

**RESOLUTION NO. 2023-529**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, TO ACCEPT THE AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC) 2023 INCENTIVE REVIEW AND RECOMMENDATION ANNUAL REPORT REQUIRED BY FLORIDA STATE STATUTE.**

**WHEREAS**, St. Johns County is the recipient of State Housing Initiative Partnership (SHIP) funds for the construction, acquisition, and preservation of affordable housing; and

**WHEREAS**, Section 420.9706 requires recipients of SHIP funds to establish an Affordable Housing Advisory Committee (AHAC) and to submit an Annual Report to recommend monetary and nonmonetary incentives as part of an affordable housing incentive plan; and

**WHEREAS**, County Ordinance 2008-29 established the St. Johns County Affordable Housing Advisory Committee; and

**WHEREAS**, the AHAC Committee conducted two public meetings on 11/15/23 and 12/19/23 to consider incentives and impediments to the construction, acquisition, and preservation of affordable housing; and

**WHEREAS**, the AHAC Committee completed and recommended the Affordable Housing Advisory Committee 2023 Incentive Review and Recommendation Annual Report; and

**WHEREAS**, participation in the SHIP Program and the recipient of housing trust fund grants for the construction, acquisition, and preservation of affordable housing serves a public purpose and is in the best interest of St Johns County residents.

**NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY:**

Section 1. The above recitals are incorporated by reference into the body of this resolution and such recitals are adopted as findings of fact.

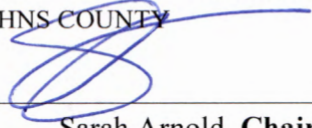
Section 2. The Board of County Commissioners hereby accepts the attached Affordable Housing Advisory Committee 2023 Incentive Review and Recommendation Annual Report.

Section 3. To the extent that there are typographical or administrative errors or omissions that do not change the tone, tenor, or context of this resolution, this resolution may be revised without subsequent approval of the Board of County Commissioners.

Section 4. This resolution shall become effective immediately upon adoption.

**PASSED AND ADOPTED** by the Board of County Commissioners of St. Johns County this  
19th day of December, 2023.

BOARD OF COUNTY COMMISSIONERS OF  
ST. JOHNS COUNTY

By:  \_\_\_\_\_  
Sarah Arnold, **Chair**

ATTEST: Brandon J. Patty, Clerk of the Circuit Court and Comptroller

By:  \_\_\_\_\_  
Clerk of the Circuit Court and Comptroller

Rendition Date: DEC 20 2023



**Affordable Housing Advisory Committee**  
**Report to Board of St. Johns County Commissioners**  
**SHIP Affordable Housing Incentive Strategies**

Date:  
12/19/2023

Prepared by:  
The Housing & Community Development and Growth Management  
Departments County Staff, in conjunction with:  
St. Johns County Affordable Housing Advisory Committee

Submitted To:  
Florida Housing Finance Corporation

**BACKGROUND**

As a recipient of State Housing Initiative Partnership (SHIP) funds, the St. Johns County Board of County Commissioners (BCC) established an affordable housing advisory committee in 1993 as required by the Florida Statute section 420.9076. The Affordable Housing Advisory Committee (AHAC) is responsible for reviewing policies, land development regulations, the Comprehensive Plan Policy, and other aspects of the County's policies and procedures that affect the cost of housing. In addition, the AHAC is responsible for making recommendations to encourage affordable housing.

The AHAC is required to submit an incentive report every year. The report includes recommendations by the Committee, as well as comments on the implementation of incentives for at least the following eleven distinct areas:

- The processing of approvals of development orders or permits, as defined in s.163.3164 (7) And (8), for affordable housing projects is expedited to a greater degree than other projects.
- The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.
- The allowance of flexibility in densities for affordable housing.
- The reservation of infrastructure capacity for housing for very low-income persons, low-income persons, and moderate-income persons.
- The allowance of affordable accessory residential units in residential zoning districts.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.

- The modification of street requirements for affordable housing.
- The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near transportation hubs and major employment centers and mixed-use developments.

## **COMMITTEE COMPOSITION**

The County Commission appointed and re-appointed members to the Committee on the dates below. Section 420.907 of the Florida Statutes lists the categories from which committee members must be selected. There must be at least eight committee members with representation from at least six of the following categories:

- Citizen actively engaged in the residential home building industry in connection with affordable housing.
- Citizen actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- Citizen Representative of those areas of labor actively engaged in home building in connection with affordable housing.
- Citizen actively engaged as an advocate for low-income persons in connection with affordable housing.
- Citizen actively engaged as a for-profit provider of affordable housing.
- Citizen actively engaged as a not-for-profit provider of affordable housing.
- Citizen actively engaged as a real estate professional in connection with affordable housing.
- Citizen actively serving on the local planning agency pursuant to s.163.3174.
- Citizen residing within the jurisdiction of the local governing body making the appointments.
- Citizen who represents employers within the jurisdiction.
- Citizen who represents essential services personnel, as defined in the local housing assistance plan
- Locally elected official

The appointed AHAC Committee members are included here, along with their category affiliation:

<b>Name</b>	<b>Category Represented</b>	<b>Date Appointed</b>
<b>1 Alaimo, Roy</b>	Locally elected official	
<b>2 Braxton, Jr. Jay</b>	St. Johns County Resident	06/02/2020
<b>3 Burke, Gregory</b>	Citizen engaged in Residential Home Building Industry	02/21/2023
<b>4 Dothage, Orville</b>	St. Johns County Resident	02/21/2023
<b>5 Ladrido, Steven</b>	Citizen representing employers within St. Johns County	03/16/2021
<b>6 Lazar, Bill</b>	Citizen actively engaged as a not-for profit provider for affordable housing	08/17/2021
<b>7 Mansur, Alex</b>	Citizen actively engaged in Area of Labor in Home Building	05/17/2022
<b>8 Maxwell, Harry</b>	Citizen actively engaged as a for-profit provider for affordable housing	08/17/2021
<b>9 O'Donnell, Michael</b>	HFA Chair/Advocate for low-income persons	09/24/2020
<b>10 Pierre, Elvis</b>	Citizen actively serving on local planning agency	08/04/2022
<b>11 Rodea, Lindsey</b>	Citizen representing Essential Service Personnel	05/17/2022
<b>12 Vierck, Karl</b>	Citizen actively engaged as a REAL Estate Professional	08/17/2021

#### **AFFORDABLE HOUSING DEFINITION**

As defined by Florida Statutes "Affordable" means that monthly rents or monthly mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in subsection (20), subsection (21), or subsection (30). However, it is not the intent to limit an individual household's ability to devote more than 30 percent of its income for housing, and housing for which a household devotes more than 30 percent of its income shall be deemed affordable if the first institutional mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30 percent benchmark.

Florida Statute Link:

[http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&URL=0400-0499/0420/Sections/0420.9071.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0400-0499/0420/Sections/0420.9071.html)

<https://www.floridahousing.org/owners-and-managers/compliance/income-limits>



## **AFFORDABLE HOUSING INCENTIVES**

Staff presented the latest affordable housing practices and recommendations on incentives. Each of the affordable housing incentives recommended by the State were thoroughly examined and discussed with AHAC members. This plan is a result of the recommendations from the AHAC and meetings held with county staff to determine the feasibility of the recommendations. If approved by the St. Johns County Board of County Commissioners, the recommendations will be used to amend the Local Housing Assistance Plan (LHAP) and/or the local Comprehensive Plan-Housing Element.

## **FLEXIBLE DENSITIES**

### **Meeting Synopsis:**

- Localities need to devise ways to encourage developers to include some percentage of affordable housing as a part of their developments or ask that they contribute to a housing fund when requesting variances or waivers to the existing codes. In 2020, St. Johns County adopted a new Workforce Housing Zoning District that provides new regulations and density increase applicable to the Residential-B, Residential-C, Residential-D, and Mixed Used Future Land Use Designations. In addition, new multi-unit developments are required to have a designated number of affordable housing for purchasing and rental.

### **Existing Strategy:**

- St. Johns County has a number of different zoning categories, such as Mixed Use and RES-D, which allow for greater densities and zoning categorifies, such as PUD, that allow for design flexibilities.

### **AHAC Recommendations:**

- The AHAC will continue to meet with staff members from Growth Management, Housing and Community Development, local developers, and the St Johns County Chamber, in order to continue flexible density roundtable discussions, and come up with viable solutions to be recommended to the Board of County Commissioners.

### **Implementation:**

- In June of 2023, the Board of County Commissioners approved the work-force housing overlay price increase from \$240,000 to \$260,000, to encourage more moderate pricing of new homes in exchange for extra density and flexibility for the developers.

## **MODIFICATION OF IMPACT FEES**

### **Meeting Synopsis:**

- On modestly priced housing, (SHIP Purchase Price cap \$536,906) utility and impact fees can account for almost 10% of the building costs and financed over a 30-year mortgage can cost as much as the fees themselves. The challenge is

creating a way to eliminate the impact of these fees on the development of both rental and homeownership housing for the local workforce.

**Existing Strategy:**

- Impact fees are currently scaled to address the type of use, as well as the square footage of a residential unit.

**AHAC Recommendations:**

- Allow payment of impact fees, and utility connection fees over a period, possibly paid through property tax process. Longer repayment period proposed when projects focus on lower income populations.
- Consider the utilization of County impact fee investment earnings (from interest) on roads, parks and public buildings to support the development of affordable owner-occupied, for sale, and rental housing.
- Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is ‘affordable’ to moderate, low or very-low income families under section 420.9071, Florida Statute, which generally evaluates an ability to be based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

**PUBLIC LAND INVENTORY**

**Meeting Synopsis:**

- Florida Statutes at Title XI, Section 125.35 (County Authorized to Sell Real and Personal Property and to Lease Real Property), 125.38 (Sale of County Property to United States or State), 125.37 (Exchange of County Property), 125.379 (Disposition of County Property for Affordable Housing) and St. Johns County Ordinance 2011-17, provide guidelines as to the sale or lease of land owned by the County. The disposition of any County owned land for purposes of addressing the needs identified in this Action Plan are subject to Florida State Statute and County Ordinance. The County maintains an inventory of lots and properties owned by St. Johns County. Land owned and managed by the County may be sold or donated to entities for the purpose of public and community good. A private entity or non-profit may request to the BCC, a conveyance or lease of a property. The property may be conveyed or leased, to an applying entity, for a price named by the BCC, regardless of the actual value of the property and pending BCC satisfaction of the proposed use of the property. The land must not be needed for County purposes as determined by the BCC. A number of properties in the inventory have been earmarked for the purpose of expanding affordable housing options.

**Existing Strategy:**

- At the time of this writing, staff has developed a procedure by which the County shall distribute these lots in a competitive and equitable manner. This procedure has been approved by the Board of County Commissioners.

**AHAC Recommendations:**

- Staff should continue the implementation of the distribution of the public lands for affordable housing.
- Use County inventory of land for affordable housing.

**Implementation:**

- Staff is continuing forward with its implementation of the public lands program.

**NEGATIVE ECONOMIC IMPACT**

**Meeting Synopsis:**

- The AHAC plans to target this matter with further discussions in future meetings with subject matter experts in St. Johns County. Eventually, AHAC will continue conducting research and collecting data to submit viable recommendations and incentive solutions to the Board of County Commissioners. There is a tremendous need to perform regular negative economic impact assessments and eliminate the economic development barriers that eventually will affect our workforce.

**Existing Strategy:**

- At this time, an existing strategy is not in place. The AHAC will further discuss this matter and submit recommendations to the Board of County Commissioners for their review and approval.

**AHAC Recommendations:**

- County and City should review and recognize the negative economic impact a lack of affordable housing can have on a community. The Housing and Community Development Department is currently securing a consultant firm to conduct an Affordable Housing Study for St. Johns County. This study will provide vital and essential data on the actual affordable housing needs in St. Johns County. In addition, the needs assessment data collected will assist in the preparation of future plans regarding affordable housing in St. Johns County. We are expecting to have a full report by 2024.
- Consider using private funds, such as DRI contributions, for lower interest rate enticements.



- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments could also be considered.

**Implementation:**

- The AHAC will identify all negative economic impact barriers through discussions, and the preparation of a comprehensive needs' assessment. In addition, AHAC will present recommendations and solutions to the BOCC for approval. Implementations are pending. An affordable Housing Needs Assessment Report will be completed in 2023 with additional information provided by the St Johns County Chamber Workforce Housing Coalition.

**CORPORATE INCENTIVES**

**Meeting Synopsis:**

- AHAC will schedule a meeting with St. Johns County Economic Development office to discuss this matter in more detail. Once we start having our dialogues regarding this matter, a meeting synopsis will be available. St. Johns County staff is coordinating a meeting between AHAC and the County Economic Development office within the next few months in order to start a dialogue regarding the utilization of affordable housing as an incentive to bring a business to St. Johns County. We plan to have our meeting synopsis ready for review once our regular meetings start. The creation of affordable housing as an incentive to attract corporations to St. Johns County is essentially important due to the fact that corporations are concerned about housing availability, affordability, and safety for their employees who many may be transferred to the area.

**Existing Strategy:**

- There are incentives available for businesses through the County's Business Incentive Program (Ordinance 2014-30). The categories within the program are for speculative space, new industry and existing business/industry and are based on a point system. Depending on how the application scores and the project type, projects can be eligible for 2 to 4 years of general county portion of ad valorem taxes paid on capital improvements, 2 to 4 years of general county portion of tangible personal property taxes (not applicable for speculative space), 50% or 100% of impact fees and water/sewer connection fees (in applicable areas), and expedited permitting.

**AHAC Recommendations:**

- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive being received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type Affordable Housing impact or linkage fee on larger, or commercial developments could also be considered.

## **IMPACT FEE CREDIT TRANSFER**

### **Meeting Synopsis:**

- At the May 2021 meeting, under the guidance of the St. Johns County Assistant County Attorney, suggested that the AHAC could recommend to the Board of County Commissioners to conduct comprehensive analysis in the next financial forecast study.

### **Existing Strategy:**

- At this time, an existing strategy is not in place. The AHAC will further discuss this matter and submit recommendations to the Board of County Commissioners for their review and approval.

### **AHAC Recommendation:**

- Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is “affordable” to moderate, low or very low-income families under section 420.9071, Florida Statute, which generally evaluates an ability to pay based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

## **EXPEDITED PERMITTING**

### **Meeting Synopsis:**

- Dating back to the 2019 AHAC report, staff has taken the time to address both the previous recommendations as well as previous resolutions passed by the BCC (see below). Committee did feel that there should be a continued emphasis on income guidelines set by the Florida Housing Finance Corporation, these guidelines are referenced in local ordinances, state statutes, and other state-based grant programs.

### **Existing Strategy:**

- In September 1993, the County instituted the Development Review Committee (DRC), to establish uniform requirements and procedures for submittal and review of applications for development plan approval, to implement the goals and policies of the Comprehensive Plan, and to ensure compliance with all applicable land development regulations. The eighteen-member committee representing planning and zoning, growth management, transportation, utilities, environmental health, fire service, 911 addressing, building, codes, survey, environmental planning, and landscaping, review all proposed developments (such as subdivisions or multi-family) within 20 working days, then meets with the developer to discuss their independent findings at a joint DRC meeting. February 24, 1998, adopted by Resolution 98-48, developers planning affordable housing projects will be directed to the Housing Office by any staff receiving questions. Housing staff can work with the developer to determine, quantitatively, if the project is truly affordable (i.e., the anticipated payments do not exceed 30% of the very low to moderate-income categories, or rents do not exceed standard limits adjusted for bedroom size). Upon issuance of an "Affordable Housing Development" (AHD) designation, a sheet to be attached to all copies submitted for development review, the developer is assured that the original review time may be reduced by up to 50 percent. Rezoning requests may be facilitated in agenda placement for Committee and Board of County Commissioners' review. St. Johns County's permitting process has been centralized and expedited with the location of all applicable permitting departments in one facility. It has cut down on developer's time expended on obtaining permits. The Comprehensive Plan, adopted by Ord. 90-53, Policy E.1.1.4(a), adopted in December, 1990, and amended by Policy C.1.1.4, adopted by Ordinance 2000-34, and amended by Policy C.1.1.4. adopted by Ordinance 2000- 34, recommended this change. Permits may be applied for in advance of lot purchase closing so delays can be avoided by careful planning. The County has addressed this item since 1993. The above paragraph has been in previous AHAC recommendation reports.

### **AHAC Recommendations:**

- Continue to use the Income and Rent guideline chart provided by the Florida Housing Finance Corporation when defining affordability, unless specified by a particular fund source. Consider more incentives/subsidy for projects that target lower income populations.
- Staff currently, informally, uses the Income and Rent guideline chart provided by the Florida Housing Finance Corporation when defining affordability. Affordability is defined by one of two benchmarks; subsidy or funding provided to the recipient/builder and verified income by family.
- Designate a "Point of Contact" to assist affordable housing developers in navigating the County development process.

## **LOWER INTEREST RATE ENTICEMENTS**

### **Meeting Synopsis:**

- The AHAC plans to target this matter with further discussions in future meetings with subject matter experts in St. Johns County.

### **Existing Strategy:**

- At this time, an existing strategy is not in place. The AHAC will further discuss this matter and submit recommendations to the Board of County Commissioners for their review and approval.

### **AHAC Recommendation:**

- Consider using private funds, such as DRI contributions, for lower interest rate enticements.

## **AFFORDABLE ACCESSORY RESIDENTIAL UNITS**

### **Meeting Synopsis:**

- There should be an emphasis on encouraging accessory residential dwellings, such as granny flats, converted overseas shipping containers, small housing, and multiple efficiency units in a single structure.

### **Existing Strategy:**

- Accessory dwelling units, while allowed by right, are limited in use by family members.

### **AHAC Recommendations:**

- All of this should be included as part of density bonus negotiations.
- These accessory dwellings must include limited onsite parking, perhaps restricting onsite parking for one vehicle per dwelling. If possible, perhaps limited on street parking with valid parking pass could be used in conjunction with onsite parking or in lieu of onsite parking.

### **Implementation:**

- County staff are currently in the process of modifying the current Land Development Code and are addressing this issue, primarily as it pertains to the user. The code change will have to go before the BCC for final approval.

## **FLEXIBLE LOT CONFIGURATIONS**

### **Meeting Synopsis:**

- With the current growth in the county, one incentive for affordable housing could be that any PUD or flex-zoning requirement (that increases density) includes some level of participation in affordable housing efforts. This will allow for a mixture and possible increase in the potential number of affordable housing units to be developed in a particular zone or zones.

**Existing Strategy:**

- Staff continues to work amongst themselves and with housing developers to explore issues related to affordability.
- St. Johns County has different zoning categories, such as PUDs, which allow for greater densities and some design flexibilities.

**AHAC Recommendations:**

- Encourage developers to include some percentage of affordable housing as part of their developments or ask that they contribute to a housing fund when requesting variances or waivers to the existing codes.
- Work with the HFA to determine how to utilize the lot inventory

**RESERVATION OF INFRASTRUCTURE CAPACITY**

**Meeting Synopsis:**

- Encourage better coordination with government departments, including planning, utilities, and engineering to include affordable housing in their expansion plans. Those same departments could offer advice or services to incorporate affordable housing projects into their improvement plans.

**Existing Strategy:**

- Staff continues to work amongst themselves and with housing developers to explore issues related to affordability

**AHAC Recommendations:**

- Both City and County Utility and Road Departments could work more closely with affordable development efforts to reduce infrastructure costs.
- Consider allowing a developer to utilize existing storm water capacity retention ponds within the development's area rather than having to construct new storm water retention ponds and lift-stations, or allow developer to divert storm water to adjacent County-owned properties, when feasible. This would allow additional units to be built instead of property being utilized for infrastructure requirements.
- Consider that when lift stations are required on infill efforts, affordable housing developers can ask the utility company to incorporate the construction costs into their capital improvement plans or finance the costs over an affordable period.



- Staff will invite and encourage attendance by County Utility and Road and Bridge departments at the monthly AHAC meetings.

**Implementation:**

- When appropriate, Housing and Community Development staff participates in development meetings to explore the issues above as they relate to affordability.

**SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS**

**Meeting Synopsis:**

- St. Johns County has a traditional suburban development pattern.

**Existing Strategy:**

- Currently, there is little in the way to encourage development near transit.

**AHAC Recommendation:**

- The AHAC should meet with County departments periodically to discuss long term planning efforts that will incorporate plans that utilize affordable developments and emphasize differing modes of transportation.

**ECONOMIC IMPACT**

- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive being received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments could also be considered.
- Recognize that parking requirements are important needs to address transportation needs and ensure compatible developments throughout the community. However, excessive parking requirements can increase the cost of affordable housing development.
- Consider using private funds, such as DRI contribution, for lower interest rate enticements.
- Consider an ordinance to be presented to the BCC regarding a new zoning

category that will have initiatives addressing affordable housing. One of the initiatives within this new zone may be to allow for flexibility in street requirements to address both design and affordability.

## **ADDITIONAL RECOMMENDATIONS**

### Homebuyer Programs:

- Homebuyer programs work with a comprehensive credit-counseling program that requires all applicants for down payment assistance to participate. Advocacy efforts are a mutual effort with both staff and non-profit developers monitoring various down payment housing programs. County staff and non-profit developers should combine housing programs to serve homebuyers by keeping housing costs as close to 30% of the household income and not more than 40%. The recommendations listed will benefit greatly from having one Housing point of contact at the County who is able to work closely with for-profit and non-profit developers. Using the FHFC income charts makes it a common standard for both for-profit and non-profit developers to work from. As of December 2023, St. Johns County does not currently have a Purchase Assistance program.
- Credit counseling education is needed and should be performed by a HUD certified housing counselor to ensure that potential homebuyers have been educated effectively. This will give the potential homebuyer access to rebuild their credit. Ongoing credit counseling and training will ensure homeowners understand how to manage their credit and housing expenses. St Johns County and other non-profits operating in the County are now providing counseling by certified HUD counselors for potential homeowners.
- Any Down Payment Assistance guidelines should reflect that homeowners who qualify for down payment assistance should only receive an amount necessary to make the home affordable. This will allow the down payment assistance funds to be allocated to more homeowners and only subsidize what is needed to each qualified homeowner.
- Offer down payment assistance subsidy amount for qualified buyers of affordable housing. Homebuyers must meet the affordable income qualifications at 120% or below the median income based on household size.
- All potential affordable housing incentives should be available to both for-profit and non-profit providers.
- Staff should continue to investigate the potential for a Community Land Trust.
- Utilize the Housing Finance Authority as housing experts to assist in evaluating proposals and financing proformas.



**The St. Johns County Affordable Housing Advisory Committee** will hold two public hearings to adopt recommendations regarding local housing incentive strategies.

The public hearings will be held:

**Wednesday, November 15, 2023**

3:00pm

St. Johns County

Health & Human Services Building

Muscovy Conference Room

200 San Sebastian View, St. Augustine, FL 32084

**Tuesday, December 19, 2023**

9:00am

County Administration Building

BCC Auditorium

500 San Sebastian View, St. Augustine, FL 32084

Recommendations to consider include the following:

#### **1. FLEXIBLE DENSITIES**

- The AHAC will continue to meet with staff members from Growth Management, Housing and Community Development, local developers, and the St. Johns County Chamber, in order to continue flexible density roundtable discussions, and come up with viable solutions to be recommended to the Board of County Commissioners.

## **2. MODIFICATION OF IMPACT FEES**

- Allow payment of impact fees, and utility connection fees over a period, possibly paid through property tax process. Longer repayment period proposed when projects focus on lower income populations.
- Consider the utilization of County impact fee investment earnings (from interest) on roads, parks and public buildings to support the development of affordable owner-occupied, for sale, and rental housing.
- Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is ‘affordable’ to moderate, low or very-low income families under section 420.9071, Florida Statute, which generally evaluates an ability to be based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

## **3. PUBLIC LAND INVENTORY**

- Staff should continue the implementation of the distribution of the public lands for affordable housing.
- Use County inventory of land for affordable housing.

## **4. NEGATIVE ECONOMIC IMPACT**

- County and City should review and recognize the negative economic impact a lack of affordable housing can have on a community. The Housing and Community Development Department is currently securing a consultant firm to conduct an Affordable Housing Study for St. Johns County. This study will provide vital and essential data on the actual affordable housing needs in St. Johns County. In addition, the needs assessment data collected will assist in the preparation of future plans regarding affordable housing in St. Johns County. We are expecting to have a full report by 2024
- Consider using private funds, such as DRI contributions, for lower interest rate enticements.
- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents

of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments could also be considered.

## **5. CORPORATE INCENTIVE**

- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive being received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type Affordable Housing impact or linkage fee on larger, or commercial developments could also be considered.

## **6. IMPACT FEE CREDIT TRANSFER**

- Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is “affordable” to moderate, low or very low-income families under section 420.9071, Florida Statute, which generally evaluates an ability to pay based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

## **7. EXPEDITED PERMITTING**

- Continue to use the Income and Rent guideline chart provided by the Florida Housing Finance Corporation when defining affordability, unless specified by a particular fund source. Consider more incentives/subsidy for projects that target lower income populations.
- Staff currently, informally, uses the Income and Rent guideline chart provided by the Florida Housing Finance Corporation when defining affordability. Affordability is defined by one of two benchmarks; subsidy or funding provided to the recipient/builder and verified income by family.
- Designate a “Point of Contact” to assist affordable housing developers in navigating the County development process.

## **8. LOWER INTEREST RATE ENTICEMENTS**

- Consider using private funds, such as DRI contributions, for lower interest rate enticements.



## **9. AFFORDABLE ACCESSORY RESIDENTIAL UNITS**

- All of this should be included as part of density bonus negotiations.
- These accessory dwellings must include limited onsite parking, perhaps restricting onsite parking for one vehicle per dwelling. If possible, perhaps limited on street parking with valid parking pass could be used in conjunction with onsite parking or in lieu of onsite parking.

## **10. FLEXIBLE LOT CONFIGURATIONS**

- Encourage developers to include some percentage of affordable housing as part of their developments or ask that they contribute to a housing fund when requesting variances or waivers to the existing codes.
- Work with the HFA to determine how to utilize the lot inventory

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- Both City and County Utility and Road Departments could work more closely with affordable development efforts to reduce infrastructure costs.
- Consider allowing a developer to utilize existing storm water capacity retention ponds within the development's area rather than having to construct new storm water retention ponds and lift-stations, or allow developer to divert storm water to adjacent County-owned properties, when feasible. This would allow additional units to be built instead of property being utilized for infrastructure requirements.
- Consider that when lift stations are required on infill efforts, affordable housing developers can ask the utility company to incorporate the construction costs into their capital improvement plans or finance the costs over an affordable period.
- Staff will invite and encourage attendance by County Utility and Road and Bridge departments at the monthly AHAC meetings.

## **12. SUPPORT OF DEVELOPMENT NEWAR TRANSPORTATION HUBS**

- The AHAC should meet with County departments periodically to discuss long term planning efforts that will incorporate plans that utilize affordable developments and emphasize differing modes of transportation.

### 13. ECONOMIC IMPACT

- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive being received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments could also be considered.
- Recognize that parking requirements are important needs to address transportation needs and ensure compatible developments throughout the community. However, excessive parking requirements can increase the cost of affordable housing development.
- Consider using private funds, such as DRI contribution, for lower interest rate enticements.
- Consider an ordinance to be presented to the BCC regarding a new zoning category that will have initiatives addressing affordable housing. One of the initiatives within this new zone may be to allow for flexibility in street requirements to address both design and affordability.

# LOCALiQ

FLORIDA

PO Box 631244 Cincinnati, OH 45263-1244

## PROOF OF PUBLICATION

Michelle Lawlor  
Sjc Housing & Community Service  
200 San Sebastian View, Ste 2300

Saint Augustine FL 32084

STATE OF WISCONSIN, COUNTY OF BROWN

Before the undersigned authority personally appeared, who on oath says that he or she is the Legal Coordinator of the St Augustine Record, published in St Johns County, Florida; that the attached copy of advertisement, being a Govt Public Notices, was published on the publicly accessible website of St Johns County, Florida, or in a newspaper by print in the issues of, on:

11/06/2023

Affiant further says that the website or newspaper complies with all legal requirements for publication in chapter 50, Florida Statutes.

Subscribed and sworn to before me, by the legal clerk, who is personally known to me, on 11/06/2023

Michelle Jacobs  
Legal Clerk

Mariah Verhagen  
Notary, State of WI, County of Brown  
8-15-26

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MARIAH VERHAGEN  
Notary Public  
State of Wisconsin

The St. Johns County Affordable Housing Advisory Committee (AHAC) will hold two public hearings to adopt recommendations that shall be presented to the St. Johns County Board of County Commissioners (BCC) regarding local affordable housing incentive strategies.

The public hearings will be held:  
Wednesday, November 15, 2023  
3:00pm

St. Johns County  
St. Johns County Health & Human  
Services Building  
Muscovy Conference Room  
200 San Sebastian View,  
St. Augustine, FL 32084

Tuesday, December 19, 2023  
Meeting begins at 9:00 am  
(Please check BCC agenda or  
consult with the St. Johns County  
Housing Department for  
approximate presentation times.)  
County Administration Building  
BCC Auditorium  
500 San Sebastian View,  
St. Augustine, FL 32084

Recommendations to consider  
include the following

**1. FLEXIBLE DENSITIES**

- The AHAC will continue to meet with staff members from Growth Management, Housing and Community Development, local developers, and the St. Johns County Chamber, in order to continue flexible density roundtable discussions, and come up with viable solutions to be recommended to the Board of County Commissioners.

**2. MODIFICATION OF IMPACT FEES**

- Allow payment of impact fees, and utility connection fees over a period, possibly paid through property tax process. Longer repayment period proposed when projects focus on lower income populations.

- Consider the utilization of County impact fee investment earnings (from interest) on roads, parks and public buildings to support the development of affordable owner-occupied, for sale, and rental housing.

- Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is "affordable" to moderate, low or very-low income families under section 420.9071, Florida Statute, which generally evaluates an ability to be based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

**3. PUBLIC LAND INVENTORY**

- Staff should continue the implementation of the distribution of the public lands for affordable housing.

- Use County inventory of land for affordable housing.

**4. NEGATIVE ECONOMIC IMPACT**

- County should review and recognize the negative economic impact a lack of affordable housing can have on a community. The Housing and Community Development Department is currently securing a consultant firm to conduct an Affordable Housing Study for St. Johns County. This study will provide vital and essential data on the actual affordable housing needs in St. Johns County. In addition, the needs assessment data collected will assist in the preparation of future plans regarding affordable housing in St. Johns County. A full report is expected in 2024.

- Consider using private funds, such as DRI contributions, for lower interest rate enticements.

- Have a policy that any large corporations or businesses receiving incentives to relocate and/or build in St. Johns County must pay a specific dollar amount, based on the incentive received, into an Affordable Housing Fund. A way to make it more attractive to the companies receiving the incentives would be to give their qualified employees priority to the affordable housing being built. The policy could also set out that a percentage of the affordable housing being built could be set aside or reserved for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments could also be considered.

**5. CORPORATE INCENTIVE**

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**6. IMPACT FEE CREDIT TRANSFER**

\* Allow holders of impact fee credits to transfer or sell, at a discount, impact credits to other developments; in the same impact fee zone for the development of housing that is for sale or rent. Housing that is "affordable" to moderate, low or very low-income families under section 420.9071, Florida Statute, which generally evaluates an ability to pay based on income. These impact credits reflect dollars previously invested by a developer in County or School district infrastructure and are recognized as being usable against impact fees.

**7. EXPEDITED PERMITTING**

\* Continue to use the Income and Rent guideline chart provided by the Florida Housing Finance Corporation (FHFC) when defining affordability, unless specified by a particular fund source. Consider more incentives/subsidy for projects that target lower income populations.

\* Staff currently, informally, uses the Income and Rent guideline chart provided by the FHFC when defining affordability. Affordability is defined by one of two benchmarks; subsidy or funding provided to the recipient/builder and verified income by family.

\* Designate a "Point of Contact" to assist affordable housing developers in navigating the County development process.

**8. LOWER INTEREST RATE ENTICEMENTS**

\* Consider using private funds, such as DRI contributions, for lower interest rate enticements.

**9. AFFORDABLE ACCESSORY RESIDENTIAL UNITS**

\* All of this should be included as part of density bonus negotiations.

\* These accessory dwellings must include limited onsite parking, perhaps restricting onsite parking for one vehicle per dwelling. If possible, perhaps limited on street parking with valid parking pass could be used in conjunction with onsite parking or in lieu of onsite parking.

**10. FLEXIBLE LOT CONFIGURATIONS**

\* Encourage developers to include some percentage of affordable housing as part of their developments or ask that they contribute to a housing fund when requesting variances or waivers to the existing codes.

\* Work with the St. Johns County Housing Finance Authority (HFA) to determine how to utilize the lot inventory.

**11. RESERVATION OF INFRASTRUCTURE CAPACITY**

\* Both City and County Utility and Road Departments could work more closely with affordable development efforts to reduce infrastructure costs.

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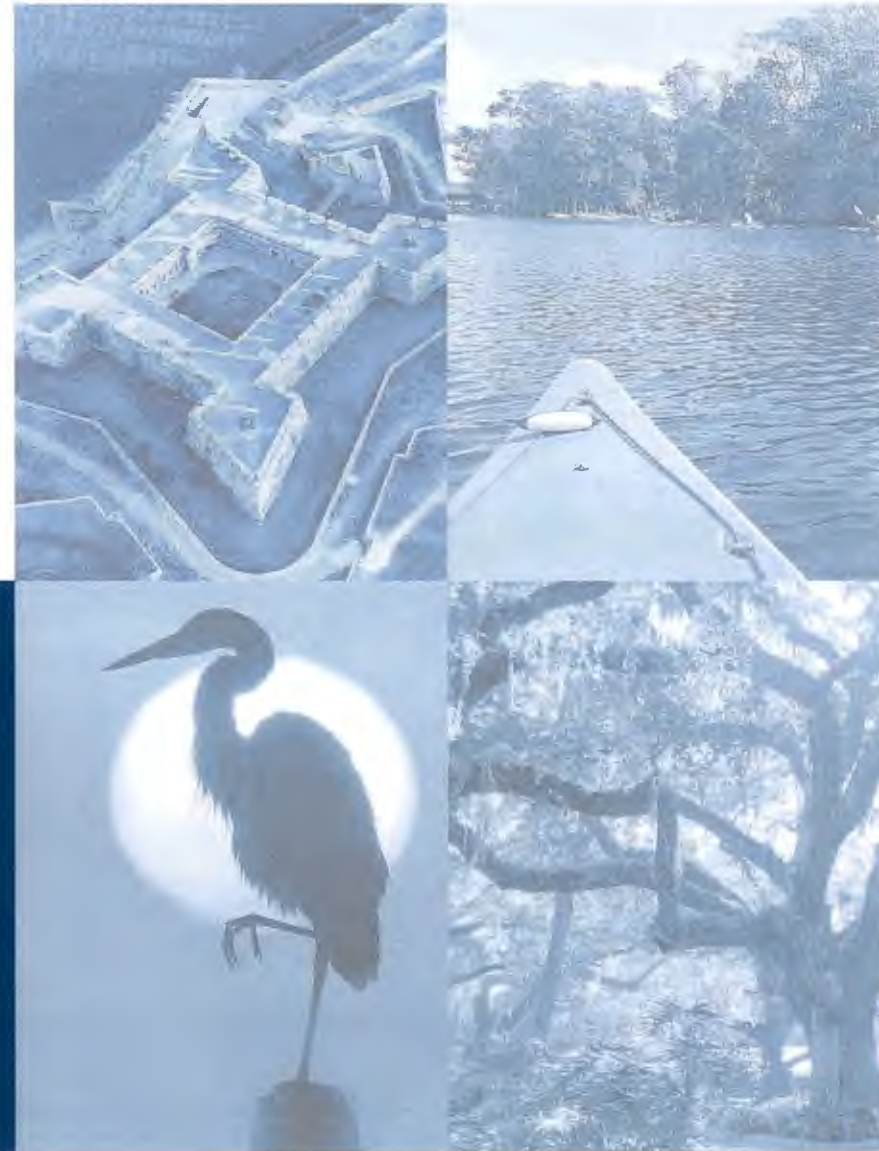
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Housing & Community Development  
200 San Sebastian View, Suite 2300,  
St. Augustine, FL 32084  
904-827-6890 | sicfl.us

Pub: Nov 6, 2023; #9484343



# Affordable Housing Advisory Committee

2023 Incentive Review  
and Recommendation  
Annual Report

## AHAC Purpose

Shall review the established policies and procedures, ordinances, land development regulations, and adopted local government comprehensive plan of the appointing local government and shall recommend specific actions or initiatives to encourage or facilitate affordable housing.



# 2023 AHAC Committee

- Roy Alaimo
- Jay Braxton
- Gregory Burke
- Orville Dothage
- Steve Ladrido
- Bill Lazar
- Alex Mansur
- Harry Maxwell
- Michael O'Donnell
- Elvis Pierre
- Lindsey Rodea
- Karl Vierck

# SHIP Statutory Requirement

- Established by Statute 420.9076 Adoption of affordable housing incentive strategies, committees.
- AHAC Report must be completed in December before the SHIP Annual Plan is submitted in 2024.





# Defining Affordable Housing

- 30% of the gross family income
- AMI (Area Median Income) percentage varies
- Housing solutions vary greatly depending on household income
- Rental or Homeownership solutions are uniquely different
- Outcomes vary based on gap between funding and cost to produce a specific housing unit

# The need is here...



# ...we're hiring!



**2023  
HIRING  
FAIR**

July 18th, 2023 | 9am - 4pm

**First Coast  
Technical College**  
Your Future Comes First

DOZENS OF LOCAL BUSINESSES READY TO HIRE ON THE SPOT!



**ST. JOHNS COUNTY  
SCHOOL DISTRICT**

**TEACHER  
RECRUITMENT  
FAIR**

Where the Future Begins

**REGISTER  
ONLINE**  
*click here!*

**SATURDAY  
DECEMBER 2, 2023**  
at Nease High School  
8:30am - 2:30pm

SJCSD will be hiring for all areas at this fair. However, the high needs areas are:

- Exceptional Education
- Mathematics
- Spanish
- Elementary

We're looking for great teachers to join the ranks of one of Florida's top Public School Districts, SJCSD.

**St. Johns County School District**  
40 Orange Street  
St. Augustine, FL 32084 | (904) 547-7500



**The Arc  
of the St. Johns**

**HIRING "ON THE SPOT"**

ST. AUGUSTINE'S **105.5** FM  
The Joy of Listening

ST. AUGUSTINE **COUNTRY**  
106.3



# Out of Reach - St Johns County

## With Current Prices...

**\$2,290** - Monthly  
Rental Price  
(Median 3 Bedroom):

**\$510,000** - Home  
Price  
(Median Single-family):

## Then...

- Hospitality
- Nurses
- Firefighters
- Police
- County Services

- Teachers
- Trades
- Major Employers
- Fixed Income
- ...and countless support staff









# Current Needs

Surplus/Deficit of Affordable/Available Units by Income, Florida Regions, 2021							
Geography	County	0-30% AMI	0-40% AMI	0-50% AMI	0-60% AMI	0-80% AMI	0-120% AMI
Jacksonville, FL MSA plus Putnam	Baker, Clay, Duval, Nassau, Putnam, St. Johns	-33,125	-40,155	-38,604	-29,453	-15,855	10,495

\*Florida Housing Data Clearinghouse

## What Employers Need- Sample of 4 SJC Employers

				
Needed Homes for Workforce Housing (Today)	842	706	3,710	3,396
Needed Homes for Workforce Housing (Future)	1,336	436	1,500	1,500
Projected Homes to be added in the Workforce Housing Districts	297	297	297	297
Deficit Today	-545	-409	-3,413	-3,099
Deficit Future	-1,039	-139	-1,203	-1,203

\*St Johns County Chamber of Commerce





# Current County Policies On Affordable Housing

- Growth Management Affordable Housing Development Review Manual, Section 7.0
- St. Johns County SHIP Local Housing Assistance Plan (LHAP)
- St. Johns County CDBG 2021 - 2025 Consolidated Plan and 2022 - 2023 Action Plan
- 2025 Comp Plan, Section C. Housing Element
- Health and Human Services Housing and Grant procedures

# **Community Progress Since the 2022 Annual Report...**



# Habitat for Humanity

## **Canopy Oaks Development** (22 Single Family Homes Completed)



## **Volusia Woods Development** (36 Single Family Homes Under Development)



# St Johns Housing Partnership

(First-time Homebuyers)





# Alpha Omega Campus

(Housing for 100 residents underway)





# Multi-Family Developments

**San Marcos Heights**  
(132 Units Completed)

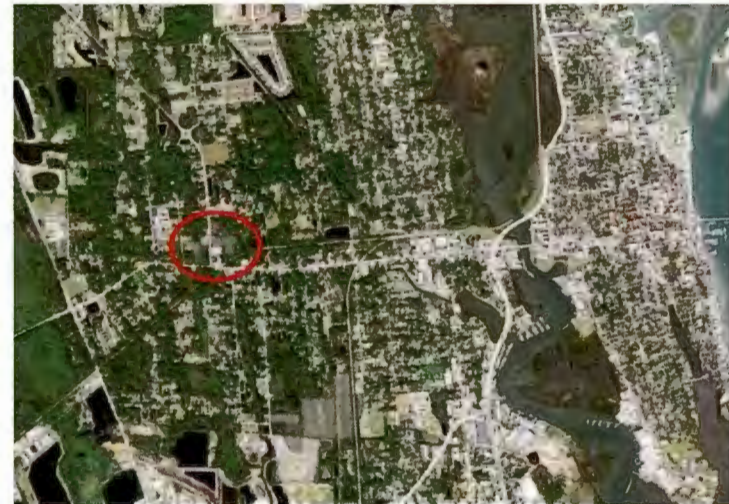


**Victoria Crossing**  
(96 Units Completed)



# Villages of New Augustine

(92 Units Approved)





Dear Ginny, 12/11/21

Thank you very much with your assistance with our USDA loan without your kind, patient help, we might not have our home! Thanks to you, our dream of being homeowners has finally been realized!

Thank you again, we wish you all the best!

Hi Ginny

I wanted to give you an update. We are HOMEOWNERS!!!!

The house we had an offer on and ended up doing a pre occupancy agreement on we had to let go. Unfortunately they could never get their title cleared for us to close. After three long months and 4 houses later we found the one that is our HOME! We could not of done this without you. We actually used a USDA loan and the owners paid for our closing cost and some how some way we got 500\$ back at closing from our binder we gave.

Thank you so much for helping us become homeowners. If it wasn't for your help and guidance we wouldn't be where we are today!

January 20, 2021

Re: St. Johns County Housing and Financial Counseling & Ginny Campbell, Housing Counselor

Dear Mrs. Campbell and St. Johns County Housing Department,

As a first-time homeowner, thank you! Thank you for offering a wealth of information concerning the intimidating process of buying a first home, and for offering it at no cost to program participants! The counseling I received through my individual meetings with Mrs. Campbell and during the housing workshop demystified the entire process for me and for that, I am incredibly grateful. The knowledge I gained through the counseling program would have taken months, if not years, to accrue on my own. I highly encourage anyone considering home ownership to take advantage of this incredible resource. Thank you again.

Sincerely,



# 2023 AHAC Incentives

## Priority Recommendations

1. Flexible Densities
2. Modification of Impact Fees
3. Public Land Inventory
4. Impact Fee Credit Transfers
5. Accessory Residential Dwelling Units

# Pay Less Now... ...or More Later

- We need to be **BOLD** and **COMMIT** a reasonable amount of both public and private sector resources.
- **Progress** relies on all parties: Government, Builders, Developers, Lenders, and the Public.
- Develop new opportunities for **BOTH** home ownership and rental development.
- **Multi-Pronged** approach.





