



Gainesville Housing Action Plan

A presentation for the
Gainesville City Commission
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THE FLORIDA HOUSING COALITION



Presenters



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Today's Presentation will Cover:

- History and purpose of the plan
- Common terms and key data points
- Obstacles to affordability in Gainesville
- Strategies to address affordability
- Recommendation for use of the plan

July 2018: First Housing forum

December 2018: Kick-off of Housing Action Plan

July and August 2019: Individual Meetings with Commissioners

March 2020: First Draft Housing Action Plan

January-March 2020: City Led Community Outreach

November 2019-January 2020: Three Housing Forums and Survey

April-June 2020: COVID-19 Pause

October 2020: Final Draft Submission

November 2020: Telephone Town Hall and Discussion with AHAC

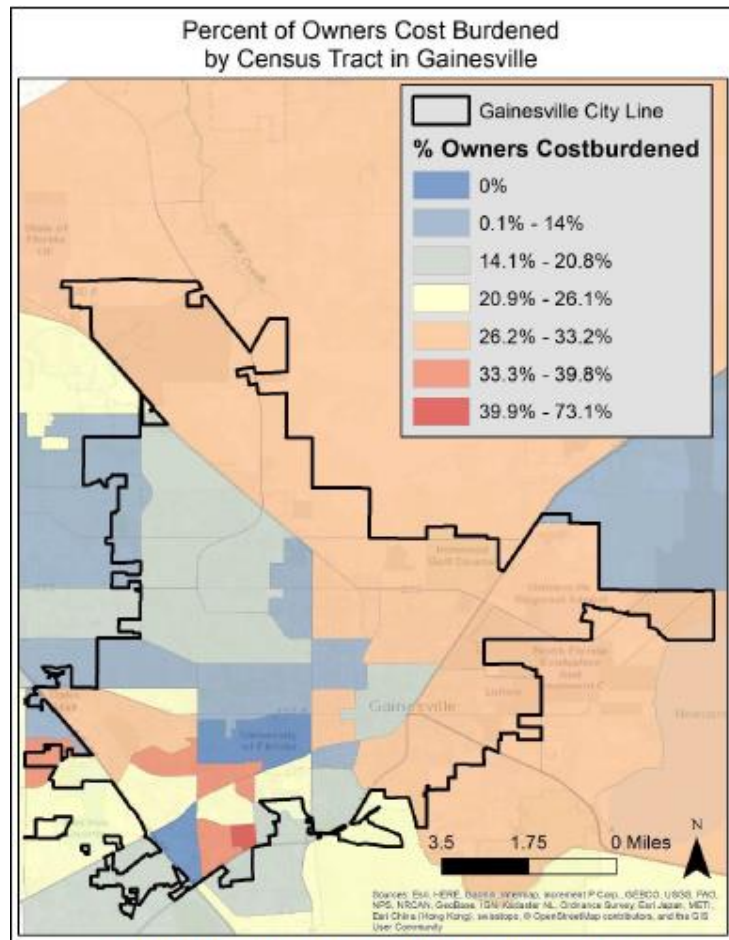
Common Terms

- **Affordable** - Cost of housing is below 30% of gross family income
- **Extremely Low Income** - below 30% of Area Median Income (AMI)
- **Very Low Income** - below 50% of AMI
- **Low Income** - below 80% of AMI
- **Moderate Income** - below 120% of AMI (100% for federal programs)
- **Workforce** - between 100% and 140% of AMI

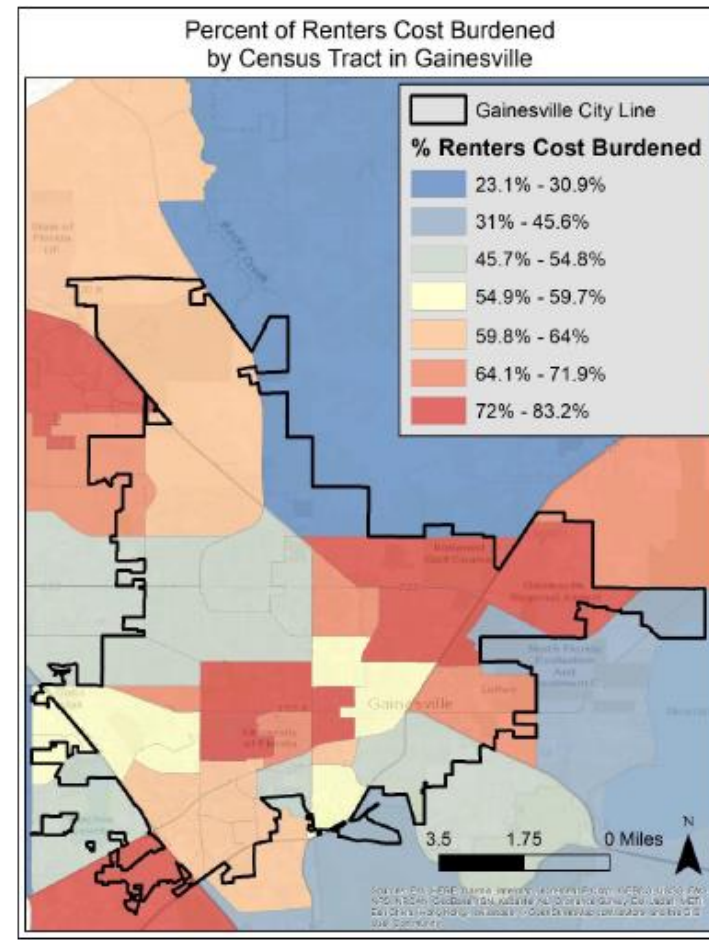
Common Terms

- **Preservation** – financial reinvestment to improve physical condition and extend affordability requirements for existing structures; also refers to long-term assurances associated with an initial investment
- **Naturally occurring affordable housing** – not subsidized or having any affordability requirements; affordable due to factors such as location and age of structure
- **Missing Middle** – Medium-density stock of housing option between the scales of the single-family home & mid- or high-rise developments

Key Data Point: Cost Burden



Homeowner Cost Burden, 2018 ACS 5 Year Estimates



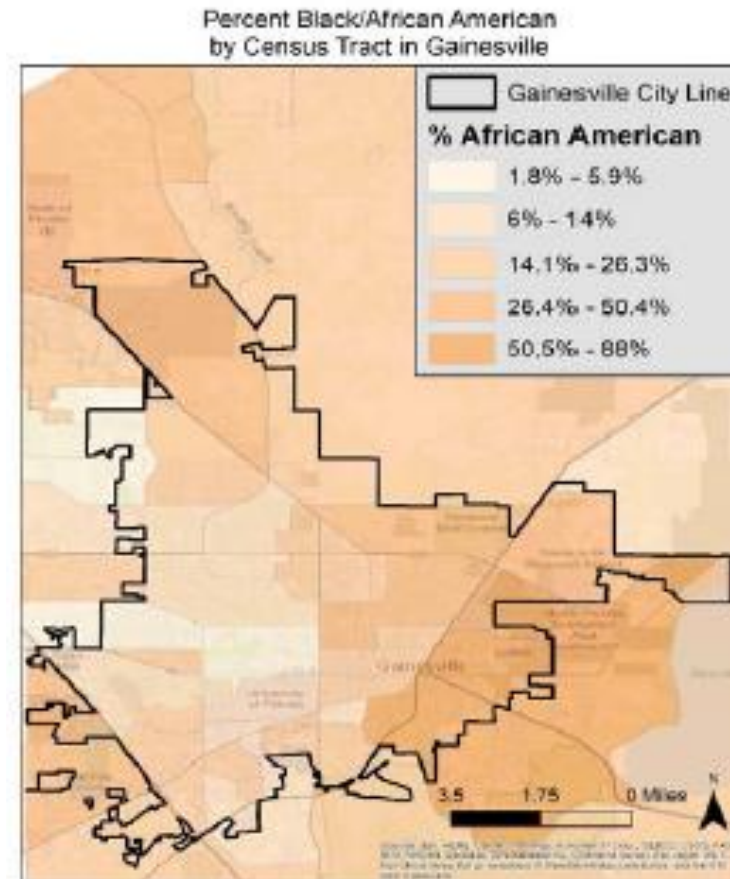
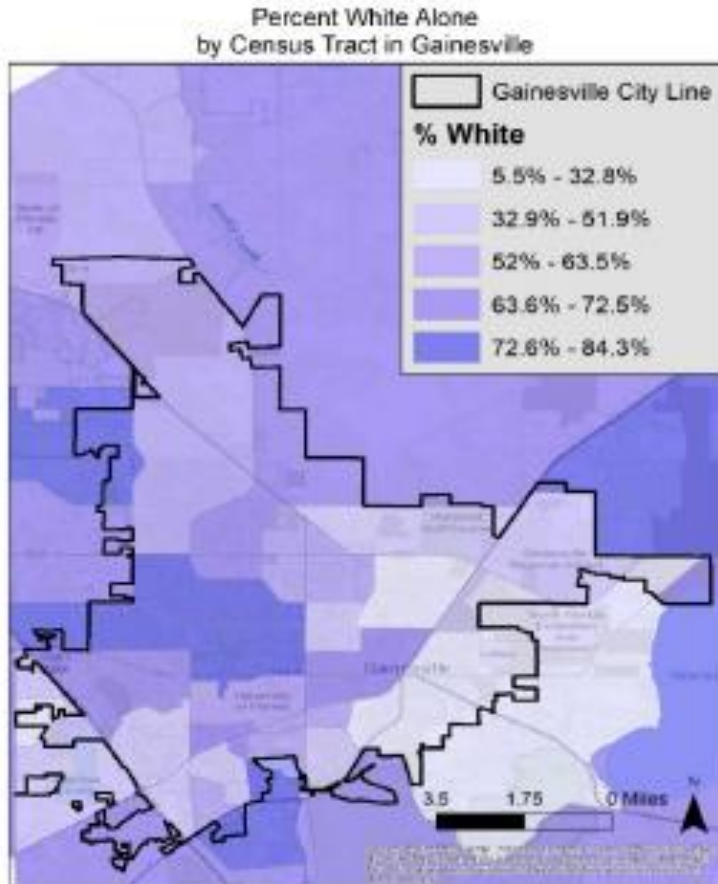
Renter Cost Burden, 2018 ACS 5 Year Estimates

Key Data Point: Income of Renters and Owners

Income by Tenure	
Total:	\$ 36,389
Owner occupied (dollars)	\$ 64,770
Renter occupied (dollars)	\$ 24,856

2018 ACS 5 Year Estimates Table B25119

Key Data Points: Population by Race



Key Data Points: Income by Race and Ethnicity

White	\$ 41,589
Black or African American	\$ 25,684
American Indian and Alaska Native	\$ 27,417
Asian	\$ 31,576

Key Data Points: Income by Race and Ethnicity

Native Hawaiian and Other Pacific Islander	–
Some other race	\$ 32,434
Two or more races	\$ 29,567
Hispanic or Latino origin (of any race)	\$ 31,055
White alone, not Hispanic or Latino	\$ 42,973

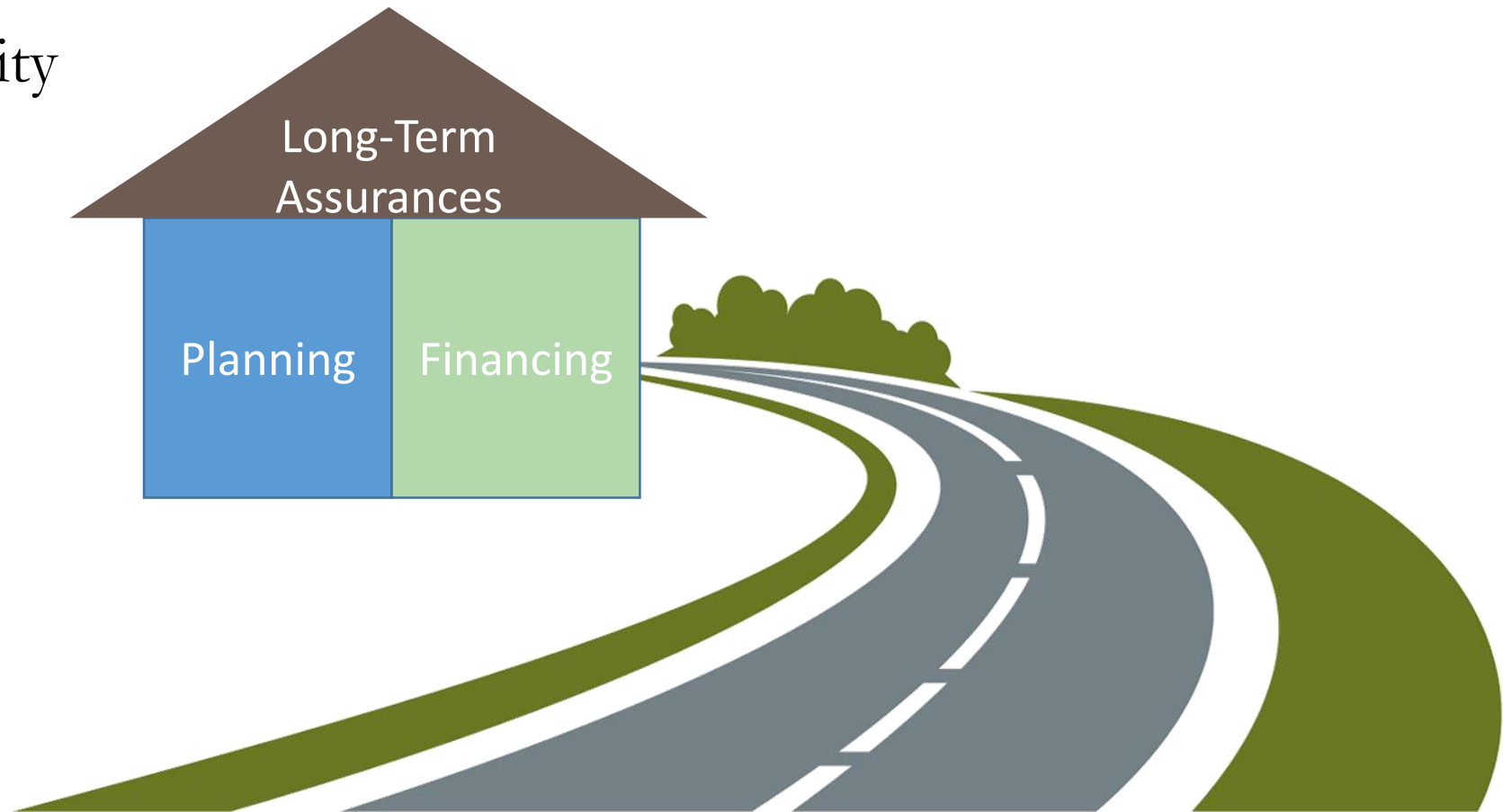
Key Challenges to Affordability

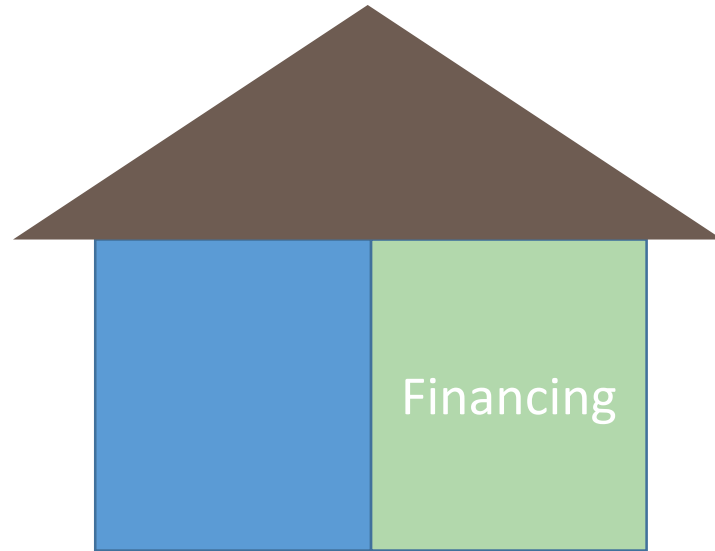
- Land use planning that prioritizes single family homes
- Limited greenfield sites necessitating redevelopment
- Limited financial resources
- A need for long term assurances and equity



Path to Increasing Affordability

- Increase zoning flexibility
- Diversify sources of financing
- Increase equity by promoting permanent affordability
- Conservative timelines for staged implementation





Diversify Sources of Financing



Top Strategy: Create Inventory of Underutilized Land Appropriate for Affordable Housing

- City-owned Surplus land pursuant to Section 166.0451 Florida Statutes
- School Board property pursuant to Section 1001.43(12) Florida Statutes
- Religious and church properties
- Vacant commercial or industrial properties as facilitated under 2020 House Bill 1339



Vacant Northwood Village in Gainesville, with potential for reuse and redevelopment

Top Strategy: Create Inventory of Underutilized Land Appropriate for Affordable Housing

- Most recent action: Vacant lot donation pilot program
- Recommended timeline for continued implementation beginning 2021:

Actions	Year 1	Year 2	Year 3	Year 4	Year 5
Develop plan, including approach to identifying properties, platform for use, management of the database, and marketing and disposition policies	X	X	X		
Launch the Database				X	
Implement technical assistance for religious organizations and private property owners with properties in the database					X

Top Strategy: Create Employer Partnerships

- The city can partner with large employers, such as UF and School Board to support workforce housing
- Employers across the country offer payroll savings matching grants, down payment assistance, gap financing, land donation, and homebuyer education
- Program can be administered by the city or a nonprofit, or the organizations themselves



Trellis House in Washington, DC developed in partnership with Howard University; photo source: <https://www.bestapartmentsindc.com/profile-2019/trellis-house/>

Top Strategy: Create Employer Partnerships

- Recommended Timeline beginning 2021:

Actions	Year 1	Year 2	Year 3	Year 4	Year 5
Survey or meet with large employers to determine interest	X				
Work with consultant on program design		X			
Launch/Implement program			X	X	X



Additional Strategy: Advocate for SHIP

- No new taxes
- No new legislation
- No additional administration



SHIP
housing a stronger Florida

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Additional Strategy: Devote General Revenue

- The city already uses general revenue to address affordable housing
 - ConnectFree program
 - Homelessness
 - Housing Program Administration
- General revenue has few outside restrictions
- Communities across Florida are establishing local housing trust funds
- Next Step: Determine capacity for additional general revenue devotion



\$10 Million

HOPE AFFORDABLE HOUSING PLAN

The HOPE Affordable Housing Biennial Plan is Hillsborough County's working plan for carrying out Affordable Housing Service's core work related to the adopted HOPE Affordable Housing Ordinance. The plan outlines the strategies and uses for the upcoming two years, specifies program-by-program funding, and establishes production expectations.



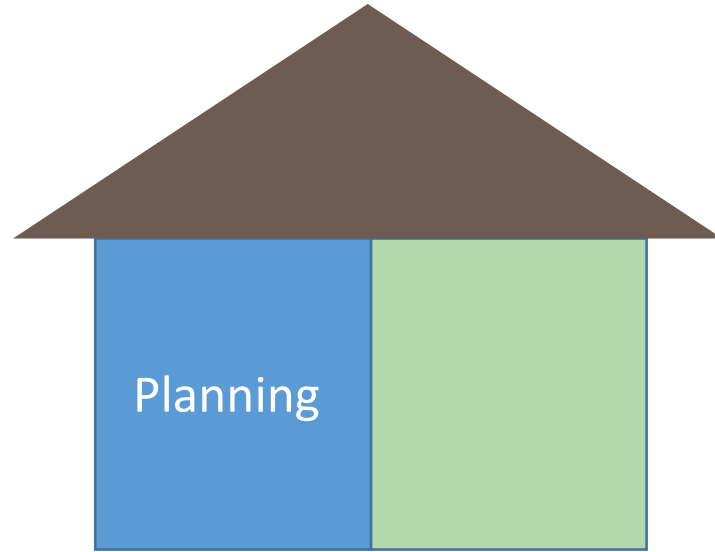
Source: <https://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/affordable-housing/projects-plans-and-report-notices/local-affordable-housing-plan.pdf>

Additional Strategy: Implement Linkage Fees

- A fee collected on commercial development that creates growth in low-wage jobs
- Fee is used to provide workforce housing
- Requires further study
 - Projections for various uses (capacity based on future land use)
 - Considerations for local economic drivers
 - Nexus study



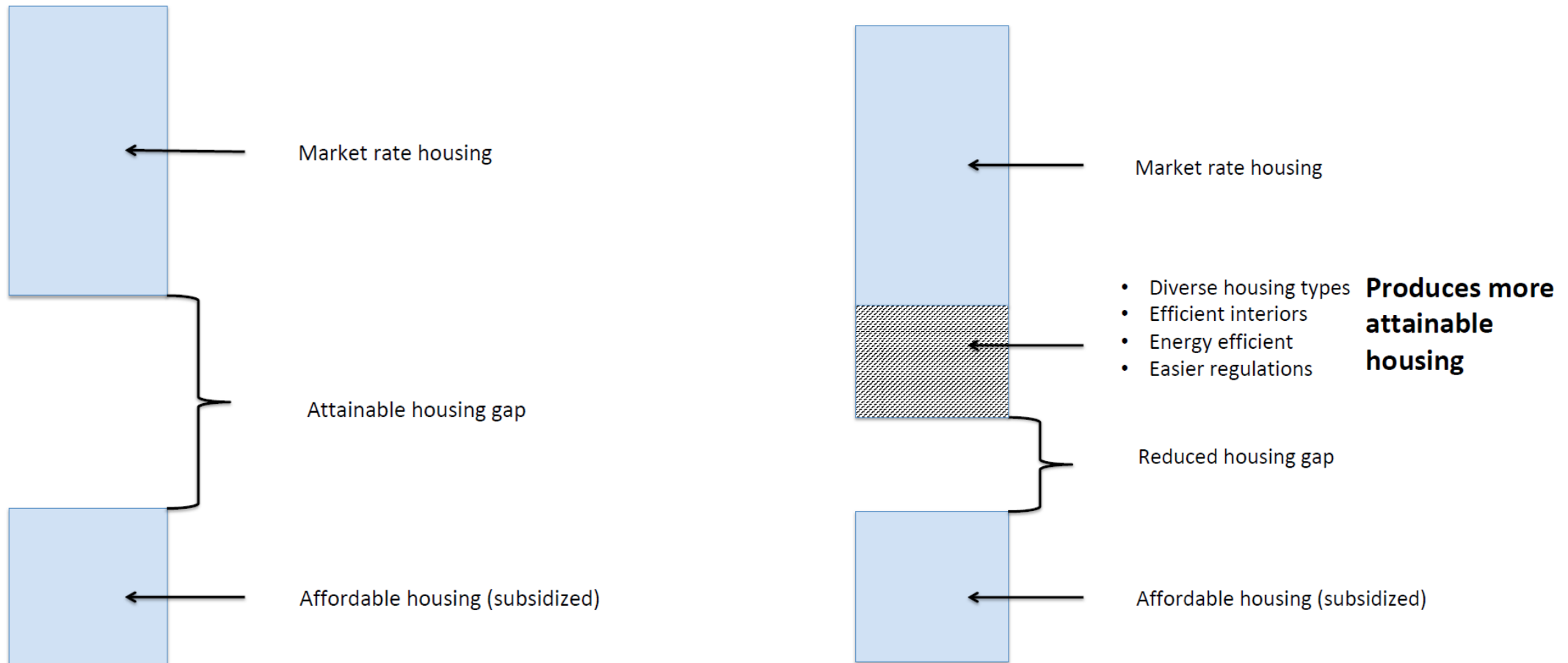
The Town of Jupiter, significantly smaller in land area and population than Gainesville, implemented a nominal linkage fee in 2015 of \$1 psf for commercial and industrial developments exceeding 10,000 sf that has generated over \$179,000 to date.



Increase Zoning Flexibility



How Zoning Flexibility Facilitates Housing Affordability



Images from Moving Forward Together: 21st Century Strategies by Lynne Richards, President and CEO, Congress for the New Urbanism at: http://cnuflorida.org/wp-content/uploads/2019/11/Moving-Forward-Together_L.Richards-reduced.pdf (Retrieved 2/27/2020)

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Top Strategy: Incentivize and Financially Assist the Development of ADUs

- Provisions for ADUs recently updated in zoning code
- Next Steps:
 - Market the ADU option – provide user-friendly educational materials
 - Provide financial assistance to homeowners and tenants w/assurances for long-term affordability



Source: Florida Housing Coalition ADU Guidebook: <https://www.flhousing.org/wp-content/uploads/2019/08/ADU-Guidebook.pdf>

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Top Strategy: Incentivize and Financially Assist the Development of ADUs

- Action to date: Updated regulations approved
- Timeline for continued implementation beginning 2021

Actions	Year 1	Year 2	Year 3	Year 4	Year 5
Develop program to include pre-approved plans, source(s) of financial assistance and other guidance	X	X			
Implement public outreach with program documents			X	X	X

Additional Strategy: Allow Different Housing Types and Sizes “By Right”

- By making changes by right, instead of requiring a PUD, the city could make development much easier and cheaper
- Recommendations:
 - Allow missing middle housing types such as duplexes, triplexes, and townhomes across the city
 - Reduce minimum lot size, and increase maximum lot coverage
- Due to their smaller sizes, missing middle housing types can be a naturally occurring type of affordable housing



Tri-plexes which have the appearance of single-family homes

Additional Strategy: Allow Different Housing Types and Sizes “By Right”

- Actions to date:
 - Considerations for SRO by right or special use permit in certain zoning districts
 - Upcoming inclusionary zoning study
- Recommended timeline for implementation:

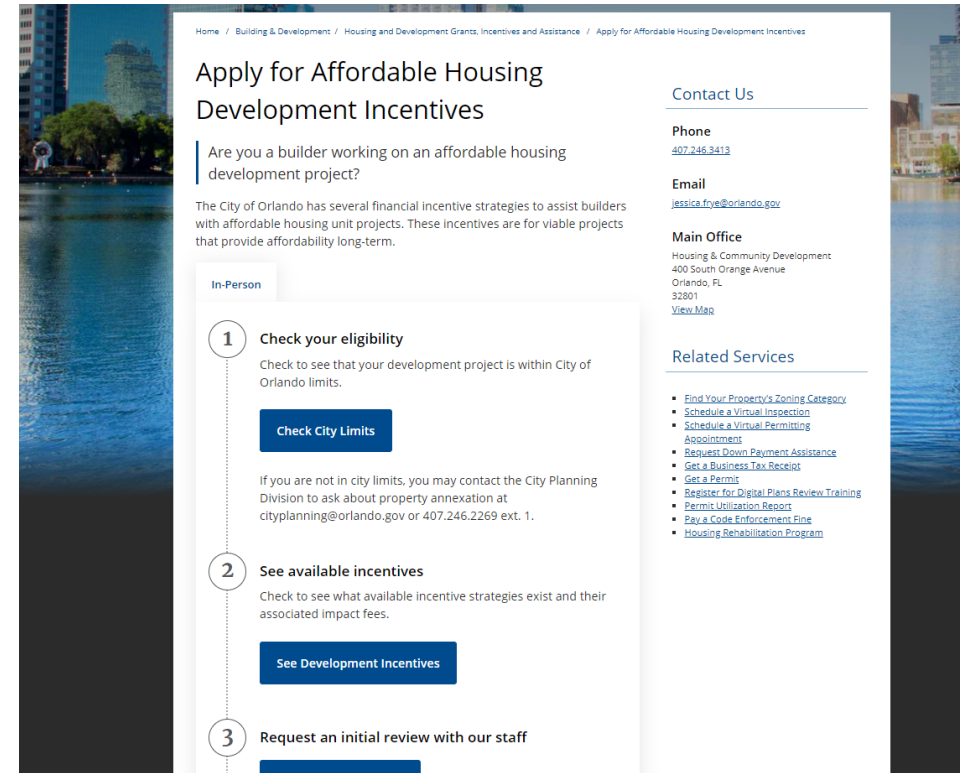
Actions	Year 1	Year 2	Year 3	Year 4	Year 5
Identify zoning districts to invoke provision of HB 1339	X				
Conduct public engagement for proposed changes		X			
Bring proposed changes to City Commission for approval; begin implementation			X	X	X

Reduce Fees and Provide Regulatory Incentives for Affordable Housing

- In general, some zoning and land use regulations may unnecessarily increase the cost of development
- The City can provide zoning incentives or reduce fees in exchange for affordable housing
- Next step: Examination and calculation of fees/charges (likely to be completed as part of inclusionary study)

Expedited Review Process

- Expedited development review is one of two required incentive strategies for SHIP
- Process needs clarity
 - Confirm, and potentially expand, which developments qualify for expedited review
 - Provide certainty in timeline and requirements in accordance with 2019 HB 7103
 - Publish process for ease of understanding
 - Designate staff to coordinate the review process



The screenshot shows a web page titled "Apply for Affordable Housing Development Incentives". The page includes a navigation breadcrumb: Home / Building & Development / Housing and Development Grants, Incentives and Assistance / Apply for Affordable Housing Development Incentives. The main heading is "Apply for Affordable Housing Development Incentives". Below the heading is a question: "Are you a builder working on an affordable housing development project?". The text explains that the City of Orlando has several financial incentive strategies to assist builders with affordable housing unit projects. The page features a three-step process:

- 1 Check your eligibility**: Check to see that your development project is within City of Orlando limits. A button labeled "Check City Limits" is provided. Below this, it states: "If you are not in city limits, you may contact the City Planning Division to ask about property annexation at cityplanning@orlando.gov or 407.246.2269 ext. 1."
- 2 See available incentives**: Check to see what available incentive strategies exist and their associated impact fees. A button labeled "See Development Incentives" is provided.
- 3 Request an initial review with our staff**: A button is provided.

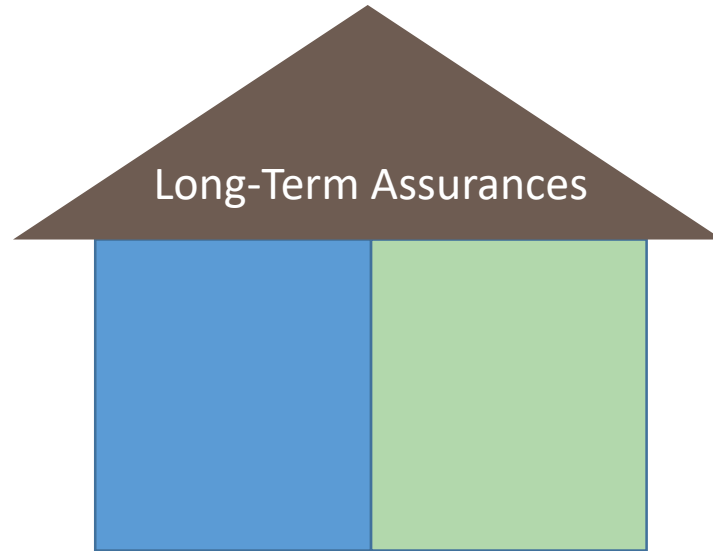
On the right side of the page, there is a "Contact Us" section with the following information:

- Phone**: 407.246.3413
- Email**: jessica.frye@orlando.gov
- Main Office**: Housing & Community Development, 400 South Orange Avenue, Orlando, FL 32801. A "View Map" link is provided.

Below the contact information is a "Related Services" section with a list of links:

- [Find Your Property's Zoning Category](#)
- [Schedule a Virtual Inspection](#)
- [Schedule a Virtual Permitting Appointment](#)
- [Request Down Payment Assistance](#)
- [Get a Business Tax Receipt](#)
- [Get a Permit](#)
- [Register for Digital Plans Review Training](#)
- [Permit Utilization Report](#)
- [Pay a Code Enforcement Fine](#)
- [Housing Rehabilitation Program](#)

Screenshot of: <https://www.orlando.gov/Building-Development/Housing-and-Development-Grants-Incentives-and-Assistance/Apply-for-Affordable-Housing-Development-Incentives>



Increase Equity through Permanent Affordability



Top Strategy: Support a Community Land Trust

- Takes land out of the speculative market using a 99-year ground lease
- Serves as an effective tool to prevent displacement from gentrification
- Serves as a pathway to homeownership



Hannibal Square CLT in Winter Park, FL created as a neighborhood-focused strategy to maintain affordability in a gentrifying area (<https://hannibalsquareclt.org/>)

Supporting a CLT: Land and Subsidy Sources

- Land:
 - Prioritize a CLT and permanent affordability in the use of public land
 - Land acquired for affordable housing should require permanent affordability in partnership with CLT
- Subsidy sources
 - Structure SHIP, HOME and CDBG funds for use with CLT
 - FHC provides sample SHIP documents; language can be used for other sources



Garden Trail Apartments in Clearwater is funded by Pinellas County's Land Assembly Program and will remain affordable in perpetuity. Source: <http://pinellascounty.org/hfa/>

Top Strategy: Support a Community Land Trust

- Actions to date:
 - Staff training and other meetings to discuss CLT
 - New nonprofit formed with interest in partnering with City
- Recommended timeline for implementation beginning 2021:

Actions	Year 1	Year 2	Year 3	Year 4	Year 5
Incorporate CLT add-on language into purchases assistance programs and otherwise revise programs to accommodate CLT	X				
Develop an RFP for an organization to operate a CLT for the City		X			
Select a nonprofit to operate a CLT for the City		X			

Assign an employee to implement a policy review process for housing and equity

- Ongoing review of regulations is one of two required incentive strategies for SHIP
- Assigning an employee meets the statutory requirement for ongoing review
- Incorporating impact on equity as part of review contributes to meeting community goals
- Can be same employee tasked with overseeing expedited review

Questions?



Thank you!



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