

## **Rental Program Incentives**

Make all incentives available to both for-profit and non-profit providers.

Affordable Housing Liaison Position- A person dedicated to helping builders and developers through the county processes and offices with one primary point of contact. This will eliminate conflicting information often encountered.

Offer an affordable housing density bonus of one unit per buildable lots in RS3 zoning, without requiring a special use permit. (Limited, perhaps, to designated areas ie: West Augustine CRA)

Consider a reduction in required set-backs for affordable housing projects

Offer incentives of up to \$25K per unit of affordable rental with qualifying rents, and income qualified renters. (Guidelines to TBD, by published standards)

Offer impact fee and utility connection fee offsets for new construction of affordable rental units.

## **New Home Ownership**

Make all incentives available to both for-profit and non-profit sectors.

Offer down payment assistance of \$10,000-15,000 for qualified buyers of affordable housing.

Offer impact fee and utility connection offsets for new construction of homes for income qualified buyers.

### Suggested Incentives for Affordable Housing

- Review Density Bonus options- consider density bonus outside of the designated parcel that would include paying a percentage ( 30-50%) of the value of the additional new lots into a Housing Trust Fund
- Use the same income and rent charts( HUD or SHIP) for all affordable housing defined projects unless specified by a particular fund source uses – each project can select the income “bracket” being targeted. Possibly consider more incentives for projects that target lower income populations

### Impact Fees:

- Create an income fee credit, based on negative impact to economic development if the county does not have sufficient workforce housing for local employees
- Allow payment of impact fees, and utility connection, fees over a period of time, paid thru property tax process. Offer extended period of time for lower income target populations,
- Encourage accessory residential dwellings/granny flats, etc. Could be included as part of density bonus negotiations. Must include onsite parking.
- Review private/public road considerations for all affordable housing developments.
- To Reduce Blight- create some type of record for those existing structures that would qualify for the reduce impact fee credit on a property, and allow the buildings to be removed without the one year penalty.
- Consider using private funds such as DRI contributions for lower interest rate enticements.
- Review deed restriction affordability requirements based on income population served and length of time the property remains affordable.

## Benjamin Coney

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**From:** Alia Reimer <director@habitatstjohns.org>  
**Sent:** Tuesday, May 17, 2016 1:43 PM  
**To:** Benjamin Coney  
**Cc:** blazar@sjhp.org; Frank Williams  
**Subject:** FW: Comments for St. Johns County Affordable Housing Advisory Committee

Ben,

Did you get sent these AHAC comments from Frank Williams? If he already sent them to you I apologize for the duplication, just wasn't sure.

**Alia Reimer** | Habitat for Humanity of St. Johns County  
Office: 904.826.3252 x:2003 | Cell: 321.652.6803

**From:** Frank Williams [mailto:fwhart@gmail.com]  
**Sent:** Monday, May 16, 2016 22:27  
**To:** Alia Reimer  
**Subject:** Fwd: Comments for St. Johns County Affordable Housing Advisory Committee

Not being familiar at all with what the county has on the books I came up with the following comments re affordable housing. Let me know if they are worthy of consideration by the committee. The county may already be doing some of these things.

Feel free to share this with others.

Thanks

Frank

Sent from my iPhone

Begin forwarded message:

**From:** Frank Williams <fwhart@gmail.com>  
**Date:** May 16, 2016 at 10:19:15 PM EDT  
**To:** Frank Williams <fwhart@gmail.com>  
**Subject:** Comments for St. Johns County Affordable Housing Advisory Committee

- Here are some thoughts on comments for consideration of the Affordable Housing Advisory Committee. Please review...add...delete to list. Give me your thoughts. There is no pride of authorship here.
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- Amend the General Plan and adopt implementing land use policies allowing for small lot subdivisions, with reduced setbacks parking requirements, and other building standards, zone more sites for multifamily and use Community Block Grant Funds
- Create special tax (spread costs Countywide) to accommodate affordable housing
- Transfer tax on resales within the County and dedicate funds to affordable housing
- Builder initiated Inclusionary Housing: when a developer agrees to build 25 percent of the proposed units for low- and moderate income families, the local government must provide either (1) a density bonus of 25 percent, or (2) two other

concessions, such as an exemption from impact fees or other cost inflating ordinances and local provision of off site improvements.

- Density Bonuses –
- Density, or the number of dwelling units per acre (du/ac) is the primary development standard that affects the character and costs of residential development. Density indicates overall land use of residential development. Density indicates overall land use intensity, whereas lot size calculations are more site-specific and indicate the precise square footage or acreage of particular sites. Large, single-family detached lots still predominate in the housing industry, although shifting demographics, increasing land costs, and increasing construction costs have created a trend toward smaller homes on smaller lots in the past decade. While the average lot size for a conventional residential lot was 12,800 square feet in 1980, today many communities are experimenting with reduced lot sizes in order to continue to provide affordable single-family homes. According to a not so recent study by the U.S. Department of Housing and Urban Development and NAHB Joint Venture for Affordable Housing, communities are finding wider acceptance for lot sizes as small as 3,600 to 5,000 square feet (approximately 9-12 du/ac). A variety of densities and lot sizes is generally available to the residential developer, depending on what local zoning allows and local land prices. Most zoning ordinances use lot size requirements as a means of defining allowable densities in a community. The residential housing category of a zoning ordinance is commonly divided into different lot size districts: one-acre or larger lots, half-acre lots, third-acre lots, quarter-acre lots, and so forth. For each range of densities and lot sizes, there are corresponding housing types. Detached homes are common at site densities of up to 6 du/ac. Higher densities of detached homes can be achieved through the use of innovative siting techniques, such as zero-lot line development, in which one or more setbacks are eliminated to permit location of a unit's walls on the lot line. This arrangement creates a single, more useable yard in place of two narrow side yards, a clear advantage on a smaller lot. Detached homes built to densities of 4-8 du/ac often incorporate other design elements to offset the proximity of neighboring units. Patio homes, with their integration of indoor and outdoor spaces and emphasis on privacy, are an excellent example of higher density single-family detached units. Density as an issue in new construction is receiving more attention as communities seek to maximize undeveloped natural land and promote affordable housing. Some cities have had much success with a program called the small lot home district. The zoning change was spurred by an economic slump that found homebuyers seeking less expensive housing. City ordinances were created for a small home district with reduced lot sizes. Some local governments are using "density bonuses" to encourage the production of affordable housing. In exchange for setting aside a certain number of units for low and moderate income families, developers receive permission to increase the density of their projects, with the additional units serving as a subsidy for the affordable housing. This is especially popular in urban areas suffering from severe shortages of affordable housing. Large lot subdivisions typically are justified by the contention that they maintain open space and ensure privacy. However, they are actually inefficient users of land and services. Higher-density and clustered subdivisions create more opportunities for saving contiguous parcels of open space and preserving existing natural features. In addition, because of reduced street frontages per unit, street and utility construction costs are lower and public services can be delivered more efficiently in such small-lot subdivisions. According to a study by the Maryland Department of State Planning, per unit out-of-pocket costs significantly decrease as density increases. Costs for one- to five-acre parcels, for example, were reduced by an average \$35,000 for each one unit gain in density. These are tangible savings that are passed on to the homebuyer in the form of reduced home prices.

The County should be flexible when determining lot sizes.

- Implementing integrated single-permit reviews, utilizing a one-step permitting center, enforcing time limits on government reviews
- Using up-to-date model codes (eg, most recent international code council code; keeping building codes up-to-date as revisions to model codes are made; adopting the model code without local amendments)
- Adopting a rehabilitation code that establish different levels of rehabilitation with gradual increases in public requirements based on amount of voluntary rehabilitation
- Charging fees limited to the actual costs generated by the development; basing fees on the size or value of the home; waiving fees for low-income homes
- Using reasonable land development standards that do not impose such excessive requirements as overly wide street widths and inappropriate storm water management standards
- Allow granny flats or second buildings
- Mixed uses
- Set aside County owned land for affordable housing (rezone Open Space and designate)

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