

A large, stylized graphic in the background featuring a yellow sun with rays and green leaves, partially obscured by the text.

Affordable Housing Task Force

Update and Program Discussion



CHARLOTTE COUNTY
FLORIDA

Workshop Discussion

- Review Board Bold Goal
- Introduce Charlotte H.O.M.E. Program
- Offsetting Costs via Trust Fund
- Affordable Housing Advisory Committee (AHAC) Triennial Report
- Self-sufficiency and Housing Stability

Board Bold Goal: Add 3650 Affordable Housing Units by 2024

- 10,918 housing units by 2025 to keep pace
 - 5,365 market rate
 - 5,553 affordable units (80% AMI and below)

(Source: Together Charlotte 20/20 Housing Report)

Affordable Housing Toolkit


















- Planning and Zoning
- Funding and Financing
- Policies and Process
- Potential Projects and Partnerships

Charlotte County Board of County Commissioners

Strategic Goal: Affordable Housing

County Task Force: Carrie Hussey (Human Services), Colleen Turner (Human Services), Claire Jubb (Community Development), Shaun Cullinan (Community Development), Dave Gammon (Economic Development), Thomas David (County Attorney's Office), Robert Smith (Real Estate Services), Stephen Kipa (Real Estate Services), Stacey Trowbridge (Real Estate Services)

Community Partners: Affordable Housing Advisory Committee (AHAC), Punta Gorda Housing Authority, Peace River Community Housing Partners, Lee County Housing Finance Authority, Habitat for Humanity, Together Charlotte

	Planning & Zoning	Funding & Financing	Policies & Process	Potential Projects & Partnerships
Affordable Housing Toolkit	Re-visit the Affordable Housing section of the Comprehensive Plan to reflect current strategies and goals 	Determine a regular funding source for the Housing Trust Fund 	Create policy for the use of incentive density with specific criteria and award amounts 	Opportunity Zones 
	Explore mixed use zoning in target areas throughout the county 	Use county-owned property as incentive to build affordable housing units 	Create process for Local Government Area of Opportunity funding (LGAO) 	Work with Together Charlotte, AHAC and identified partners 
	Review existing incentive density 	Expand the use of incentive density 	Implement process for the transfer of county properties to qualified nonprofits through the AHAC 	Bachmann Tract 
	Outreach and communication with residents, particularly around density 	Remove cost barriers wherever possible in the construction of affordable housing 	Expand the scope of the AHAC to lead the efforts in expanding affordable housing 	Explore and encourage public/private partnerships 
	Develop a strategy to address "missing middle" housing 			

Measures *Zoning changes implemented* *Projects funded* *Number of AH units created* *Number of AH units created*

Aligning Strategies

- Affordable Housing Advisory Committee (AHAC)
 - Triennial Report
 - Local Housing Assistance Plan
 - Disposition of county owned properties
 - Local Government Area of Opportunity Funding (LGAO)
- Charlotte 2050 Comprehensive Plan
 - Formalize existing processes
 - Zoning changes
- Together Charlotte 20/20 Housing Report

Charlotte H.O.M.E.

Incentive Program for Developers of Affordable Housing

Rental and Homeownership:

- Rapid response/fast tracking
- Fee deferral or subsidy (Trust Fund)
- Incentive density
- Impact fee waiver

Charlotte H.O.M.E.-Goals

1. Encourage affordable housing units within mixed income developments, scattered sites and infill developments
2. Encourage at least 25% affordable housing units within rental, mixed income developments
3. Establish efficient process for customer service and ease of program administration
4. Protect community's investment in affordable housing

Charlotte H.O.M.E.

- Designation Process
 - Pre application meeting: Developer meets with Community Development, Housing and Utilities staff to review project and eligibility requirements
 - Developer completes application
 - Staff reviews application and determines eligibility
 - If eligible for funding through the Trust Fund referred to AHAC for recommendation to Board
 - Project scoping meeting: Developer and Community Development, Housing and Utilities staff
 - Land Use Restriction Agreement (LURA) is recorded prior to CO or Final Site Plan Approval (Homeownership/Rental process differ)

Program Requirements: General

- Eligibility criteria aligns with established guidelines set in County's Local Housing Assistance Plan (LHAP) and reviewed every three years
- Program is available in unincorporated county
- New construction preferred; residential conversions allowed
- Maximum total incentive based on Board approval
- Land Use Restriction Agreement (LURA) required

Program Requirements: Rental

- Rents do not exceed Florida Housing Finance Corporation (FHFC) maximums per bedroom count and income for household size
- Mix of low and moderate-income units are encouraged
 - The total average income of residents should be at or below 60% of AMI for maximum weighted scoring
 - The total average income should not exceed 80% of AMI

Scoring Factors

- Term of Affordability
- Rental vs Homeownership
- Multi-Family vs Single Family
- Average Resident Income Level
- Leveraged Investment
- Number of Units
- Programs for Residents
- Developer Capacity and Experience

Recommendations and Opportunities

- Waiving Impact Fees for qualified affordable housing developments
- Affordable Housing Trust Fund
 - Offsetting costs and removing barriers



*AHAC Triennial Report
AHAC Local Housing Plan
Together Charlotte Report*

Trust Fund: Offsetting Costs

	Per Unit Cost: Multi-Family	Per Unit Cost: Single Family
Utilities Fees: Water	\$4754.40	\$6792.00
Utilities Fees: Sewer	\$5317.80	\$11,201.00
Building Permit Fees (based on 1000sf)	\$735.00	\$448.00
Subtotal	\$10,807.20	\$18,441.00
Impact Fees (recommend waiver)	\$2668.00	\$4375.00
Total (impact fees offset vs waived)	\$13,475.20	\$22,816.00

Affordable Housing Advisory Committee Recommendations



*Charlotte HOME Program
AHAC Local Housing Plan
Together Charlotte Report*

- Waive impact fees for affordable units
- Density bonuses for affordable units
- Charlotte H.O.M.E.
 - Formalizing processes (Density and other incentives)
 - Increased communication between departments
 - Increased AHAC engagement
- Public land inventory (Disposition of surplus properties)
- Incorporate proposed Planning & Zoning (P&Z) updates
 - Missing middle and mixed use
- Support task force and P&Z recommendations



Self-sufficiency and Housing Stability

	CSBG <i>Community Services Block Grant</i>	SHIP <i>State Housing Initiatives Partnership</i>	TANF <i>Temporary Assistance for Needy Families</i>	LIHEAP <i>Low Income Home Energy Assistance Program</i>	Heartship <i>Charlotte County Utilities</i>	FHA <i>Family Housing Assistance County Funded</i>
Total allocation	\$80,060	\$60,000	\$45,878	\$378,000	\$16,000	\$30,000
Admin cost	\$10,570	\$0	\$664	\$44,500	\$0	\$0
Case management	\$23,309	\$0	\$12,268	\$66,500	\$0	\$0
Direct services	\$46,181	\$60,000	\$32,946	\$267,000	\$16,000	\$30,000
Number served	250	15-20 HH	12 HH	2,000	58	125

Family Housing Assistance Program

- 100% County funded
- Used to fill gaps in other self-sufficiency and housing stability programs
- Eligible households with income up to 200% poverty
- Typical financial assistance ranges from \$72-\$1300, average assistance \$650
- Most frequently used for eviction/foreclosure prevention and move-in assistance



Possibilities

- Serve twice as many households under current program guidelines
- Increase allocation per household, serving up to 20 additional families with housing costs
- Prioritize funding for targeted populations