



AFFORDABLE HOUSING ADVISORY COMMITTEE RECOMMENDATIONS DETAILED DISCUSSION

1. Establish an objective for 1,500 new affordable housing units in the County by 2025 and a total of 4,000 new affordable housing units in the County by 2030. Per the AHAC, the County and its municipal representatives determined that they could work together on that objective through advocating for full funding of the State's Affordable Housing Trust Fund, including the State Apartment Incentive Loan (SAIL) Program and the County's State Housing Initiative Partnership (SHIP) Program, advocating for allocation of other state and federal affordable housing incentives to projects in the County (such as Low Income Housing Tax Credits (LIHTC)), and from implementation of various AHAC recommendations that include ordinance revisions and development review process improvements, support of public-private partnerships, and implementation of educational programs for obtaining and maintaining housing.

2. Revise the expedited permitting process to identify and correct specific points where affordable housing projects and permit reviews get slowed down. In this case, staff has already reviewed the issue and has made internal changes to help to resolve. This included developing a new bright colored form specific for affordable housing and sharing and coordinating with various reviewers from multiple departments. A liaison was also established and it was requested that the departments and affordable housing developers reach out to the liaison so that the liaison could help facilitate reviews and approvals and address any slow-downs in the review process.

3 & 4. Revise the County's small lot subdivision regulations to allow even smaller lots to provide for "shotgun" style homes **and (4.) revise county planned development regulations and plat over-site-plan regulations to restrict the ability of developers to build market rate housing on small lots** intended for affordable housing. These recommendations will require evaluation of and revision to several sections of the County's Land Development Regulations and will require a feasibility analysis and coordination with various departments (at least in the case of reducing lot sizes to less than the already small 50-foot-wide lots). Lots of less than 50 feet wide are not unheard of and have been developed in other communities in the state. Those communities and their regulations could also be evaluated and government staff interviewed to identify challenges that may be associated with the smaller lots to determine if they are a good option for Indian River County.

5. Prepare information sheets and packets that review the local feasibility of developing tiny and modular homes. The informational packets would be intended to explain what can and cannot be done in Indian River County based on existing codes. The information could also help to facilitate development of these affordable home options by providing resources and steps involved. As proposed, this recommendation would involve some initial up-front staff time to develop and then very limited staff time thereafter other than for permit review that already takes place for more traditionally built single family homes.

6. Modify the County's existing accessory dwelling regulations to allow larger units. Currently, the County's accessory dwelling regulations allow for accessory housing units in agricultural, single-family, and multi-family zoning districts throughout the County. Staff has found that the accessory dwelling regulations have rarely been utilized by homeowners. Feedback on this issue has in part been attributed to the fact that accessory dwellings are limited in size to no more than 33% of the heated/cooled gross floor area of the primary

residential unit or 750 square feet, whichever is less. The AHAC proposes that the Accessory Dwelling regulations be modified to allow accessory dwellings of up to 1,000 square feet under air on lots of greater than 1 acre in size that have houses greater than 2,500 square feet. The AHAC also recommends increasing the cap of accessory dwellings from 33% to 50% of the heated/cooled gross floor area of the primary residential unit. Modifying the regulations as proposed should not have a substantial negative impact upon neighboring properties given the fact that minimum zoning setback requirements are still required.

7. Support the reduction of impact fees for affordable housing. This recommendation was recently reviewed by the BCC on January 21, 2020 as part of the County's impact fee study update report. At that time the BCC indicated its support of the recommendation through a \$0 impact fee for affordable housing for very low and low income households with housing units below 1,000 square foot in size and a 50% impact fee rate for affordable housing for very low and low income households with housing units between 1,000 and 1,500 square feet in size. The elimination and reduction of impact fees for affordable housing is allowed per Florida Statute amended during the 2019 legislative session.

8. Foreclose on or otherwise acquire the former Gifford Gardens apartment complex site located at 4730 40th Avenue, Vero Beach FL 32967 so that the County can work with non-profit or for-profit housing providers to provide new affordable housing on the site. Currently the site is vacant, but formerly contained a dilapidated apartment complex that had numerous health, safety, and maintenance code violations. The complex was ultimately torn down in 2011 but currently has substantial public liens on it. The BCC recently reviewed this request from AHAC and directed the County Attorney's Office to coordinate with the current owner to see if the County could purchase the property at a justifiable price. If such coordination was unsuccessful in three months, the County Attorney's Office was directed to pursue foreclosure. Since BCC direction, the County Attorney's Office has spoken with the property owner and has negotiated a purchase price of \$10,000. The County Attorney's Office recommends that the BCC approve the negotiated priced and authorize the chair to execute any documents necessary to effectuate the sale.

9. Direct the AHAC to meet regularly to review affordable housing progress and challenges. While this task will likely involve greater staff resources, it does not appear that the issue of affordable housing is going to be easily solved and that challenges will remain that will take more time and resources to solve.

10. Work with existing housing providers and businesses in the County to support educational programs for credit repair, mortgage process education, probate process education, and other related educational programs that will help facilitate money management and homeownership. With this recommendation, the BCC and municipalities could look to provide meeting space for educational programs and could help to facilitate, however, this should be a partnership with non-profits and the private sector. The degree to which the BCC should dedicate staff time and resources to this needs to be defined.

11. Review of the county's various multi-family zoning districts to identify opportunities to remove some use allowances to preserve those zoning districts for multi-family housing. For example, currently the County's multi-family zoning districts allow for uses such as single-family homes in plat over site plan developments. These developments produce market rate single family homes on lots similar in size to the County's small lot subdivisions, which are intended for affordable housing. As reviewed by the AHAC, there is a limited supply of multi-family housing in the County and allowing other non-multi-family uses to develop

within multi-family zoning districts limit the opportunity for alternative affordable attached unit housing such as townhomes (homeownership) and apartments.

12. Increase the allowed amount of housing in residential zoning districts without increasing the amount of residentially zoned land. The AHAC recommendation for this is **to increase the affordable housing density bonus from 20% to 50% in multi-family zoning districts and to request that the municipalities do something similar.** For Indian River County, it is recommended that this involve a review of its current density bonus regulations to see if additional site design and buffering requirements should be added and whether additional criteria should be developed to help transition denser projects from adjacent properties and different zoning districts.

13. Request municipalities review their regulations and modify those regulations as appropriate to promote more affordable housing. While the AHAC is a county committee, it contains elected officials and/or staff from each municipality in the County. While those officials and/or staff can take recommendations back to their communities, the AHAC is requesting that the BCC initiate a formal request. This could be through a motion, resolution, or letter, depending upon preference of the BCC.

14. Evaluate the Future Land Use and Zoning maps to determine if there are additional areas where multi-family zoning should be allowed and at what density. This would involve review of specific areas of the county and may involve review of site conditions and surrounding uses. It is anticipated that this would involve analysis by several staff and report development. Note: recommendations 11, 12, and 14 involve staff time and analysis with presentations to the AHAC and BCC and involve both increasing and decreasing property rights, which would need legal considerations.

15. Advocate for additional affordable housing funds, which could include a letter from the BCC to the state and/or lobbying. This recommendation is related to the fact that the state has consistently year after year raided the Florida Housing Trust fund and re-allocated those funds to other state projects and purposes. The Florida Housing Trust Fund was established in the early 1990's as a source of funding for affordable rental housing projects through the State Apartment Incentive Loan (SAIL) program and for the County's State Housing Initiative Partnership (SHIP) program. The SHIP program is primarily for homeownership rehabilitation to preserve existing affordable housing stock and home purchase assistance. Based on current calculations, the state has taken over 2 BILLION dollars from the Affordable Housing Trust fund since 1993 and re-allocated to other state priorities. Taking funds away from the SAIL and SHIP programs has slowed the development of needed rental apartments and has prevented the County from assisting countless very low, low, and moderate income homeowners to rehabilitate and preserve existing homeowner housing.

With respect to affordable rental housing apartments, the last apartment complex built through housing programs available through the state was in the 2001 to 2003 time frame. This can be attributed in part to the lack of funding available through the SAIL program, but also can be attributed to limited funds available through Federal Low Income Housing Tax Credits (LIHTC), which is administered by the state. In short, the LIHTC program contains criteria that has in part prevented development of affordable housing in Indian River County. **The AHAC recommendation to advocate for funding, if ultimately obtained, will help the County, non-profit housing providers, and for-profit housing providers to address the demand for new affordable housing and preservation of affordable housing in the County. Based on AHAC analysis, any BCC advocacy**

should be broad enough to cover not only the SAIL and SHIP programs, but to include the LIHTC program and any other program administered by the state.

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