



Alachua County Living Spaces and Thriving Places Program

A Program funded by Wild Spaces and Public Places Surtax for Housing

**Ralston Reodica, Housing and Strategic Development Director
Community Support Services**

June 10, 2025

IST Applications

- Banyan Development – Royal Park Seniors
 - Project Location: W. University Ave at SW 2nd Ave, Gainesville (inside the city limits of GNV)
 - Requested \$5.4M for 88 units; \$6.5M for 104 units
 - Senior Housing
 - Awaiting Workforce Housing confirmation and economic development impact from developer

IST Applications

- JE Properties – Oakview Apartments II
 - Project Location: 1515 NW 10th St. Gainesville, FL 32601 & 1500 NW 12th St, Gainesville, FL 32601 (inside the city limits of GNV)
 - Requested \$9.65M for 162 units (92 workforce housing units, 70 senior affordable units)
 - Renovation of 80 units, New construction of 82 units
 - Awaiting Workforce Housing confirmation and economic development impact from developer

HSD MISSION

Create, Preserve, and Retain affordable housing and workforce housing.

**Wild Space Public Places Surtax Revenue for Housing-
Projected over 10 Years- \$54 Million**

Goal: To increase housing stock units and development opportunities with the surtax revenue

Board Motion – May 6, 2025 Policy Meeting

1. Direct staff to take the feedback from this meeting and bring back potential guidelines for the Board to consider creating policy to send out to developers. The goal is to spend \$50,000,000 and leverage it into another half a billion of private financing at a unit cost of approximately \$100,000. This should be focused on the building of rental units for 30% to 60% AMI for this funding source.
2. Staff to also bring back criteria for evaluating proposed projects as well as providing an analysis of each project for the Board to review things such as it near transportation and job centers. What is the housing in the area.

Board Motion – May 6, 2025 Policy Meeting

3. Staff to review the City of Gainesville's Accessory Dwelling Unit (ADU) policy for possible adoption by the County.
4. As part of the policy a staff liaison to assist the developer with permitting and navigating the county process with Growth Management, EPD, etc. similar to other communities would be beneficial.
5. Staff to review how Orange County ensures a return on investment so that their fund is perpetual and how that works so that Alachua County can move towards a sustainable model.

Evaluation Criteria

- The evaluation criteria include staff recommendations to the BoCC based on a scoring profile.
- The BoCC will make the final ranking determination.
- The total points available is 300 points.

Evaluation Criteria

- Per Unit Subsidy- Maximum 20 Points
- Local Government Assistance- Maximum 20 Points
- County Funds to Affordable Units Ratio- Maximum 20 Points
- Affordable Units (60% Average Median Income (AMI)) - Maximum 30 Points
- Development Location- Maximum 50 Points
- Development Location to other affordable housing developments- Maximum 20 Points

Evaluation Criteria

- Income Served- Maximum 40 Points
- Preservation of Affordability- Maximum 20 Points
- % of Housing for Workforce Population- Maximum 20 Points
- Mixed Income- Maximum 5 Points
- Developer Fee- Maximum 10 points
- Developer Experience- Maximum 25 Points
- Energy Efficiency- Maximum 20 Points

Gainesville's Accessory Dwelling Unit (ADU) Plans

- Plans are free to residents
- Range in square feet from 533 – 850 conditioned (555-1042 total)
- These framing plans and details are developed in accordance with the prescriptive requirements of the Wood Frame Construction Manual as cited by R301.1.1. and in R301.2.1.1 for wind design in Florida Building Code

Note: Alachua County would approve these plans if submitted

- Would require standard permitting process and permits for electrical, septic if applicable, etc.

Shepherding through development process

County Department staff continues to assist developers with permitting and navigating through the interdepartmental processes for affordable housing preservation and development.

Homeownership and Community Land Trusts (CLT)

- Work and update on CLTs and Shared Equity Models for affordable housing:
 - Received report from Florida Housing Coalition “Supporting Homeownership with the Alachua County Infrastructure Surtax”
 - Incorporated CLT/Shared Equity Model into the Infrastructure Surtax developer application
 - To date, no applications have been received for development of CLT or Shared Equity Model homeownership (only rental development)
 - The rolling application process continues to be open for developers of for-sale and rental developments

Down Payment Assistance Program

- Down Payment Assistance for eligible homebuyers (similar to SHIP with higher funding levels)
 - Target workforce at 30-60% AMI
 - Up to 80% for Essential Workers (first responders, health care personnel, skilled building trades personnel, teachers and educators, and active military and National Guard stationed in Alachua County)

Down Payment Assistance Program

Florida Housing Income Limits, 2025

Geography	AMI Category	1 Person Limit (\$)	2 Person Limit (\$)	3 Person Limit (\$)	4 Person Limit (\$)
Alachua County	30%	21840	24960	28080	31200
Alachua County	50%	36400	41600	46800	52000
Alachua County	60%	43680	49920	56160	62400
Alachua County	80%	58240	66560	74880	83200
Alachua County	120%	87360	99840	112320	124800

Sources: Florida Housing Finance Corporation, [2025 Combined Income and Rent Limits by County](#)

Down Payment Assistance Program

- Subsidy cap based on AMI
 - 30-40% AMI – Up to \$100,000
 - 41-50% AMI – Up to \$75,000
 - 51-60% AMI – Up to \$60,000
 - 61-80% AMI – Up to \$60,000 for essential workers
- Purchase price limit: \$300,000
- Single family, condo, townhome, or modular home

Down Payment Assistance Program

- Primary Residence/homestead
- Subordinate mortgage
- Deferred payment loan (“soft second”), 0% interest
- Existing or new construction, scattered site or new development
- Must complete a HUD-certified homebuyer education course

Down Payment Assistance Program

- Property must pass HUD Housing Quality Standards (HQS)/local building code inspection/Alachua County Property Maintenance Standards
- County-approved lenders
- Loan servicer could be a Community Development Financial Institution (CDFI)

Ensuring Return on Investment and Program Sustainability

Orange County

- Developer Repayment Agreements: When investing in multifamily or mixed-income housing:
 - The county typically subordinates its funding, allowing private investors to finance the deal
 - In return, developers sign repayment agreements for public investment

Ensuring Return on Investment and Program Sustainability

Orange County

- 0% interest during construction (1-2 years). After, 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
- Revolving Loan Fund (RLF): Developers may be required to pay a loan application fee, origination fee, and a 1% interest rate on the loan itself. Other expenses related to the loan, such as appraisal, title insurance, and documentary stamp tax, will be paid by the developer

Recommendation

- Accept Staff's program evaluation criteria in scoring applications for use of the Wild Spaces Public Places Infrastructure Surtax funds for Housing;
- Approve down payment assistance program option and funding allocation of 85% homeownership assistance and 15% rental development assistance and authorize the County Manager to implement the program.