



Alachua County Housing Plan

FY 2024



Alachua County Board of County Commissioners
12 SE 1 Street, Gainesville, Florida

Revised 8/27/2024

Table of Contents

Introduction.....	2
Housing - Mission and Responsibilities	3
State of Affordable Housing.....	3
Funding Sources.....	7
Affordable Housing Trust Fund	7
Infrastructure Sales Tax.....	22
Low Income Housing Tax Credit (LIHTC)	26
State Housing Initiatives Partnership (SHIP).....	26
Community Engagement.....	28
Conclusion	28
Appendices.....	29
Appendix A - Housing Summits	29
Appendix B - Glossary of Terms	35

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 Florida Statute 163.3161, or the Community Planning Act (CPA), which requires that a local government responds to the housing needs of its community.

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 utilizes a myriad of strategies in accomplishing the mission to provide opportunities for home ownership and the development, rehabilitation, and rental of residential housing. Alachua County has 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 of the implementation of this Housing Plan.

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 with the Housing Plan. The Housing Program Manager is tasked with the responsibility to monitor and report on the use of the housing funds on an annual basis. An annual 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 by the last regular BoCC meeting in September.

State of Affordable Housing

The BoCC recognizes that there is a high demand for affordable and workforce housing in Alachua County. With its estimated current population count of 293,040 in 2023 and future growth projections at 2.6% by year 2025 per the Florida Office of Economic and Demographic Research,

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 in population of 16%.

With this projected increase in population size, the need for bold and innovative housing solutions is apparent.

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 in its 2023 Equitable Housing Finance Plan 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.

Recently, the Harvard University Joint Center for Housing Studies (JCHS) featured an article referencing the JCHS 2023 State of the Nation's Housing report 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”. According to the 2023 Shimberg Center for Housing Studies 2023 Annual Report, 31% of all renters in Alachua County are Low-Income (<=60% AMI)/Cost Burdened (>40%). Furthermore, the Report goes on to breakdown the number of affordable/available units minus Renter Household in Alachua County. The numbers show:

0-30% AMI is -4,632	0-40% AMI is -6,362
0-50% AMI is -6,030	0-60% AMI is -3,822
0-80% AMI is 2,323	0-120% AMI is 3,351

Renter Households, Cost Burden by Income, 2022 Estimate (Summary)				
Geography	Household Income	Housing Cost Burden		
		30% or less	30.1-50%	More than 50%
Alachua County	30% AMI or less	1,196	1,024	12,409
Alachua County	30.01-50% AMI	1,716	4,085	3,613
Alachua County	50.01-80% AMI	5,454	4,680	670
Alachua County	80.01-100% AMI	3,934	1,251	111
Alachua County	Greater than 100% AMI	9,688	316	149

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

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.

Implementation

In 2021, the BoCC adopted Ordinance 2021-06 and established the Affordable Housing Trust Fund (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.

Alachua County government's overarching subjective goal is great housing choices at a wide range of price points, so the following priority tiers will be utilized to drive the objective allocation and measurement of how county resources are being utilized to promote housing production for all Alachua County residents.

Tier 1 affordability: set-asides for households with Tenant-Based Housing Vouchers (TBVs), set-asides for Extremely Low Income (ELI) households without vouchers, and developments with 3-bedroom units or larger.

Tier 2 inclusion: mixed income projects, set-asides for young adults leaving foster care, set-asides for veterans, set-asides for elderly households in both age-segregated and unsegregated communities.

Tier 3 community maintenance/improvement: cures blighted or financially troubled developments, new construction, or preserves existing low-income units

Tier 4 project financing: target small municipalities (outside of Gainesville) that don't have human capital and financial resources to incentivize great housing at various price points, the promotion of homeownership, ensure the feasible leveraging of county dollars into quality housing developments in multiple locations.

Funding 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.

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

Priority Strategies

1. Gap Financing for Workforce/Affordable Housing Development

Infrastructure Sales Tax (IST) funds may be awarded as gap financing to developers when additional funds are needed to secure the production or acquisition of affordable housing for very low, low, and/or moderate-income households. These units may be produced for homeownership or rental housing.

1.1 Gap Financing for Multi-family Rental Housing

- i. Summary of the Strategy: IST funds may be awarded as gap financing to developers for the production, or acquisition of existing housing, for affordable rental units. This strategy is intended to increase the supply of affordable multi-family rental housing for very low, low, or moderate-income households.
- ii. Income Categories to be Served: Very Low, Low, or Moderate Income
- iii. Affordability Terms: All assisted developments must commit to HUD published rent limits for a minimum period of fifty (50) years, based on the level of assistance provided. Developments must comply with the requirement(s) outlined in the final developer's agreement. If IST funds are combined with other programs, the

affordability terms from the program that is most restrictive will be applied. If the development is offered for sale prior to the end of its affordability period, affordability restrictions will apply, without regard to the term of any loan or mortgage or the transfer of ownership, and they will be imposed by land use restriction agreements. Alachua County will also retain the “right of first refusal” in the event of the development being offered for sale. Monitoring of units assisted by the IST program is mandatory during the affordability period.

- iv. Loan Terms: Program funds may be used for site acquisition, site development, infrastructure improvements, construction costs, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family projects.
 - Loan/deferred loan/grant: Funds will be awarded as a loan secured by a recorded subordinate mortgage and note.
 - Interest Rate: Projects will pay 0% interest for the period of construction (1-2 years). After the construction period ends, principal and interest payments will begin at 1%- 5% interest for the remainder of the loan term. Final determination of the rate and term will be made by the Housing Division based on market conditions and recommendation from credit underwriting.
 - Term: Minimum of 30 years.
 - Repayment: Loans may require monthly principal and interest payments.
- v. Sponsor/Developer Selection Criteria: Funds are awarded through the annual Request for Proposals (RFP) process or other competitive processes. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the County’s, Comprehensive Plan.
- vi. Recipient Selection Criteria: Each development must be certified as an affordable housing development by the Housing Program. Qualified tenants are selected on a first-qualified, first-served basis.
- vii. Additional information: Details of assistance from Alachua County and potential partners will be specified as part of the competitive process and finalized in a developer’s agreement. Affordability and loan terms will be tied to projects based on the household incomes

served and the level of assistance being provided. Additional assistance may be available for projects that serve extremely low-income households.

2. Leveraging and Incentives for Preservation

SHIP funds may be used as assistance to preserve existing housing stock for very low, low, or moderate- income households. SHIP funds will be available for homeowner housing and multi-family rental preservation, as well as to develop a comprehensive, long-term preservation strategy.

2.1 Homeowner Housing Preservation

Summary of the Strategy: SHIP funds may be used to provide housing rehabilitation assistance to qualified very low or low-income homeowners. 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 in order to improve the health, safety, and well-being of the household, or to contribute to the structural integrity and preservation of the unit.

Rehabilitation may 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. This strategy covers the following programs:

- Emergency Repair
 - Owner-Occupied Rehabilitation
 - Owner-Eligible Rebuild
- i. Income Categories to be served: Very Low or Low Income
 - ii. Affordability Terms: Affordability terms are determined by the level of assistance provided and secured by a mortgage and a note placed on the property. Terms begin upon the completion date of the rehabilitation. Affordability terms, which are secured by the loan terms of each project, are outlined in the LHAP. Assistance for rebuilds over \$75,000 requires a 25-year affordability period.

- iii. Loan Terms: Loan terms are outlined in the LHAP. For rebuild projects, the deferred loan is amortized annually at the anniversary of the loan and is forgiven at a rate of 1/25 per year.
- iv. Sponsor/Developer Selection Criteria: This strategy will be administered by the Housing Division. The County may also partner with other nonprofit agencies to expand the program's activities. Partner agencies will be selected through a Request for Applications process.
- v. Recipient Selection Criteria: Applicants will be ranked for assistance based on a first-qualified, first-served basis. Recipients of SHIP funds for homeownership preservation must meet the following criteria:
 - The homeowner must meet the income criteria of the program.
 - Real estate taxes and mortgage payments must be current if applicable.
 - The homeowner seeking to repair must own and reside in the property for at least one year prior to applying for assistance.
 - The homeowner seeking to rebuild must own the property free and clear and have lived in the previous or existing home for a minimum of one year. Homeowners must commit to living in the home as the primary residence following the completion of the rebuild and file for homestead.
 - Property must be a single-family dwelling located in Alachua County, outside the city limits of Gainesville.

2.2 Multi-family Rental Preservation

- i. Summary of the Strategy: HFA Accessed Bond funds may be used to provide or extend the affordability of rental units for very low, low, or moderate-income households by assisting with loans or grants for the rehabilitation of existing multi-family housing stock. Projects will be selected through a competitive process. Program funds may be used by developers or property managers for acquisition, rehabilitation costs, infrastructure upgrades, and/or financial structuring of long-term debt obligations to ensure the long-term affordability of multi-family rental units.
- ii. Affordability terms will be determined based on the level of assistance provided and the income levels served by the project. Projects assisted by

the HFA program must commit to HUD published rent limits for a minimum period determined by Alachua County. If HFA funds are combined with other state or federal programs, the program that is most restrictive will be applied. Monitoring of units assisted by the HFA program is mandatory during the affordability period.

- iii. Income Categories to be Served: Very Low, Low, or Moderate Income
- iv. Affordability Terms: Affordability terms will be based on the level of assistance provided and household incomes served. Affordability terms will be consistent with the proposed preservation strategy. Monitoring of units assisted by the HFA program is mandatory during the affordability period.
- v. Loan Terms: HFA funding assistance may be provided as a loan, with loan terms specified in the funding agreement.
- vi. Sponsor/Developer Selection Criteria: Funds are awarded through the annual RFP or other competitive processes. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer/property manager experience and financial strength, location of the project, and strength of the project to address priorities identified in the Housing element of the County's Comprehensive Plan.
- vii. Recipient Selection Criteria: Each development must be certified as an affordable housing development by the Housing Program. Units preserved under this strategy must be rented to income eligible persons. Tenants are selected on a first-qualified, first-served basis.

2.3 Escheated Properties

- i. Summary of the Strategy: As part of this strategy, partnerships and resources needed for preservation of rent-restricted projects will also be evaluated. Future funding for multi-family preservation will be prioritized for developments that are aligned with the long-term preservation strategy adopted by Alachua County.
- ii. Income Categories to be served: N/A
iii. Affordability Terms: N/A
iv. Loan Terms: N/A
- v. Sponsor/Developer Selection Criteria: N/A
- vi. Recipient Selection Criteria: N/A

3. Land Banking

Funding may be used to pursue land banking strategies for the purpose of ensuring the long-term affordability of new and existing housing stock. Assistance may be provided for the transfer of county-owned lots to other governmental entities, disposition of larger lots through a competitive process, and acquisition of property for future affordable and attainable housing development.

3.1. Development of County-Owned Properties by Nonprofit Organizations

Lots available through this process may have been declared surplus by the BCC, or are lots donated for use by the HTF program that have been found to be suitable for the construction of affordable residential units. All lots must be developed and units constructed within a reasonable timeframe determined by the County. HTF funds may be provided as a financial assistance on a case-by-case basis. Successful applicants will be required to enter into a developer's agreement with Alachua County detailing the terms and conditions of the award.

- i. Income Categories to be served: Very Low, Low, Moderate, or Middle Income
 - ii. Affordability Terms: Developer will be required to enter into a developer's agreement that will specify the terms and conditions of the disposition and construction of the vacant lots. The sales price may not exceed 90 percent of the average area purchase price in the metropolitan statistical area in which the eligible housing is located.
 - iii. Loan Terms: Terms for funds provided as a loan alongside a land banking strategy will be detailed in a lot transfer agreement.
 - iv. Sponsor/Developer Selection Criteria: Lots will be awarded to eligible developers through an RFP or other County approved process.
 - v. Recipient Selection Criteria: Homebuyers will be selected on a first qualified, first-served basis.

3.2. Proposals for Development of County-Owned Properties

- i. Summary of the Strategy: For property suitable for multi-family, mixed income, and/or mixed-use development, a Request for Proposals (RFPs) process will be applied. Smaller properties will be made available as part of an annual Request for Proposals (RFPs) process to develop surplus properties. All lots must be developed and housing units constructed within a reasonable timeframe determined by the County. Funds may be

provided as financial assistance on a case-by-case basis. Successful applicants will be required to enter into a developer's agreement with Alachua County detailing the terms and conditions of the award. For profit and nonprofit developers are eligible for this strategy.

- ii. Income Categories to be served: Very Low, Low, Moderate, or Middle Income
- iii. Affordability Terms: Projects assisted by the land banking strategy must commit to selling or renting units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the agreement, including the applicable affordability period.
- iv. Loan Terms: Terms for funds provided as a loan alongside a land banking strategy will be detailed in the lot transfer agreement.
- v. Sponsor/Developer Selection Criteria: Lots, and any accompanying funds, are awarded through an RFP or other competitive processes. The selection criteria will require proof of experience in providing affordable housing, financial capacity, and ability to proceed, among other requirements.
- vi. Recipient Selection Criteria: Per the conditions of each project, income eligible buyers or tenants will be selected on a first-qualified, first served basis.

3.3. Active Acquisition of Property for Housing Development

- i. Summary of the Strategy: Funds may be used to increase the supply of affordable housing through property acquisition for future affordable housing development. Such real property will be acquired, held, and managed by Alachua County Housing Program until it can be utilized for the public purpose of increasing the supply of affordable housing in the County. Acquisition criteria will include, but is not limited to: cost, current land use and zoning designations, size of the property, Access and Opportunity Model score (proximity to jobs, schools, transportation options and services), and availability of existing infrastructure. Neighborhood outreach, environmental review, and other due diligence activities will be performed and reviewed by the County Attorney Office, the Public Works Real Property Coordinator, Growth Management, Budget and Fiscal Services, and Community Support Services (Housing and Community Stabilization Programs) prior to acquisition.
- ii. Income Categories to be served: Very Low, Low, Moderate, or Middle Income

- iii. Affordability Terms: Real estate acquired by Alachua County through this strategy must be used for the future development of affordable housing through one of the strategies outlined in the Plan.
- iv. Loan Terms: N/A
- v. Sponsor/Developer Selection Criteria: This strategy will be administered by county staff. Alachua County may also partner with other agencies, and/or County Divisions to analyze properties potentially suitable for acquisition. Agencies will be selected based on their ability and/or experience to offer technical assistance regarding real estate acquisitions for affordable housing development.
- vi. Recipient Selection Criteria: N/A

4. Local Rental Assistance Program

- i. Summary of the Strategy: Funds may be used to provide rental assistance for up to two years to assist extremely low and very low households in obtaining housing stability and self-sufficiency. This strategy is targeted at low-wage working households who desire to actively participate in a self-sufficiency program. The program will assist low-wage households with gainful employment or who have recently lost employment, with incomes that do not exceed very low-income limits at the time of application.
- ii. Income Categories to be served: Extremely Low and Very Low Income
- iii. Affordability Terms: N/A
- iv. Loan Terms: Assistance will be awarded as a grant, as long as a program participant actively participates and completes a self-sufficiency program.
- v. Sponsor/Developer Selection Criteria: N/A
- vi. Recipient Selection Criteria: Applicants will be referred through participating nonprofit organizations and will be assisted on a first qualified, first-served basis. Applicants must be considered rent cost burdened and cannot be residing in any type of subsidized housing at the time of the application. Preference will be given to applicants with a track record of previous employment or those who have an ability to obtain employment and job skills training, and who are actively participating in a self-sufficiency program offered by the State, Alachua County, or participating local nonprofit organization. Programming will include intensive case management. Participants must commit to obtaining financial health management, job skills training, and other

life-skills classes as part of their self-sufficiency plan. Alachua County residency is required at the time of application.

- vii. Additional Information: Participants must have the ability to work/contribute towards their rent. The rental assistance portion of the program is gradually reduced as participants improve housing, financial and employment stability. Participants will be provided with money management, goal-setting, and coaching support throughout their participation in the program. Intended outcomes for participants are full time employment, increased wages, financial self-sufficiency, and permanent housing.

5. Innovation in Housing

- i. Summary of the Strategy: To encourage innovation in housing, IST funds may be used to integrate affordable units with attainable and market-rate housing, develop housing types, and implement pilot projects.

IST funds may be used to integrate affordable housing stock into new attainable and market-rate housing developments and existing neighborhoods within targeted areas. Assistance through this strategy is available for owner-occupied and rental housing units.

Similarly, IST funds may be used to assist with the construction of innovative and/or diverse housing options in established or new neighborhoods through the production of the affordable housing stock. Housing types may include but are not limited to duplexes/triplexes/quads, cottages, container homes, small homes/lots, townhouses, live-work units and accessory dwelling units.

IST funds may also be used to initiate pilot projects that demonstrate innovative policies and best practices for affordable housing development. IST funds may also be utilized to provide leverage for competitive grant opportunities when deemed suitable by the Housing Program.

Mixed-use and mixed-income projects may be encouraged by this strategy; however, assistance provided by the IST will be tied directly to affordable housing units serving very low-, low-, or moderate-income households. Additional assistance may be available for rental projects that serve extremely low-income households. Affordable units should not be physically distinguishable from other housing units.

This strategy intends to help improve affordability by increasing the overall supply of housing, diversifying the size and type of housing units available, and encouraging mixed-income developments. This strategy also intends to make more affordable housing options available.

- ii. Income Categories to be served: Very Low, Low, Moderate, and Middle Income
- iii. Affordability Terms: Projects assisted by this strategy must commit to selling or renting certified affordable units to income eligible buyers or tenants. Final contracts with developers will specify the terms of the assistance, including the affordability period.
- iv. Loan Terms: Program funds may be used for site acquisition, site development, infrastructure improvements, and vertical construction costs. Funds may be awarded as a loan secured by a recorded subordinate mortgage and note.
- v. Sponsor/Developer Section Criteria: Funds are awarded through an RFP or other competitive processes. Nonprofit and for-profit developers are eligible to apply. Projects will be evaluated on factors including, but not limited to: economic feasibility, developer experience and financial strength, location of the project, and strength of the project to address priorities identified in the Comprehensive Plan.
- vi. Recipient Selection Criteria: Each project receiving assistance must include units that are certified as affordable housing units by the Housing Program. For rental projects, tenants are selected on a first-qualified, first-served basis. For projects that include a certified affordable homeownership component, potential home buyers must be income qualified for the unit and can apply for the County's Down Payment Assistance Program.
- vii. Additional information: This strategy may be combined with the Land Banking strategy.

6. Additional Resources for Housing Construction and Education

- i. Summary of the Strategy: IST funds may be used to increase the production of affordable housing in Alachua County by providing educational programs and resources to existing and prospective residential developers and builders, especially smaller-scale firms. These programs and resources may include, but are not limited to, trainings, technical assistance, mobile development workshops, mentorship

programs, and production guides. Information about Alachua County’s affordable housing incentives and opportunities will be delivered through these programs. Additionally, IST funds may be used to implement a renter/landlord education series and provide homebuyers, homeowners, and renters with counseling to improve credit and prevent foreclosures and/or evictions. This strategy is intended to increase the number of developers producing affordable housing in Alachua County, expand the development capacity of existing developers, and support Alachua County residents in securing and retaining their housing.

- ii. Income Categories to be served: Very Low, Low, Moderate, and Middle Income iii.

Affordability Terms: N/A iv.

Loan Terms: N/A

- v. Sponsor/Developer Selection Criteria: This strategy will be administered by Community Support Services and Growth Management. Alachua County may also partner with outside agencies or other County Divisions to provide programming and to produce educational and marketing materials. Agencies will be selected based on their ability and/or experience to offer trainings or produce resources.
- vi. Recipient Selection Criteria: Details of each program available through this strategy will provide specific criteria for eligibility.

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.

Implementation

1. 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.

2. 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 extended 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.

3. 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.

4. Partners in Housing Initiative Annual Funding: \$300,000

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:
 - a. the rent the family will pay; and
 - b. whether the family subsidy is correct based on the family unit size; and
 - c. 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 meet its objectives of creating, preserving, and retaining affordable and workforce housing.

Infrastructure Sales Tax

Overview

On March 22, 2022, the Board of County Commissioners adopted Ordinance 202208 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 into 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.

Alachua County will accept developer proposals/applications on a rolling basis throughout the year.

Strategies

- Administration for design work
 - o Summary - Funding can be used to pay for the administrative costs for design and planning of various housing projects.
- Gap-Financing

- o Summary- Provide prospective homeowners with funds/loan to purchase home.
- Land acquisition and improvements to include single and/or multi-family housing.
 - o 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 single and/or multi-family housing and used under a Community Land Trust (CLT).
- New Construction
 - o 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.
- Site preparation costs
 - o Summary - Funding can be used to cover site preparation costs for new construction.
- Stormwater, wastewater, fire protection, and other utilities
 - o 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 including Townhouses, Duplexes, Condos
- Community Land Trust (CLT)
 - o 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.

- o 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 households across AMI spectrum.
- Help develop residential housing projects for individuals and households 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 annual allocation of \$350,000. The primary aim of the SHIP Program is to assist low- and moderate- income individuals and households 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. This effort is to protect homeownership for low and very-low-income households. SHIP strategies cover the following programs:

- Purchase Assistance (may include rehabilitation)
 - o Summary - Funding provided to assist very-low- and low-income households with down payment and closing costs to acquire homeownership. This assistance may or may not include additional funds for rehabilitation work if needed.
- Owner-Occupied Rehabilitation
 - o 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
 - o Summary - Funding provided for the demolition and reconstruction (or replacement) of dilapidated mobile homes for very-low- and low-income households.
- Disaster Assistance

- o 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
 - o 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
 - o 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 affordable and workforce housing in Alachua County in a manner that is consistent with regulations and funding source requirements. It is the goal of the BoCC and staff to achieve safe, secure, and attainable 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.

Appendices

Appendix A - Housing Summits

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

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 vulnerable homeless individuals. In 2021, the County purchased a former motel to support permanent housing 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.

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 the 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.

Appendix B - Glossary of Terms

The following words, terms, and phrases, when used in the Affordable Housing Plan or in any County policy or regulation adopted pursuant to the Affordable Housing Plan has the following meanings ascribed to them, unless the context clearly indicates a different meaning:

Affordable means housing units that will serve households with incomes not to exceed 120% of the area median income.

Affordable Housing Trust Fund Account (“Trust Account”) means the account designated as the repository for Affordable Housing Trust Fund monies and may also be referred to as the Housing Trust Fund Account.

Affordable Housing Trust Fund (“AHTF” or “Trust Fund”) means the fund established by Ordinance No. 2020-09 for the purpose of providing the financial resources and the leverage necessary to create and preserve affordable housing units in Alachua County. The Affordable Housing Trust Fund and may also be referred to as the local Housing Trust Fund (“HTF” or “Trust Fund”).

Affordable Housing Trust Fund Program (“AHTF Program” or “Program”) means the program established by Ordinance No. 2020-09 for the purpose of promoting the preservation and creation of affordable housing for very-low-, low- and moderate-income households in Alachua County. The Affordable Housing Trust Fund Program and may also be referred to as the local Housing Trust Fund Program (“HTF Program” or “Program”).

Area Median Income (AMI) means the midpoint of a specific area’s income distribution and is calculated on an annual basis by the Department of Housing and Urban Development.

Household Size	Very Low Income (30% to 50% AMI)	Low Income (51% to 80% AMI)	Moderate Income (81%-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 \$73,450	Up to \$110,640
-----------	----------------	----------------	-----------------

Cost-burdened, also sometimes referred to “rent-burdened” in the case of tenants, means households expending more than 30% of their gross income for housing, inclusive of utilities.

Extremely-low-income person or extremely-low-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 30% of the area’s median annual income, as published by HUD and adjusted for household size.

Low-income person or low-income household means one or more natural persons or a family that has a total annual gross household income does not exceed 80% of the area’s median annual income, as published by HUD and adjusted for household size.

Moderate-income person or moderate-income household means one or more natural persons or a family that has a total annual gross household income that does not exceed 120% of the area’s median annual income, as published by U.S. Department of Housing and Urban Development (HUD) and adjusted for household size.

Very-low-income person or very-low-income household means one or more natural persons or a family that has a total annual gross household income up to 50% of the median annual income, as published by HUD and adjusted for household size.

Workforce housing means housing units that will serve households with incomes between 30-120% of the median annual income.