tracts.
- 2) Potential for participation of municipalities.
- 3) Applicability for rental or for sale properties.
- 4) Percentage of units in new developments that will be required to meet affordability standard. Typically ranges from 10%-25%.
- 5) Potential for fee in lieu. Can range up to \$50,000 per required affordable unit not constructed.
- 6) Potential for creditable contribution of land for affordable housing development.
- 7) Applicability within TND/TODs which provide affordable units by meeting maximum density and potential for reduced transportation costs.
- 8) County staffing for tracking/managing affordable unit inventory, qualifying buyers and tracking resales.
- 9) Managing the affordable housing trust fund for any fees collected and programs to support affordable housing in the targeted districts.

Steps to adopt for an Inclusionary Housing Ordinance:

- 1. Initiate a Nexus Study- requires significant staff effort and funds for peer review (see Appendix 4 for summary of study requirements)
- 2. Identify districts
- 3. Determine in-lieu fee, if it is an option
- 4. Hold workshops
- 5. Adopt ordinance
- 6. Establish trust fund
- 7. Staff monitoring of price/rent and implementation

# 11. 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. In order 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 actually lower than that cost. The State of California has commercial linkage fees in

many cities as the cost of housing is so high in the State. The cities that use commercial linkage fees typically have very high housing costs and long commuting distances to affordable units and a strong market for employment-based development, very different than Alachua County. To the extent there is a surplus of potential employees in the area's local labor market, it may be difficult to document the needed nexus.

- Pros: Generates additional money for affordable housing by imposing a fee on industry that will need workers but would not necessarily be paying a high enough salary for the worker to obtain market-rate housing.
- Cons: Unless an area is experiencing high levels of economic growth and strong demand for commercial space this fee could discourage economic growth.

Steps to adopt:

- 1. Initiate a Nexus Study (see Appendix 4 for summary of study requirements)
- 2. Identify districts
- 3. Determine in-lieu fee
- 4. Hold workshops
- 5. Adopt ordinance

## Appendix 1. Summary of the 2016 Housing Summit Breakout Sessions

(taken from whiteboards)

#### 1) Permanent Supportive Housing

Facilitated by Susan Pourciau of Florida Housing Coalition and Jack Humburg of Boley Centers Transitional vs. Permanent Housing, Housing First/Rapid Rehousing, Supportive Services

Each breakout session began with the Facilitators introducing themselves, and noting these questions:

# What are the issues/needs? What are possible solutions? What are recommendations for action?

After roundtable self-introductions of all participants, the breakout group discussed these topics:

#### **Issues/Needs**

**Housing**- GRACE has 25 acre site with development potential. Peaceful Paths has 8 acre site adjacent.

Operational Costs for Peaceful Paths facility are urgent need, since the construction fees, engineering and stormwater fees are high and the organization spent all funding available to finish the new facility project.

Underutilized space at GRACE (includes 80,000SF building area, only about 50% used at present).

Meridian representatives noted the need for affordable housing for persons with criminal histories, or mental health or substance abuse conditions. There is a need to house and maintain veterans in supportive housing (programs funded by VA and Volunteers of America). Ed Brown noted that senior 'big' house retrofits and finding suitable caregivers.

Housing Shortages- Shortage of affordable unit count, in particular 1 Bedroom units. (Postsummit GM staff was made aware of local case of 3 male veterans housed with a female in a 1 bathroom house)

Voucher issues- There is a waiting list for housing vouchers; some landlords oppose VA vouchers; Section 8 Housing Choice has limited geography and availability; About 600 VA vouchers since 2009 (with about 18% turnover)/

Changing cultural sensitivities (a community advocate used the term cultural engineering) and societal views towards 'tiny' houses. Need for Housing Specialist to coordinate housing searches, since clients often oppose living in student areas or 'gang' neighborhoods.

**Transportation-** Need for alternative low cost transportation is major issue. Many small municipalities clients have limited transportation options.

GRACE site has some transit limitations. The hours are limited (7am-7pm) and the stop requires a <sup>1</sup>/<sub>4</sub> mile walk. There is a new van service funded by County for off-site medical appointments.

Rural residents migrate to Gainesville for VA services. They often are without transportation.

**Support Services**- With limited support services people rely on informal community networks for social support. Clients have limited fixed incomes (due to age and disability). Support programs vary across region (Jacksonville, Gainesville and Tallahassee were mentioned)

The quality and types of support impacts the likely success of transition housing. Finding funding for support is important. Need for more case managers and coordination of programs. Program goal is for clients to "success out" of supportive housing. Major issue is Florida is 50<sup>th</sup> in the US for per capita mental health funding. While the Governor's Task Force established mental health priorities, no funding was allocated.

Case Management Issues- Most clients require life/money management training. Clients often refuse case management "Get in own way." Forensic client management is court ordered, yet often especially veterans react with a "survival instinct" and resist social change.

Housing staff become "ad hoc" social workers. Peer to peer counseling approaches are possible, including with volunteers.

#### **Possible Solutions**

Housing- Non-profits partner with for-profit development community on specific projects.

Local Ordinances can require Fair Housing with no income source requirements.

Florida Housing Predevelopment Loan is available for non-profit and government projects. For the GRACE site, Jack Humburg noted the option of the City leasing unused land in order for project control. There is potential for a pocket neighborhood affordable housing development at Peaceful Paths. Boley housing model utilizes one year lease agreements.

Transportation- Senior housing 'companions' could assist with senior transportation.

#### **Recommendations for Action**

Establish timeframe for outcomes of Zoning Flexibility, including change to parking requirements.

Allow fee waivers.

Apply for a Florida Housing Predevelopment Loan for a project to meet unmet need of vulnerable population. First priority is Peaceful Paths project (less administrative hurdles than GRACE at this time). Also Peaceful Paths is eligible for the PSH bonus. Developer Ron Lieberman was mentioned as already discussing options with Peaceful Paths.

Adopt Local Ordinances to require Fair Housing with no income source requirements.

Develop alternatives for use of additional existing buildings at GRACE for transition and/or affordable leased SRO.

Complete study of possible construction of tiny houses on GRACE site.

Develop Senior Housing Information/Referral program for seniors with excess housing space to share with others needing affordable housing thru lease and/ or service agreements (similar to Univ. of Michigan model- <u>http://www.med.umich.edu/seniors/</u>). There was some discussion of a community approach to form housing partnerships, including involving Faith-based groups (congregations). This might free up affordable units for other populations.

Develop wrap around services for needed community-based services and prevent evictions and homelessness from reoccurring.

Permaculture Approaches- Sustainable design including solar energy and composting toilets.

#### 2) Affordable Rental Housing

*Facilitated by Nancy Muller of Florida Housing Finance Corporation and Anne Ray of UF Shimberg Center* Distribution and Availability of Affordable Rentals, Financing Rental Development

#### Interests/Populations Served

- Domestic violence
- Homeless
- Veterans
- Local gov't: Housing for seniors, working poor
- PHA
- ELI focus
- Mental health and addiction
- Youth aging out of foster care
- Public housing tenants

#### Service Providers

• Realtors

- Builders
- Local gov't (variety)
- PHA
- Non-profit

#### Issues

- County doesn't have centralized referral service to find AH compartmentalized
- Housing not out there
- Background checks get in way/applications
- Landlords scared of veterans w/mental illness (ask: can they live on their own?) and if one fails, then landlord doesn't want any veterans
- "One bad apple" means landlord less interested
- Development/planning incentives to encourage AH doesn't work well in county, e.g. density bonuses, etc.
- Main problem (tiny houses, etc.) for homeless lack of security
- No place where tiny houses can legally be placed. Land use/regulatory allowances change this. Not just tiny houses—other different options
- Need discussion of inclusionary housing policy; maybe with a fund instead of requiring housing be built
  - How would a lower income person be able
- Clarify what AH is ELI? Higher than this? Who are we talking about serving? Determine this before figuring out strategies to make sure they will serve the population that is prioritized. Definitely don't have enough ELI housing
- How do ELI folks keep their housing? Money management education and supports
- Organized intermediary between landlords/tenants to promote stability and supports
- Case management \$ needed large hospital systems, public sector (health departments/criminal justice) possible \$ providers (as in other locales)
- Gainesville Housing Authority Director: hard to get voucher holders into properties re: background checks
- Understanding the lease renewal cycle is key getting that info out there (because of student market)
- Need for housing for frail elders; Permanent Supportive Housing to serve those w/disabilities
- Too much attention on student housing
- Preservation of older buildings not energy efficient; most properties have barely been upgraded. Provide incentives to landlords to retrofit. To make sure tenants can afford utilities
- Do an inventory of regulatory costs what could be done to better support and lower cost of AH
- Assist folks (bank account) to manage their \$ to pay rent
- People who have vouchers (who are extremely poor) need case management
- Local higher minimum wage?

- Attention to services in rural communities, not just Gainesville
- ELI focus
- Barriers
  - Shortage of housing
  - o Credit
  - Criminal history
  - o Quality of units-substandard-assistance, incentives, requirements to upgrade
  - Location: safety, transportation, concentration of poverty
- Need more knowledge of affordable/assisted units available good location?
- Heavy focus on student housing UF dominance
- Need more small rental units; single adults 1-2 BR units needed
- Convert larger units to "shared" individual leases
- Matching older single adults in larger homes with roommates (to rent extra bedrooms)
- How to improve quality of units but keep units affordable?
  - Research code enforcement and \$ assistance continued affordability
- Accessibility for wheelchairs, major disability
  - "Visit ability": County ordinance for visitability
- Rental deposit assistance for slightly higher than ELI households use SHIP
- Inclusionary housing
  - $\circ$  Fee in lieu?
- Rehab, redevelopment of older inventory throughout the county
- Evaluate extra inventory in terms of proximity to transportation, jobs, schools (include older student housing)
- \$ to improve Dignity Village; small amounts of \$, and reduce bureaucracy
- Meaningful public participation, notification re: SHIP

#### 3) Affordable Home Ownership

Facilitated by Jaimie Ross of Florida Housing Coalition and Steve Lachnicht of Alachua County Growth Management

Community Land Trusts, Accessory Dwelling Units, Inclusionary Housing, Linkage Fees

#### Issues/Needs

#### **Development is Expensive**

Linkage Fee? Market Rate Affordability Lot Cost right of way size Utilities Stormwater Redevelopment of empty Lots Frank-Dodd Act concerns Cannot get insurance or mortgages for re-hab house Mortgage – Commissions Not worth it for small mortgages Paving Standards Paying for common amenities – inclusionary housing issue **Profit Motive?** What is affordable? Well-reasoned decisions Demographic shifts Age, meeting future needs Building wrong stuff Too many big houses? Not enough land in Gainesville Existing subdivision-re-hab HOA's restrictions More for elderly (Turkey Creek Forest) Age in place design Energy efficient Bridges to proper Tree Mitigation fee County Admin. City SHIP programs

#### Solutions/Recommendations

Pocket Neighborhood Education – Credit All options Rehab costs A.D.U.s – Tiny Houses Design – needs to fin in Impact fee assistance Eliminate U.S.B. SHIP – for rehab in Gainesville

Solutions/Action Items

Minimize Road Standards Impact fee/permit fee Connection fees Inclusionary housing/with subsidy? If no other options geographically From where? Inventory of County Lands C.L. Trust

Final Thoughts

Community Land Trust? Reduced review fee Reduced parking, Open Space Incentives for non-profits

#### 4) FAIR HOUSING

Facilitated by Natalie Maxwell of Community Legal Services of Mid-Florida, Inc. and Gloria Walker of Three Rivers Legal Services Fair Housing Act, HUD's Final Rule on Affirmatively Furthering Fair Housing, Analysis of Impediments

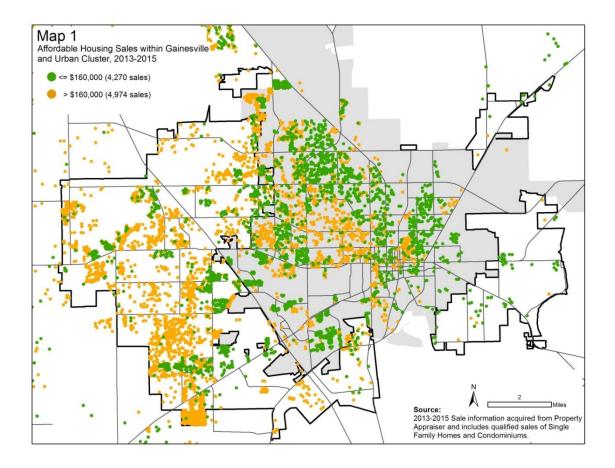
#### QUESTIONS

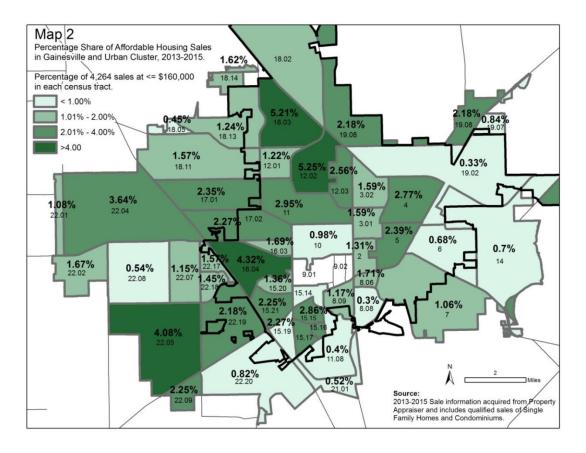
Current AFH process FH rulings Relationship btw (?) fair housing Disparate Impact Ruling @ Supreme Court HOA/Subdivision rules re: accessory dwelling units and affordable housing restrictions Government agency role in undoing/challenging discriminatory practices and challenging inherent/implicit bias of decision makers

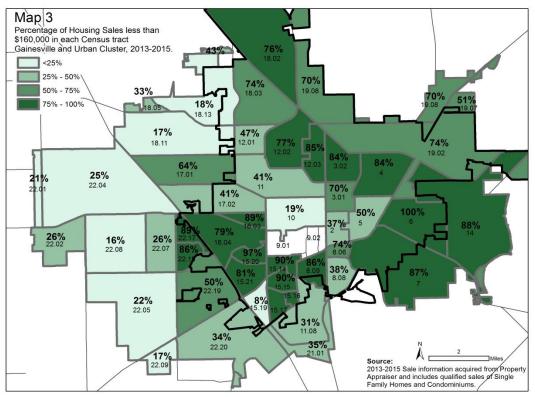
#### **RECOMMENDATIONS**

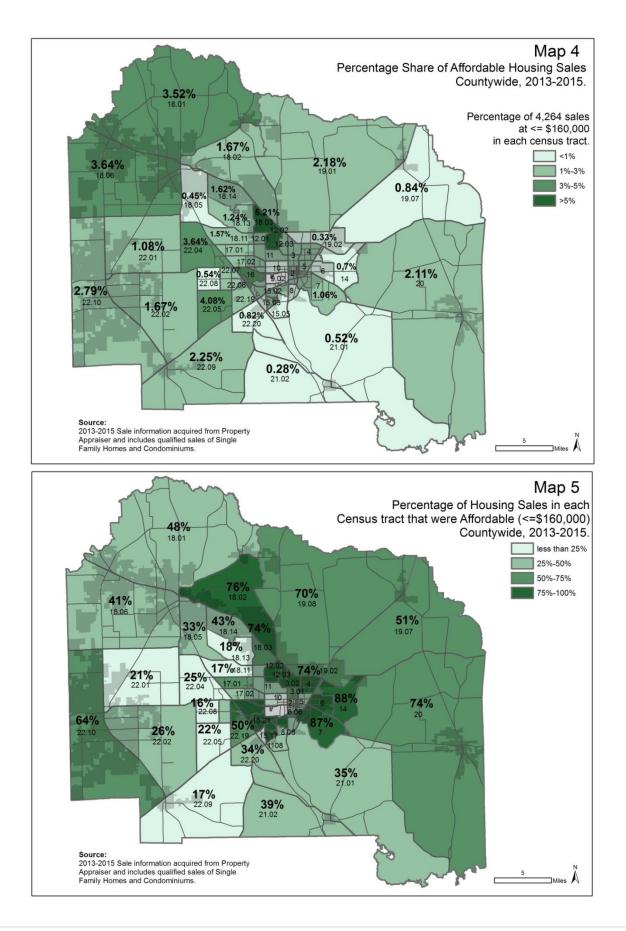
NCRC webinar/community meetings Education/outreach opportunities such as "Bridges to Prosperity" City/County staff empowerment EO office, data Require developers to set aside affordable housing as part of new developments Tax/local funds for affordable housing Zoning analysis

# Appendix 2. Maps of Sales within Gainesville and the Urban Cluster









# Appendix 3. Summary of Previous Studies and Board Direction

Affordable housing is defined as a monthly rent or mortgage payment that does not exceed 30% of the household's income. The key goals, objectives and policies of the Housing Element of the Alachua County Comprehensive Plan promote safe, sanitary and affordable housing for all County residents. Through the provision of funding for housing programs, partnerships with public and private providers, and land development regulations, the County seeks to implement a comprehensive and systematic approach for addressing the need for affordable housing.

The **2003** Alachua County Affordable Housing Study was commissioned to develop strategies to address the community's increasing demand for affordable housing. The purpose of the study was two-fold: 1) to provide a basis for affordable housing goals, development requirements and implementation strategies to develop and disperse affordable units; and 2) to address policies in the Housing Element of the Alachua County Comprehensive Plan. The study was the result of an extensive public participation process initiated with the update of the Comprehensive Plan. Information was gathered from a number of sources and a housing survey was conducted specifically for the study.

The components of the study include:

- Alachua County Profile;
- Existing Housing Supply;
- Housing Needs;
- Housing Costs and Affordability Analysis;
- Regulatory Controls; and,
- Recommendations for Implementation.

A significant outcome of the study was the update of the County's land development regulations to better accommodate affordable housing, particularly, reduced lot sizes, reduced setback requirements, mixture of housing types and accessory dwelling units in residential zoning districts.

In November, 2003, County staff presented the **2003 Alachua County Affordable Housing Study Addendum** to the Board of County Commissioners. This report included geographic analysis, introduced the option of geographically targeting State Housing Initiatives Program (SHIP) funding and other resources, gave an overview of inclusionary zoning and provided a set of recommendations. The recommendations were as follows:

- Do not geographically target SHIP funds;
- Increase the SHIP maximum purchase prices up to the maximum allowed by Florida Housing Finance Corporation;
- Implement a geographically targeted incentive-based inclusionary housing program.

County staff was directed by the Board of County Commissioners to provide an update specifically on inclusionary housing. Inclusionary housing or inclusionary zoning is defined as "a policy that either ties development approval to, or creates regulatory incentives for, the provision of low and moderate income housing as part of a proposed development".<sup>1</sup> (S. Mark White, 1992) The **Update on Inclusionary Housing** was presented in March 2009. The update outlined the basic components of a mandatory inclusionary housing program, identified inclusionary housing issues – socioeconomic factors, buying power, affordability gap and the need and demand for inclusionary housing in Alachua County, summarized changes to the land development regulations to encourage affordable housing, provided a comparison of incentives, and described outcomes of the City of Tallahassee's mandatory inclusionary housing policy.

In February 2015, the Board of County Commissioners directed staff to prepare an update on affordable housing issues, namely:

- Background on past inclusionary housing efforts;
- Case studies from peer communities; and,
- Criteria for affordable housing in Community Redevelopment Areas.

Subsequently, staff presented in May 2015 the **Update on Affordable Housing** which described the County's role in affordable housing, presented a spectrum of affordable housing programs and services, reviewed the impact of Alachua County's housing programs as well as the impact of the County's land development regulations, examined inclusionary housing and community redevelopment areas, and presented options and recommendations that included input from the Alachua County Affordable Housing Advisory Committee.

#### Appendix 4. Rapid Re-Housing

# ARE NOT HOMELESS



# Appendix 5. Summary of Study Requirements for Linkage Fees and Inclusionary Housing Ordinance

(From article "Linkage Fees and Fair Share Regulations: Law and Method" by William W. Merrill III and Robert Lincoln in compilation <u>Exactions</u>, <u>Impact Fees and Dedications</u> edited by Robert H. Freilich and David W. Bushek (State and Local Government Law Section/American Bar Association, 1995)

"In establishing a linkage fee, the necessary measurement is the number of affordable housing units occasioned by the new development. For example, nonresidential development creates a need for housing for those who work in the development. Market-rate residential development creates a need for affordable housing through attraction of service and retail employment necessary to serve the new residents, often in locations separated from the workers to be employed. Furthermore, all new development that does not provide affordable housing diminishes the amount of land available for affordable housing, and thereby burdens the remaining land by increasing the amount of affordable housing which it will need to produce. There are several ways in which this relationship could be expressed, depending on available data." (p.282)

"Linkage fees that will pass the dual nexus test will be required to demonstrate a rational relationship between the need for affordable housing and the fees charged." (p.282)

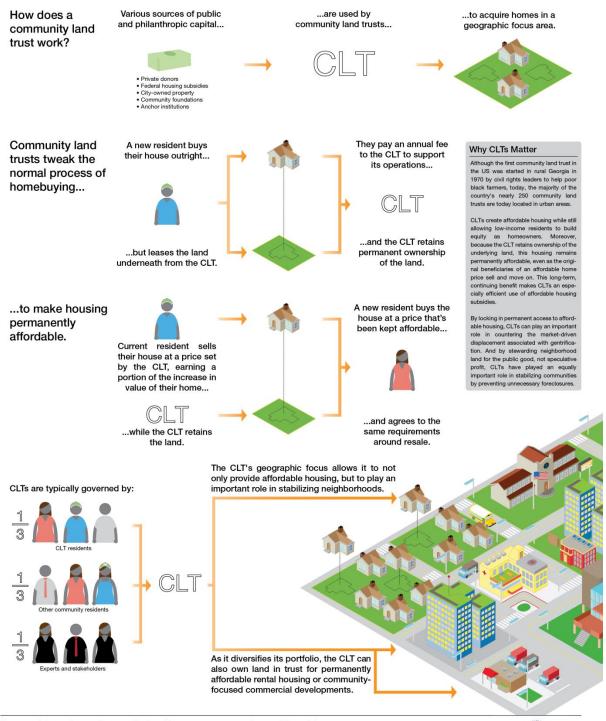
"...mandatory set asides must survive several challenges...must not be confiscatory, that is, the developer must be able to ...make a profit...affordable housing units required must be related to the affordable housing needs ... no housing higher than than necessary to provide for housing needs that would otherwise be unmet...[f]inally, the price controls must remain on the units, that is affordable units should not be permitted to be sold at market rates after their initial purchase because the result would be a continuous loss of 'affordable' units from the market...." (p.290)

"Linkage fees and fair share regulations can be implemented in a way that passes the legal tests to which they will be held. In order to ensure the viability of a particular program, it should be designed conservatively, that is, it should provide methodological and procedural safeguards to ensure that linkage fees do not overcharge and that fair share" (or inclusionary regulations) "do not require too high a percentage of affordable housing. Meeting these requirements demands that the programs be based on data that accurately reflects local conditions. A local government desiring to implement linkage fees or fair share", i.e. inclusionary, "regulations must be willing to shoulder the cost of gathering and analyzing the necessary data." (p.302)

"An additional, important point is that while fair share regulations and linkage fees may contribute to alleviating shortages of affordable housing, they probably will be insufficient to provide all of a community's affordable housing needs. Even an integrated program, wherein nonresidential developments are subject to linkage fees and residential developments are subject to fair share" (inclusionary) "regulations, will likely fall short of providing all the needed housing , particularly if there are substantial existing needs. Because existing needs affect the amount of housing that new development can be required to provide through set-asides or linkage fees, local governments wishing to implement a comprehensive affordable housing strategy will have to include efforts to address existing deficiencies in the available housing stock." (p. 303)

# Appendix 6. Community Land Trust Model

#### **Community Land Trusts**



For more information on Community Land Trusts, see: community-wealth.org/clts Designed by Benzamin Yi

# Appendix 7. Alachua County Affordable Housing Summit Participants

1) Ken Armstrong, Alachua County Housing Authority 2) Pamela Davis, Gainesville Housing Authority 3) Theresa Lowe, NCF Coalition for the Homeless and Hungry 4) Jon DeCarmine, GRACE Marketplace 5) Fred Murry, City of Gainesville 6) Jacquelin Richardson, City of Gainesville HCD 7) John Wachtel, City of Gainesville HCD 8) Teresa Osoba, City of Gainesville HCD 9) Ralph Hilliard, City of Gainesville Planning & Development 10) Scott Winzeler, Alachua Habitat for Humanity 11) RD Bonner, AHAC/Rebuilding Together NCF 12) Corey Harris, HFA Board/NHDC 13) Steven Belk, City of Gainesville 14) Theresa Beachy, Peaceful Paths 15) Jayne Moraski, Family Promise 16) Vianne Marchese, Vetspace 17) Kali Blount, Shands/ACHA Board 18) Gina Hill, Builders Association NCF 19) Lisa Gurske, GACAR 20) Matthew Umanos, GACAR 21) Tim Rockwell, AHAC/Planning Commission 22) Marc Suskin, AHAC/Suskin Realty 23) Ron Lieberman. Florida Home Builders Association 24) Charles Harris, CFCAA 25) Theresa Spurling-Wood, USGBC/Alachua County Public Schools 26) Cindy Roberts, Elder Options 27) Ivor Kincaide, Alachua Conservation Trust 28) Daryl Cooper, USDA Rural Development 29) Sarah Vidal-Finn, Gainesville CRA 30) Karen Brown, Meridian Behavioral Healthcare 31) Leah Vail, Meridian Behavioral Healthcare 32) Yvette Carter, GRU 33) Merrell Colchiski, Bridges of America 34) Carressa Hutchinson, Partnership for Strong Families 35) Rev. James Dixon. Catholic Charities 36) Bill O'Dell, UF Shimberg Center 37) Dave Ferro 38) Carolyn Maple 39) Rose Fulcher 40) Terrie Mullin 41) Cherie Kelly 42) Cheryl Kauffman

43) Carl Falconer

44) Rob Francis 45) Heather Swanson 46) Doug Davies 47) Bill Davies 48) Denise Crosby 49) Bertha Southerland 50) Allen Southerland 51) Robin Schwartz 52) Randy Wells 53) Don Ricard 54) Craig Carter 55) Jane Phipps 56) Charlie Jackson 57) Jennifer Langford 58) Christine Frego 59) Susan MacDonell 60) Adam Bolton 61) Aisha Burgess 62) Allison Reagan 63) Arthur Stockwell 64) Betty Baker 65) Brandon Tinckham 66) Brandy Garner 67) Brenda Chamberlain 68) Carol Goodwin 69) Caroline Raye 70) Charnice Johnson 71) Cheryl Twombly 72) Dan Wilson 73) Darlene Pifalo 74) Demetra Dasher 75) Diana Gonzalez 76) Diana Rosario 77) Don Barnes 78) Don Davis 79) Ed Brown 80) Ellen Allen 81) Eric Drummond 82) Fotina Perry 83) Genile Morris 84) Gilbert Barber 85) Gina Hill 86) Greg Undeen 87) Ida Babazadeh 88) Jessica Gomez 89) Joan Albert

90) Joe Jackson 91) Joseph Fluriach 92) Kathy Miller 93) Marilyn Headley 94) Mario Francis 95) Michael Hilton 96) Miriam Welly Elliott 97) Nandy Ferguson 98) Natalie Griffins 99) Pat Abbitt 100) Nita Garland 101) Richelle Brown 102) Shari Jones 103) Sheldon Packer 104) Tina Walker 105) Vince Wang 106) Vivian Sims 107) Pamela Marshall 108) Barbara Miller 109) Harvey Budd 110) Rebecca Hightower 111) Rhonda Davis 112) Virginia Seacrest 113) Barbara Richardson 114) Eric Gonzalez 115) Luis Diaz 116) Helen Warren 117) Nichole Campbell 118) Joe Munson 119) Faye Williams 120) Jackie Chung 121) Jonathan Flynt 122) Warren Rolfe 123) Tamra Rogue

#### **Speakers/Facilitators**

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

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