



**RESOLUTION NO. 2021- \_\_\_\_\_**

**A RESOLUTION BY THE BOARD OF COUNTY COMMISSIONERS OF ST. JOHNS COUNTY, FLORIDA, TO ACCEPT THE AFFORDABLE HOUSING ADVISORY COMMITTEE (AHAC) 2021 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 11/17/21 and 12/21/21 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 2021 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 2021 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  
\_\_\_\_\_ day of \_\_\_\_\_ 2021.

BOARD OF COUNTY COMMISSIONERS OF  
ST. JOHNS COUNTY

By: \_\_\_\_\_  
**Henry Dean, Chair**

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

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

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



Date:  
12/21/2021

Prepared by:  
The County Staff of Housing & Community Development and Growth  
Management Departments, 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 Hayes, Trace A.</b>	Citizen engaged in Banking or Mortgage Banking Industry	11/20/2018
<b>2 Mansur, Alexander</b>	Citizen actively engaged in areas of labor in home building.	02/20/2018
<b>3 O'Donnell, Michael</b>	Housing Finance Authority Chair/Citizen actively engaged as an advocate for low-income persons	09/24/2020
<b>4 Maxwell, Harry</b>	Citizen actively engaged as a for-profit for affordable housing	08/17/2021
<b>5 Lazar, Bill</b>	Citizen actively engaged as a not-for-profit provider of affordable housing.	08/17/2021
<b>6 Vierck, Karl F.</b>	Citizen actively engaged as a Real Estate Professional	08/17/2021
<b>7 McCormick, William</b>	Citizen actively serving on a local planning agency	06/01/2021
<b>8 Ladrido, Steven</b>	Citizen representing employers within St. Johns County	03/16/2021
<b>9 Braxton Jr., Jay</b>	St. Johns County Resident	06/02/2020
<b>10 Coronado, Brittany</b>	Citizen representing essential services personnel	03/16/2021
<b>11 Vacant</b>	Citizen engaged in Residential Home Building Industry	
<b>12 Dean, Henry</b>	Locally elected official	

## **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.

## **MODIFICATION OF IMPACT FEES**

### **Meeting Synopsis:**

- On modestly priced housing, (under \$250,000) 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. If developers are not able to build and finance rental property with lower rents because of the financing costs for impact, school, and connection fees. 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 Recommendation:**

- 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

## **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 had staff from the Sunshine Bus Company come and speak at one of their meetings in the last 12 months.

**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.

**Implementation:**

- At the time of this writing, December 2021, County staff is working with the staff at Council on Aging/Sunshine Bus to help facilitate advertising for the Sunshine Bus in order to make information available to the public on the County website and social media pages.

**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.

**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 while zoning categories, 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, and local developers, in order to continue flexible density roundtable discussions, and come up with viable solutions to be recommended to the Board of County Commissioners.

**Implementation:**

- At the time of this writing, December 2021, the Board of County Commissioners recently approved the workforce-housing overlay price increase from \$210,000 to \$240,000, to encourage more moderate pricing of new homes in exchange for extra density and flexibility for the developers.

**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 Recommendation:**

- County and City should review and recognize the negative economic impact a lack of affordable housing can have on a community.
- 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.

## **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.

### **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 Recommendations:**

- 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 (a) does not exceed a maximum sales price of \$250,000 (adjusted for inflation at 3% per year), or (b) 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, 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 Recommendation:**

- 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.

## **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 Recommendation:**

- 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:**

- At the time of this writing, December 2021, County staff is currently in the process of modifying the current Land Development Code and 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(s).

### **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 Recommendation:**

- 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 Recommendation:**

- 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.

**Implementation:**

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

**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 Recommendation:**

- 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.

## 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 both 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.

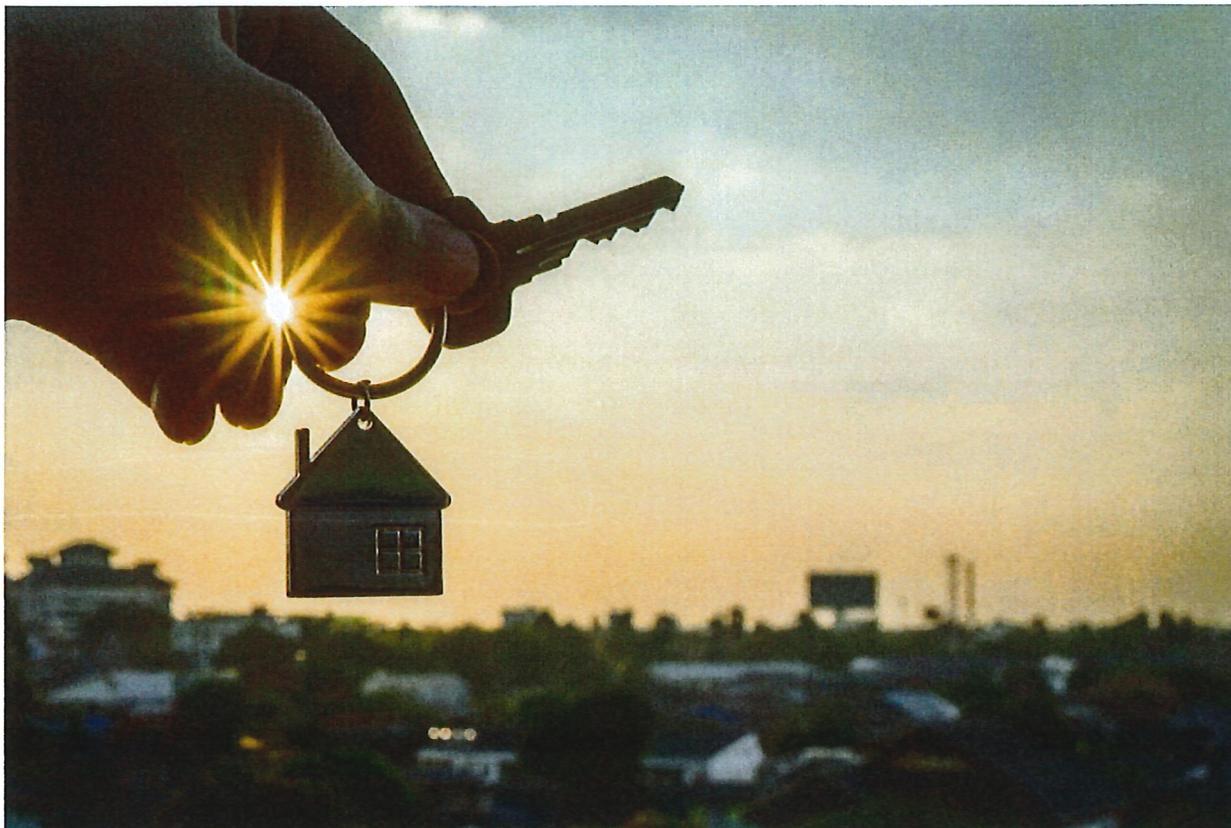
## ADDITIONAL RECOMMENDATIONS

### 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 2021, 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.



**“it is hard to argue that housing is not a fundamental human need. Decent, safe, and affordable housing should be a basic right for everybody in this country. The reason is simple: without stable shelter, everything else falls apart.”**

— Matthew Desmond

**SJC HOUSING & COMMUNITY SERVIC**  
**200 SAN SEBASTIAN VIEW, STE 2300**

**SAINT AUGUSTINE, FL 32084**

ACCT: 15632  
AD# 0003386778-01

PO#

PUBLISHED EVERY MORNING SUNDAY THROUGH SATURDAY  
ST. AUGUSTINE AND ST. JOHNS COUNTY, FLORIDA

STATE OF FLORIDA  
COUNTY OF ST. JOHNS

Before the undersigned authority personally appeared MELISSA RHINEHART who on oath says he/she is an Employee of the St. Augustine Record, a daily newspaper published at St. Augustine in St. Johns County, Florida; that the attached copy of advertisement being a SA Notic Misc in the matter of TWO PUB MTGS -ADPT HOUSING INCENTIVES was published in said newspaper in the issue dated 11/08/2021.

Affiant further says that the St. Augustine Record is a newspaper published at St. Augustine, in St. Johns County, Florida, and that the said newspaper heretofore has been continuously published in said St. Johns County, Florida each day and has been entered as second class mail matter at the post office in the City of St. Augustine, in said St. Johns County, Florida for a period of one year preceding the first publication of the attached copy of advertisement; and affiant further says the he/she has neither paid nor promised any person, firm or corporation any discount, rebate, commission, or refund for the purpose of securing this advertisement for publication in said newspaper.

Sworn to (or affirmed) and subscribed before me by means of

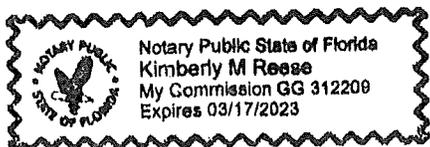
physical presence or  
 online notarization

this \_\_\_\_\_ day of \_\_\_\_\_

NOV 08 2021

by M. Schmitt who is personally known to me or who has produced as identification

Kimberly M Reese  
(Signature of Notary Public)



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 17, 2021  
3:00pm  
St. Johns County  
Health & Human Services Building  
Kingfisher Conference Room  
200 San Sebastian View, St. Augustine,  
FL 32084

Tuesday, December 21, 2021  
9:00am  
County Administration Building  
BCC Auditorium  
500 San Sebastian View, St. Augustine,  
FL 32084

Recommendations to consider include the following:

**1. MODIFICATION OF IMPACT FEES**

- a. 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.
- b. 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.

**2. SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS**

- a. 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.

**3. FLEXIBLE DENSITIES**

- a. The AHAC will continue to meet with staff members from Growth Management, Housing and Community Development, and local developers, in order to continue flexible density roundtable discussions, and come up with viable solutions to recommend to the Board of County Commissioner.

**4. NEGATIVE ECONOMIC IMPACT**

- a. County and City should review and recognize the negative economic impact a lack of affordable housing can have on a community.
- b. Consider using private funds, such as DRI contribution, for lower interest rate enticements.
- c. 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 qualified employees priority to that affordable housing. The policy could also set out a percentage of the affordable housing and reserve it for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments may also be considered.

**5. CORPORATE INCENTIVES**

- a. 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 qualified employees priority to that affordable housing. The policy could also set out a percentage of the affordable housing and reserve it for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments may also be considered.

**6. IMPACT FEE CREDIT TRANSFER**

- a. 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 (a) does not exceed a maximum sales price of \$250,000 (adjusted for inflation at 3% per year), or (b) 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**

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

**8. LOWER INTEREST RATE ENTICEMENTS**

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

**9. AFFORDABLE ACCESSORY RESIDENTIAL UNITS**

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

b. 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**

a. 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.

**11. RESERVATION OF INFRASTRUCTURE CAPACITY**

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

b. Consider allowing a developer to utilize existing storm water 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.

c. 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.

**12. PUBLIC LAND INVENTORY**

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

b. Use County inventory of land for Affordable Housing.

The St. Johns County Affordable Housing Advisory Committee recommendations regarding local housing incentive strategies are available for review beginning November 8, 2021, Monday — Friday, 8:00 AM — 5:00 PM at the Health and Human Services Department at 200 San Sebastian View, Suite 2300, St. Augustine, FL 32084. These documents can also be viewed on the St. Johns County website: <http://www.sjfl.us/Housing>

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Affordable Housing Advisory Committee  
St. Johns County, Florida  
Regular Meeting

October 20, 2021  
Minutes

The Affordable Housing Advisory Committee (AHAC) of St. Johns County met at 3:00 pm at the Health & Human Services Center, in the Kingfisher Conference room, at 200 San Sebastian View, St. Augustine, Florida 32084.

The meeting was called to order at 3:07 pm by Chair, Bill Lazar

Members Present:

Jay Braxton- St. Johns County Resident  
Henry Dean- Locally elected official  
Steven Ladrado- Citizen representing employers within St. Johns County  
Bill Lazar- Citizen actively engaged as a not-for-profit provider of affordable housing  
Alex Mansur- Citizen actively engaged in areas of labor in home building  
Harry Maxwell- Citizen actively engaged as a for-profit provider of affordable housing  
Dr. William McCormick- Citizen actively serving on Local Planning Agency  
Michael O'Donnell- HFA Chair/ Citizen actively engaged as an advocate for low-income persons

Members Absent:

Tracy Hayes- Citizen engaged in banking or mortgage banking industry  
Karl Vierck- Citizen actively engaged as a Real Estate Professional

Guests Present:

Joe Cone, Assistant Director, Health and Human Services  
Roberto Ortiz, Manager, Housing & Community Development  
Michelle Lawlor, Housing & Community Development Support Staff  
Mary Garcia, Social Services Support Staff

Notices regarding the meeting were sent to all members. No press attended.

- 1) Introduction of AHAC Members and SJC Staff: Committee members and County staff were acknowledged and quorum was present.
- 2) Approval of Minutes: **Motion** made by Alex Mansur to approve minutes of September, 2021 meeting; motion seconded by Harry Maxwell. **Motion passed unanimously.**
- 3) Administrators Report: Roberto Ortiz spoke about the affordable housing project, Victoria Crossing. Mr. Ortiz stated Victoria Crossing has a scheduled closing date of October 21, 2021 and developer, Turnstone Development, will be taking ownership after the closing. Mr. Ortiz promised to let AHAC members know when the ground breaking ceremony for this project will be held. Mr. Ortiz went on to say that according to the project schedule, construction is set to begin in February, 2022, with a completion date of February, 2023. Mr. Ortiz said the completed project will consist of five buildings, including a community center, and there will be a total of 96 affordable rental units. Mr. Ortiz stated 15 units will be set aside for

individuals or households with income at 30% or lower of the area median income (AMI), and the remaining 81 units will be available for those at 60% or lower AMI. Mr. Ortiz said that as each building is complete the project management team will begin the leasing process.

- 4) AHAC Annual Report 2021-Draft review: Bill Lazar addressed the remainder of the timeline for completion of the AHAC Annual Report. Michelle Lawlor stated the public notice will be submitted to the local newspaper for publication in November. Ms. Lawlor explained the public notice will contain information regarding two public hearings and it will synopsise the incentives listed in the report. Ms. Lawlor stated the first public hearing will take place on November 17<sup>th</sup>, at the regularly scheduled AHAC meeting, and the second will be at the December 21<sup>st</sup> Board of County Commissioners (BOCC) meeting. Mr. Lazar said he will make a brief presentation at the BOCC meeting and he proposed that he and Mr. Ortiz work on a rough draft of that presentation so that it may be reviewed at the November 17<sup>th</sup> AHAC meeting. Joe Cone explained there would be no December AHAC meeting so that members might instead attend the BOCC meeting for the report presentation. A **motion** was made by Harry Maxwell to accept the draft of the 2021 annual report; motion seconded by Steve Ladrado. **Motion passed unanimously.**
  
- 5) Current Vacancies and Recommendations: Mary Garcia announced that Brittany Coronado left her position at Flagler Hospital and could no longer represent “essential service providers” on the AHAC. Ms. Garcia said this vacancy will be posted and it will remain open for 30 days. Ms. Garcia announced there was one application received that would fit the vacancy for a “citizen engaged in the residential home building industry” and she said that the application had been provided to all AHAC members prior to today’s meeting. After some discussion, a **motion** was made by Steve Ladrado to nominate Gregory Burke, for this position; motion seconded by Harry Maxwell. **Motion passed unanimously.**
  
- 6) Public Comment: None.

Joe Cone emphasized that the November meeting will be a public hearing and he asked all members to be present to ensure quorum.

Henry Dean spoke about an affordable housing project proposed by DR Horton in the Stokes Landing area. Mr. Dean said this project was initially denied by the BOCC due to concerns regarding traffic. Mr. Dean said the BOCC recently reconsidered this project when they were informed that the Department of Transportation is now involved and may have a solution to the traffic issues. Mr. Dean said the developer of this project is scheduled to attend next month’s BOCC meeting to further discuss this matter and to request approval to move forward with the project. Henry Dean could not confirm the price for the units but said it will be within affordable housing guidelines.

The meeting was adjourned at 3:55p.m.

**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 17, 2021**

3:00pm

St. Johns County

Health & Human Services

Building Kingfisher Conference

Room

200 San Sebastian View, St. Augustine, FL 32084

**Tuesday, December 21, 2021**

9:00am

County Administration Building

BCC Auditorium

500 San Sebastian View, St. Augustine, FL 32084

Recommendations to consider include the following:

**1. MODIFICATION OF IMPACT FEES**

- a. 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.
- b. 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.

**2. SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS**

- a. 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.

### **3. FLEXIBLE DENSITIES**

- a. The AHAC will continue to meet with staff members from Growth Management, Housing and Community Development, and local developers, in order to continue flexible density roundtable discussions, and come up with viable solutions to recommend to the Board of County Commissioner.

### **4. NEGATIVE ECONOMIC IMPACT**

- a. County and City should review and recognize the negative economic impact a lack of affordable housing can have on a community.
- b. Consider using private funds, such as DRI contribution, for lower interest rate enticements.
- c. 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 qualified employees priority to that affordable housing. The policy could also set out a percentage of the affordable housing and reserve it for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments may also be considered.

### **5. CORPORATE INCENTIVES**

- a. 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 qualified employees priority to that affordable housing. The policy could also set out a percentage of the affordable housing and reserve it for other qualified residents of St. Johns County. Some type of Affordable Housing impact or linkage fee on larger or commercial developments may also be considered.

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

- a. 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 (a) does not exceed a maximum sales price of \$250,000 (adjusted for inflation at 3% per year), or (b) 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**

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

## **8. LOWER INTEREST RATE INTICEMENTS**

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

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

- a. All of this should be included as part of density bonus negotiations.
- b. 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**

- a. 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.

## **11. RESERVATION OF INFRASTRUCTURE CAPACITY**

- a. Both City and County Utility and Road Departments could work more closely with affordable development efforts to reduce infrastructure costs.
- b. Consider allowing a developer to utilize existing storm water 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.
- c. 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.

## **12. PUBLIC LAND INVENTORY**

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

b. Use County inventory of land for Affordable Housing.

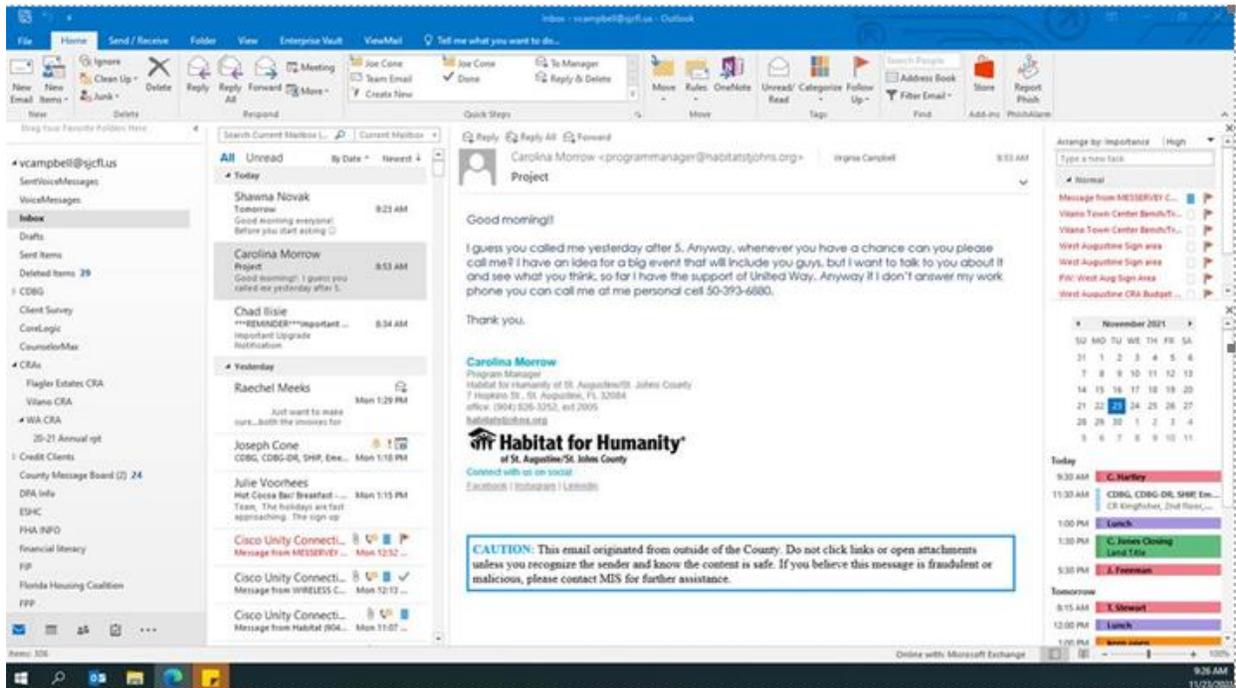
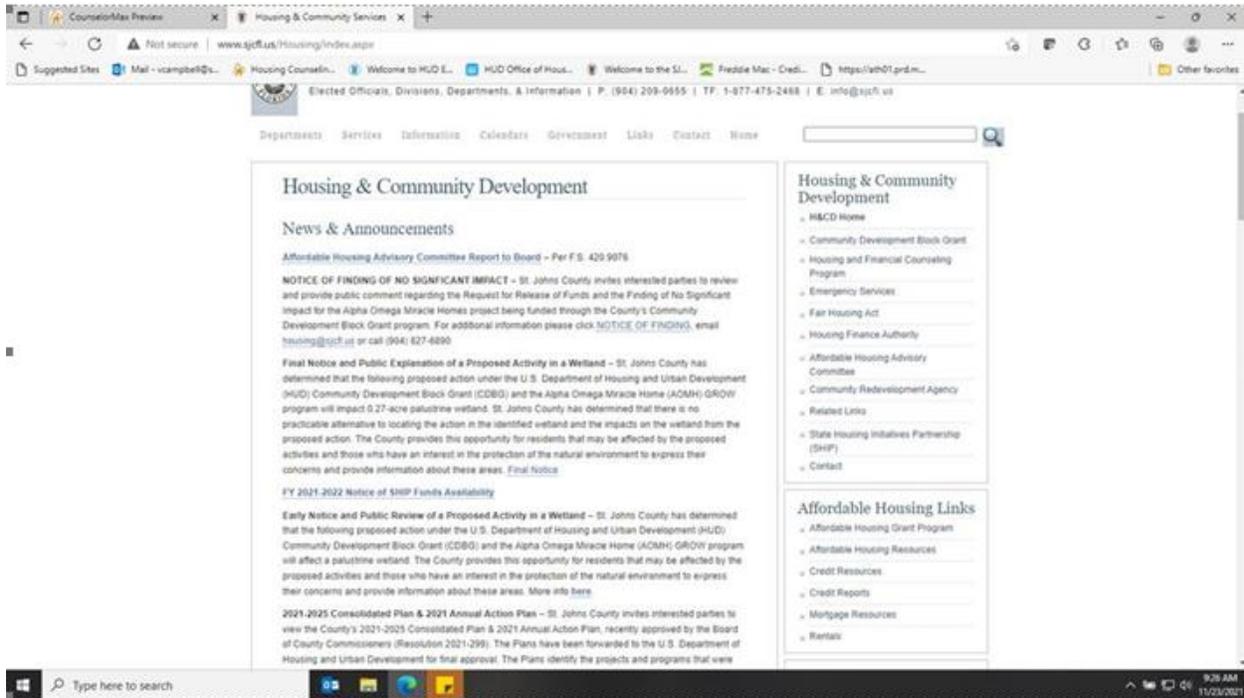
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# Website Screenshot

## AHAC Annual Report Public Hearing Website Notice



## 2021 Florida Statutes

[< Back to Statute Search](#)

Title XXX SOCIAL WELFARE

Chapter 420 HOUSING

### SECTION 9076 Adoption of affordable housing incentive strategies; committees.

**420.9076** Adoption of affordable housing incentive strategies; committees.—

(1) Each county or eligible municipality participating in the State Housing Initiatives Partnership Program, including a municipality receiving program funds through the county, or an eligible municipality must, within 12 months after the original adoption of the local housing assistance plan, amend the plan to include local housing incentive strategies as defined in s. **420.9071**(18).

(2) The governing board of a county or municipality shall appoint the members of the affordable housing advisory committee. Pursuant to the terms of any interlocal agreement, a county and municipality may create and jointly appoint an advisory committee. The local action adopted pursuant to s. **420.9072** which creates the advisory committee and appoints the advisory committee members must name at least 8 but not more than 11 committee members and specify their terms. Effective October 1, 2020, the committee must consist of one locally elected official from each county or municipality participating in the State Housing Initiatives Partnership Program and one representative from at least six of the categories below:

(a) A citizen who is actively engaged in the residential home building industry in connection with affordable housing.

(b) A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.

(c) A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.

(d) A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.

(e) A citizen who is actively engaged as a for-profit provider of affordable housing.

(f) A citizen who is actively engaged as a not-for-profit provider of affordable housing.

(g) A citizen who is actively engaged as a real estate professional in connection with affordable housing.

(h) A citizen who actively serves on the local planning agency pursuant to s. **163.3174**. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.

(i) A citizen who resides within the jurisdiction of the local governing body making the appointments.

(j) A citizen who represents employers within the jurisdiction.

(k) A citizen who represents essential services personnel, as defined in the local housing assistance plan.

(3) All meetings of the advisory committee are public meetings, and all committee records are public records. Staff, administrative, and facility support to the advisory committee shall be provided by the appointing county or eligible municipality.

**(4) Annually, the advisory committee shall review the established policies and procedures,**

ordinances, regulations, or plan provisions; the creation of exceptions applicable to affordable housing; or the adoption of new policies, procedures, regulations, ordinances, or plan provisions, including recommendations to amend the local government comprehensive plan and corresponding regulations, ordinances, and other policies. At a minimum, each advisory committee shall submit an annual report to the local governing body and to the entity providing statewide training and technical assistance for the Affordable Housing Catalyst Program which includes recommendations on the implementation of affordable housing incentives in the following areas:

- (a) The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in s. **163.3177(6)(f)3**.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (i) 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.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

The advisory committee recommendations may also include other affordable housing incentives identified by the advisory committee. Local governments that receive the minimum allocation under the State Housing Initiatives Partnership Program shall perform an initial review but may elect to not perform the annual review.

(5) The approval by the advisory committee of its local housing incentive strategies recommendations and its review of local government implementation of previously recommended strategies must be made by affirmative vote of a majority of the membership of the advisory committee taken at a public hearing. Notice of the time, date, and place of the public hearing of the advisory committee to adopt its evaluation and final local housing incentive strategies recommendations must be published in a newspaper of general paid circulation in the county. The notice must contain a short and concise summary of the evaluation and local housing incentive strategies recommendations to be considered by the advisory committee. The notice must state the public place where a copy of the evaluation and tentative advisory committee recommendations can be obtained by interested persons. The final report, evaluation, and recommendations shall be submitted to the corporation.

(6) Within 90 days after the date of receipt of the evaluation and local housing incentive strategies recommendations from the advisory committee, the governing body of the appointing local government shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction. The amendment must include, at a minimum, the local housing incentive strategies required under s. **420.9071(18)**. The local government must consider the strategies specified in paragraphs (4)(a)-(k) as recommended by the advisory committee.

(7) The governing board of the county or the eligible municipality shall notify the corporation by certified mail of its adoption of an amendment of its local housing assistance plan to incorporate

eligible municipality. The notice of termination must specify a date of termination of the funding if the affected county or eligible municipality has not adopted an amended local housing assistance plan to incorporate local housing incentive strategies. If the county or the eligible municipality has not adopted an amended local housing assistance plan to incorporate local housing incentive strategies by the termination date specified in the notice of termination, the local distribution share terminates; and any uncommitted local distribution funds held by the affected county or eligible municipality in its local housing assistance trust fund shall be transferred to the Local Government Housing Trust Fund to the credit of the corporation to administer the local government housing program.

(b) If a county fails to timely adopt an amended local housing assistance plan to incorporate local housing incentive strategies but an eligible municipality receiving a local housing distribution pursuant to an interlocal agreement within the county does timely adopt an amended local housing assistance plan to incorporate local housing incentive strategies, the corporation, after issuance of a notice of termination, shall thereafter distribute directly to the participating eligible municipality its share calculated in the manner provided in s. **420.9073**.

(c) Any county or eligible municipality whose local distribution share has been terminated may subsequently elect to receive directly its local distribution share by adopting an amended local housing assistance plan to incorporate local housing incentive strategies in the manner and according to the procedure provided in this section and by adopting an ordinance in the manner required in s. **420.9072**.

(8) The advisory committee may perform other duties at the request of the local government, including:

(a) The provision of mentoring services to affordable housing partners including developers, banking institutions, employers, and others to identify available incentives, assist with applications for funding requests, and develop partnerships between various parties.

(b) The creation of best practices for the development of affordable housing in the community.

(9) The advisory committee shall be cooperatively staffed by the local government department or division having authority to administer local planning or housing programs to ensure an integrated approach to the work of the advisory committee.

(10) The locally elected official serving on an advisory committee, or a locally elected designee, must attend biannual regional workshops convened and administered under the Affordable Housing Catalyst Program as provided in s. **420.531**(2). If the locally elected official or a locally elected designee fails to attend three consecutive regional workshops, the corporation may withhold funds pending the person's attendance at the next regularly scheduled biannual meeting.

History.—s. 32, ch. 92-317; s. 15, ch. 93-181; s. 38, ch. 97-167; s. 24, ch. 2006-69; s. 19, ch. 2007-198; s. 117, ch. 2008-4; s. 30, ch. 2009-96; s. 16, ch. 2011-15; s. 67, ch. 2011-139; s. 11, ch. 2016-210; s. 19, ch. 2020-27; s. 37, ch. 2021-51.

St. Augustine/St. Johns County

Affordable Housing Advisory  
Committee

2021 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.

# SHIP Statutory Requirement

- Established by Statute **420.9076 Adoption of affordable housing incentive strategies; committees.**
- AHAC Report must be completed in the December before the Local Housing Assistance Plan (LHAP) must be updated.
- SJC LHAP due May 2023

# 2021 AHAC Committee

- Tracy Hayes
- Alexander Mansur
- Michael O'Donnell
- Harry Maxwell
- Bill Lazar
- Karl Vierck
- Henry Dean
- Steve Ladrido
- Dr. William McCormick
- Jay Braxton

# 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 2021 - 2022 Action Plan
- 2025 Comp Plan, Section C. Housing Element
- Health and Human Services Housing and Grant procedures

# Defining Affordable Housing

- Household Income by Family size
- 30 % of the gross family income is the goal, not the requirement.
- Housing solutions vary greatly depending on the mission.
- Rental or Homeownership solutions are uniquely different
- Outcomes vary based on the gap between funding and the cost to produce a specific solution

# Out of Reach 2021- St. Johns County

- Renters

- FMR for a 2 BR- \$1,113
- \$21.40/hour- 40 hrs/52 weeks

- Homeownership

- Median Home prices over \$350,000
- That requires household income over \$110,000
- 700 permits per month
- The average building permit valuation is over \$ 235,000 - less than 5% would count as workforce housing.

# Examples of Occupations earning less than \$21.40/hour

Accommodation and Food Services

Leisure and Hospitality

Retail Trade

Arts, Entertainment, and Recreation

Agriculture, Forestry, Fishing and Hunting

Natural Resources and Mining

Administrative and Waste Services

Trade, Transportation, and Utilities

Educational Services

An average of 65,000 employees in St. Johns County earn less than  
\$21.40/Hour\*

\*(University of Florida's College of Design, Construction and Planning Shimberg Center SJC affordability 2020 Data).

With a roommate  
2 people working full time  
can still be cost burdened

Retail Salespersons

Waiters and Waitresses

Dishwashers

Maids and Housekeeping Cleaners

Laundry and Dry-Cleaning Workers

Cashiers

# Cost Burdened Households in St. Johns County

- 6,800 Homeowners  
3,700 Renters

Total: 10,500 families who are most at risk in a crisis, whether financial or climate related.

They are also the ones who need the most insight into managing their resources, which can prevent foreclosures and evictions.\*

\*(University of Florida's College of Design, Construction and Planning Shimberg Center SJC affordability 2020 Data).

# 2021 AHAC Incentives

- Priority Support

- 1- Impact/Utility connection fee relief for homes under \$250,000
- 2- Continue to plan housing near transportation hubs
- 3- Incentivize Flexible Density Strategies with developers

# Planning and Incentives are critical

- Full Funding for the Housing Trust fund has far reaching impacts across years.
- Between 2000 and 2006- the County stimulated workforce housing efforts.
  - Planned and/or funded Infrastructure for Habitat for Humanity, The Hancock Place and the CWHIP neighborhood of 150 lots
  - Encouraged 5 or 6 local builders to get involved
  - Provided relief from impact fees, utility connection fees, tree credits
  - Produced over 180 new single family homes

# Progress since the 2019 Triennial Report

- Affordable Housing Zoning District Overlay
- Habitat for Humanity land purchase \$60,000
- Alpha Omega infrastructure prepped for multi-family campus- \$451,264
- Purchased 10 lots for workforce housing homebuyers - \$250,000
- CDBG- DR funding \$ 30 million- new apartments
  - Victoria Crossing- 96 units
  - San Marco Heights- 132 units

# Density Strategies

## Infill lots



## Workforce Housing District Overlay



# Partnerships Produce

Habitat for Humanity -  
Canopy Oaks  
22 Single family homes



Habitat for Humanity –  
Volusia Woods  
36 Single family homes  
planned



# St Johns Housing Partnership First Time homebuyers



# Multi-Family Development

- San Marcos Heights- 132 Units – 100% for households at 60% AMI
  - Project is financed with \$16MM tax-exempt bonds issued from the St. John's County Housing Finance Authority
  - 132 units consisting of 1, 2, and 3 bedroom units
  - Approx. \$11.0MM in tax-credit equity, Bank of America is the TCI, and tax credits were awarded by Florida Housing Finance Corporation
  - \$15.0MM in CDBG-DR funds awarded to the project by SJC
- Victoria Crossing- 96 Units- 81 Units at 60% AMI, 15 Units for 30%
  - Project is financed with \$15MM tax-exempt bonds issued from the St. John's County Housing Finance Authority
  - 96 units consisting of 1, 2 and 3 bedroom units
  - Approx. 9.150MM in tax-credit equity, National Equity Fund is the TCI, and tax credits were awarded by Florida Housing Finance Corporation
  - \$15.0MM in CDBG-DR funds awarded to the project by SJC

# San Marco Heights underway

## 132 Units

### All units for households at 60% AMI



# Alpha Omega Campus



# Preservation of Existing Housing

2020-2021	Completed	Active	Total	Funds Expended
CDBG-Disaster Recovery Rehab	29	178	207	\$ 7,651,399
SHIP Rehab	13	14	27	\$ 825,237
CDBG Rehab	6	4	10	\$ 156,254
SJC Emergency Repairs	13	0	13	\$ 75,000
Rental Acquisitions/Rehab	11	0	11	\$ 1,196,903
Additional Rehab/ER Leveraging	152	10	162	\$ 579,766

# Pay Less Now - or Pay More Later

- Today, we need to be BOLD – and to apply common sense to this problem, which means commit a reasonable amount of both public and private sector resources:
- There is a need for “All Hands On Deck”-Government, Builders/Developers and Lenders must work together.
  - No one should sit on the sidelines

Develop new opportunities for both homeownership and rental development

Provide Financial Literacy to prepare the workforce for opportunities

Include programs that stabilize our existing housing stock.