



AFFORDABLE HOUSING INITIATIVE

THE PATH FORWARD - STRATEGIES FOR SUCCESS

FIVE-YEAR PLAN 2022-2027

"There is no ONE silver bullet.

There is no ONE solution to affordable workforce housing."

- Mark Wilson, President and CEO, Florida Chamber of Commerce



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Affordable Housing Advisory Committee

June 22, 2022

Dear County Council,

The Affordable Housing Advisory Committee (AHAC) appreciates your efforts in addressing the issue of affordable housing. By prioritizing affordable housing, a systemic methodology based on education and participation, has led to the development of the Volusia County Affordable Housing Plan. This five-year plan prioritizes resources expansion, effective communication, and ways to maximize cost and time savings. AHAC members thank the Volusia County Council for its leadership and are proud to offer this plan as a culmination of their efforts.

In 2021, the Affordable Housing Initiative kicked off with an Affordable Housing Workshop, held by the Volusia County Council, to review the community need and discuss what was being done. Following the workshop, five webinars were held throughout the summer where expert panelists shared information about various issues surrounding affordable housing. A series of virtual interactive sessions followed, and additional experts offered their experiences with affordable housing plans, tools, and funding. The year concluded with a Housing Summit at the county's Ocean Center. With over 150 attendees in person and 68 participants online, discussions were facilitated by panels of experts from around Florida. Lastly, affinity groups were established, led by members of the Affordable Housing Advisory Committee, to discuss priorities and establish strategies in three categories: community land trusts, funding, and land development regulations. Plans were developed from the affinity groups' recommendations by county staff and forwarded to our committee for review and approval.

Knowing that there is no one solution for providing affordable housing, this plan represents a toolbox of strategies to build more affordable housing opportunities for the citizens of Volusia County.

The membership of AHAC appreciates everyone who has taken part in this process and looks forward to continued partnerships that will allow the recommendations outlined in this plan to become reality.

Sincerely,

A handwritten signature in blue ink that reads "Anne Evans". The signature is written in a cursive, flowing style.

Anne Evans
Affordable Housing Advisory Committee Chair

AFFORDABLE HOUSING INITIATIVE

The Path Forward – Strategies for Success

FIVE-YEAR PLAN



The Path Forward – Strategies for Success is a compilation of recommendations that aims to increase the availability of affordable housing in Volusia County. The recommendations originated from the Affordable Housing Initiative, which incorporated industry experts, community leaders, private sector representatives, nonprofit representatives and Volusia County residents. This five-year plan addresses strategies that will help remove barriers, increase resources and focus on the importance of communication.

OUR PRIORITIES

Throughout the months-long planning process there were three recurring priorities that consistently arose in discussions. At least one, if not all, will enhance each recommended strategy in the plan. Below is a description of each priority and an easy-reference icon for use while reviewing the document.

1. Resource Expansion



Prioritizing resource expansion allows for the discovery of new ideas and concepts that are compatible with, and build upon, previously used methods to increase the supply of affordable housing. Resource expansion includes exploration of innovative funding opportunities and identification of surplus property suitable for the development of affordable housing.

2. Maximize Cost and Time Savings



Collaborative efforts among the county, municipal partners, nonprofit organizations and housing developers can increase the efficiency and cost effectiveness of affordable housing development if regulations and processes are streamlined to prioritize increasing and preserving the supply of affordable housing stock.

Programs can be developed to perpetuate the affordability of assisted housing by implementing program policies that require it.

3. Effective Communication



Effective communication among all parties invested in increasing and preserving affordable housing is imperative for success.

Communication strategies include:

- Encouraging community participation in affordable housing initiatives
- Educating the public about programs, plans and policies
- Involving municipalities in every step of the process

Tracking and sharing milestones via consistent and periodic updates to a community dashboard report will allow everyone to stay informed about Volusia County's programs.

STRATEGIES FOR SUCCESS



Housing is a basic community need that benefits everyone if there is an adequate supply.

The Path Forward – Strategies for Success is an outline of the recommended steps necessary to attain that benefit and offers guidance on how to support efforts to increase or maintain affordable housing in Volusia County. Please read the full plan at Volusia.org.

While this document is intended to be a five-year plan, it will evolve as progress is made, new topics emerge and future direction is needed. The Affordable Housing Advisory Committee (AHAC) will review the recommendations on an annual basis to ensure the strategies remain in alignment with its original intent. Committee members will review recommended changes to action steps, timelines or outcomes to ensure the recommendations remain relevant to the issue.

PATH FORWARD STRATEGIES

The Path Forward – Strategies for Success is a compilation of recommendations that aim to increase the availability of affordable housing in Volusia County. The recommendations originated from the Affordable Housing Initiative that incorporated industry experts, community leaders, private sector representatives, nonprofit representatives, and Volusia County citizens.

Throughout the months-long process, three recurring priorities consistently arose in discussions. At least one, if not all, will enhance each recommended strategy in the plan. Below is a description of each priority and an easy-reference icon for use while reviewing the document. While reviewing the document you will notice the icons beside each strategy indicating the priority.

Resource Expansion



The resources currently available and being utilized to address the need for affordable housing in Volusia County are not enough to fill the housing gap. Prioritizing resource expansion allows for the discovery of new ideas and concepts that are compatible with, and build upon, previously used methods to increase the supply of affordable housing. Resource expansion includes exploration of innovative funding opportunities and identification of surplus property suitable for the development of affordable housing.

Public and private resources are needed to make meaningful strides toward creating and preserving housing for our residents.

Maximize Cost & Time Savings



When the development of affordable housing is incentivized through the use of cost and time savings for all parties, investments will follow. Collaborative efforts among the county, municipal partners, nonprofit organizations, and housing developers can increase the efficiency and cost of affordable housing development if regulations and processes are streamlined to prioritize increasing and preserving the supply of affordable housing stock. In addition to expanding development by striving to save

investors and developers time and money, programs can be developed to perpetuate the affordability of assisted housing by implementing program policies that require it and by implementing programs that seek to maintain existing housing stock.

Effective Communication



Effective communication among all parties invested in increasing and preserving affordable housing is imperative for success. Communication strategies include encouraging community participation in affordable housing initiatives, educating the public about programs, plans and policies, and involving municipalities in every step of the process. A good communication plan also includes informing developers about available incentives to encourage the construction of new units, broadcasting

opportunities to those in need of affordable housing programs, and notifying municipalities of programs, strategies, and opportunities they can be involved in. Tracking and sharing milestones via consistent and periodic updates to a community dashboard report will allow everyone to stay informed about Volusia County's programs.



A. Create a Community Land Trust



There are several reasons local governments are exploring new methods to preserve the affordable housing stock in their communities. Previously subsidized housing units are being removed from the affordable housing stock when the homes are resold or when the affordability period of those homes expires. The recaptured subsidy from those units is not enough to help the next homebuyer, and increasing housing prices are outpacing income. Because of these reasons, many local governments are becoming increasingly interested in Community Land Trusts (CLTs) to use as a tool to assist with replenishing the affordable housing inventory.

A CLT entity is a nonprofit organization that provides a vehicle that separates a housing unit from the land it is built on for the purpose of transferring title to the unit without selling the land. A lease, traditionally a renewable 99-year lease, for the land accompanies the sale of a CLT owner-occupied home or rental unit. By retaining ownership of the land, the CLT can ensure that the property remains part of the community's affordable housing inventory. Permanent affordability is accomplished by restricting resale to income eligible buyers, limiting the resale price, giving the CLT the right to repurchase the housing unit, and limited property taxes to those assessed on the housing unit – not including the property.

While a CLT can be used for rental and homeownership, the benefits of CLT homeownership for the individual homeowner are many. The price of the home is more affordable and makes homeownership attainable for lower-income families, there is a return of equity upon resale of the property, mortgage interest payments are tax deductible, and homestead exemptions are allowable.

The community benefits from the use of a CLT in that it creates permanent affordable housing, it can provide an alternative to renting and therefore a bridge to fee simple homeownership. CLTs also complement other affordable housing tools and strategies by maximizing the use of surplus lands for affordable housing. CLTs can also contribute to equitable redevelopment and help stabilize declining or disinvested neighborhoods.



Timeframe and Action Steps

Year 1

- ✓ Develop and issue a competitive solicitation, seeking proposals from organizations that will partner with the county in the formation of a CLT in Volusia County
- ✓ Receive and evaluate submitted proposals and make recommendations

Year 2

- ✓ Make an award, and if required, establish local CLT governance membership and local governance language, i.e. bylaws, incorporation documents, etc.

Year 3

- ✓ Work with local partners to identify land to add to the CLT's portfolio and begin developing housing units and housing income-qualified households

Year 4

- ✓ Evaluate and monitor the success of the CLT to incorporate changes as needed
- ✓ Continue to work with local partners to identify land as it becomes available to add to the CLT's portfolio, develop housing units, and house income-qualified households

Year 5

- ✓ Continue to work with local partners to identify land as it becomes available to add to the CLT's portfolio, develop housing units, and house income-qualified households
- ✓ Evaluate and monitor the success of the CLT to identify the next five-year outcomes

Outcomes

- 🏠 A solicitation issued for creation of a new or expansion of an existing CLT
- 🏠 An award made for creation of a new or expansion of existing CLT
- 🏠 A CLT operating in Volusia County with local governance
- 🏠 Available land identified to develop CLT owner-occupied housing units for low-income households (a numeric goal will be determined at a later date based on proposals received)

- 🏠 Available land identified to develop CLT rental housing units for low-income households (a numeric goal will be determined at a later date based on proposals received)
- 🏠 Completed CLT projects monitored to ensure ongoing affordability and benefit to income-qualified households





B. Maximize existing funding streams for the highest and best use to preserve and create new affordable housing capacity



Volusia County receives and administers a variety of state and federal funding streams focused on affordable housing. Many of the funding sources include very specific guidelines regarding the use of the funds that include eligibility criteria, required allocations earmarked specifically for homeownership, and other administrative requirements.

Moving forward, budget priorities will reflect that affordable rental housing and preserving housing stock have been identified as critical. The priorities can be implemented through strategic changes to the process of administering and allocating affordable housing funding sources. Budget allocations of affordable housing funding sources will meet all state and federal requirements, but as allowable, will focus on meeting the rental development need through funding developers and the preservation need through rehabilitation programs. Preserving owner-occupied housing stock by implementing a rehabilitation program includes providing substantial rehabilitation, emergency repair, and wind hazard mitigation to income-qualified households.

Timeframe and Action Steps

Year 1

- ✓ Develop, issue, and award solicitations for the development of multi-family rental housing units by using available HOME-ARP, HOME, and SHIP program income
- ✓ Develop and implement a program to eliminate the owner-occupied rehabilitation waitlist; determine eligibility of households and projects; and develop, issue, and award solicitation for projects

Year 2

- ✓ Complete and monitor awarded contract for multi-family rental housing units
- ✓ Implement and monitor awarded contract for owner-occupied rehabilitation waitlist program
- ✓ Develop, issue, and award solicitations for rental and preservation as funding permits by combining available funding sources and cost-saving tools



Year 3

- ✓ Implement ongoing monitoring schedule of completed projects for multi-family rental housing units
- ✓ Complete and monitor awarded contract for owner-occupied rehabilitation waitlist program
- ✓ Develop, issue, and award solicitations for rental and preservation as funding permits by combining available funding sources and cost-saving tools

Year 4

- ✓ Continue to implement ongoing monitoring schedule of completed projects for multi-family rental housing units
- ✓ Implement ongoing monitoring schedule for owner-occupied rehabilitation waitlist program
- ✓ Develop, issue, and award solicitations for rental and preservation as funding permits by combining available funding sources and cost-saving tools

Year 5

- ✓ Continue to implement ongoing monitoring schedule of completed projects for multi-family rental housing units
- ✓ Continue to implement ongoing monitoring schedule for owner-occupied rehabilitation waitlist program
- ✓ Develop, issue, and award solicitations for rental and preservation as funding permits by combining available funding sources and cost-saving tools
- ✓ Evaluate and monitor the success of the implemented strategy to identify the next five-year outcomes

Outcomes

- 🏠 Rate of affordable housing funding sources dedicated to rental development increased by 10% in fiscal year 2022/23 compared to prior year
- 🏠 HOME-ARP, HOME, and SHIP program income solicitations awarded for the development of rental units
- 🏠 Awards provided to all eligible households that are on the current owner-occupied rehabilitation waitlist
- 🏠 Projects completed for all awarded households that are on the current owner-occupied rehabilitation waiting list
- 🏠 Wind hazard mitigation and emergency repairs provided to 40 households per year
- 🏠 10 new affordable housing units created by Volusia County per year

- 🏠 Solicitations awarded for rental and preservation
- 🏠 Completed projects monitored to ensure ongoing affordability and benefit to income-qualified households



Grant-funded affordable housing unit



C. Create an environment supportive of new affordable housing development through effective communication and collaboration



Public support is critical to the success of any effort to create and preserve affordable housing and is a key component of project review and approval. While a significant majority of Americans believe that housing affordability remains a problem, many cities, towns, and counties have difficulty building support for affordable housing initiatives and developments. Affordable housing projects can sometimes be held back or can lose valuable grant funding opportunities as "Not in My Backyard," or NIMBY, groups often seek to stall the construction of new affordable housing units in their area. In contrast, public support can lead to a pro-housing movement known as "Yes in My Backyard" or YIMBY. Localized YIMBY groups advocate for smart ways to increase the supply of affordable housing.

To create an environment supportive of new affordable housing development, Volusia County plans to implement a multi-faceted approach of broad communication. Priority steps to this approach include involving community members in the process before decisions are made; developing strategies to manage opposition through planning, communications, and relationship building; developing informational resources to provide facts that can be used to dispel misperceptions and illustrate the need for affordable housing by linking important outcomes, such as health, education, and community and economic development. Building support and partnerships with the public, municipalities, businesses, and nonprofit organizations with aligning priorities will increase the county's ability to leverage affordable housing tools and resources.

This strategy will become increasingly important if Volusia County incorporates House Bill 1339 into its affordable housing strategies. House Bill 1339 was approved by the Florida Legislature in 2020 and was incorporated into Chapter 125.01055, Florida Statutes. It allows affordable housing in all residential, commercial, and industrial zoning classifications. The new law essentially allows the local governments to override their comprehensive plan and land planning regulations in the interest of affordable housing.

Another important component to communication is maintaining an active and relevant plan. While this document is intended to be a five-year plan, it will evolve as progress is made, new topics emerge, and future direction is needed. The Affordable Housing Advisory Committee (AHAC) will review the recommendations on an annual basis to ensure the strategies remain in alignment with their original intent. The AHAC will review recommended changes to action steps, timelines, or outcomes to ensure the recommendation remain relevant to the issue.

Timeframe and Action Steps

Year 1

- ✓ Develop and implement a communication plan for "The Path Forward – Strategies for Success" Five-Year Plan to distribute in the community and shift the narrative
- ✓ Develop and implement a dashboard to report progress on a quarterly basis

Year 2

- ✓ Develop a methodology to utilize House Bill 1339 to increase affordable housing stock
- ✓ Analyze new affordable housing projects to identify who is opposing them and what they are opposing



- ✓ Develop and implement a communication plan for county-sponsored affordable housing projects
- ✓ Create a list of advocates to support projects
- ✓ Continue reporting on the dashboard

Year 3

- ✓ Continue to implement and evaluate the communication plans
- ✓ Monitor and provide continuous reporting on the dashboard
- ✓ Analyze new affordable housing projects to identify who is opposing them and what they are opposing
- ✓ Maintain list of advocates to support projects

Year 4

- ✓ Continue to implement and evaluate the communication plans
- ✓ Monitor and provide continuous reporting on the dashboard
- ✓ Analyze new affordable housing projects to identify who is opposing them and what they are opposing
- ✓ Maintain list of advocates to support projects

Year 5

- ✓ Continue to implement and evaluate communication plans
- ✓ Monitor and provide continuous reporting on the dashboard
- ✓ Analyze new affordable housing projects to identify who is opposing them and what they are opposing
- ✓ Maintain list of advocates to support projects
- ✓ Evaluate success of the dashboard and create plan for improvement
- ✓ Evaluate and monitor the success of the strategy to identify the next five-year outcomes

Outcomes

- | | |
|--|--|
| <ul style="list-style-type: none"> 🏠 Progress toward affordable housing milestones tracked and reported through a web page dashboard 🏠 A communication plan for “The Path Forward – Strategies for Success” Five-Year Plan 🏠 An annual review of “The Path Forward – Strategies for Success” Five-Year Plan by AHAC with recommendations, if applicable 🏠 Methodology to utilize House Bill 1339 to increase affordable housing stock 🏠 Analysis of new affordable housing projects supported by the county, identifying opposition | <ul style="list-style-type: none"> 🏠 Communication plan for new affordable housing projects supported by the county 🏠 List of advocates to support projects 🏠 Increased affordable housing education for the public 🏠 Increased awareness of local opportunities available to affordable housing developers 🏠 Increased awareness of incentives available to affordable housing developers 🏠 Increased community participation |
|--|--|



D. Actively support new state and federal funding to create new affordable housing capacity



There are funding opportunities at the state and federal level that could support Volusia County’s “The Path Forward – Strategies for Success” Five-Year Plan to preserve or develop affordable housing capacity. The county should actively monitor these opportunities and consider supporting proposals from developers when funding aligns with local strategies. Many funding opportunities show preference toward proposals with local support or specific grant funds dedicated to the project. Additionally, supporting projects that are seeking multiple funding sources will leverage the limited affordable housing resources available to the county, ultimately lowering per-unit cost and allowing more projects and units to be assisted.

Competitive funding opportunities include, but are not limited to, Low Income Housing Tax Credits (LIHTC) and State Apartment Incentive Loan (SAIL). Non-competitive funding opportunities include, but are not limited to, the Section 108 Loan program, Hurricane Recovery, non-competitive 4% LIHTC, and Multifamily Mortgage Revenue Bonds (MMRB). Specific incentives for developers include FHA fixed-rate construction loans and construction of mixed use developments which allow for a revenue source that can offset the lack of revenue generated by low-income housing.

Timeframe and Action Steps

Year 1

- ✓ Develop and implement a methodology to monitor and evaluate opportunities
- ✓ Competitively solicit proposals from developers when local resources can be allocated to support additional funding

Year 2

- ✓ Develop and implement a process to support proposals that align with local strategies for any newly identified funding sources
- ✓ Competitively solicit proposals from developers when local resources can be allocated to support additional funding

Year 3

- ✓ Continue to implement and monitor a process to support proposals that align with local strategies for any newly identified funding sources
- ✓ Competitively solicit proposals from developers when local resources can be allocated to support additional funding

Year 4

- ✓ Continue to implement and monitor a process to support proposals that align with local strategies for any newly identified funding sources
- ✓ Competitively solicit proposals from developers when local resources can be allocated to support additional funding

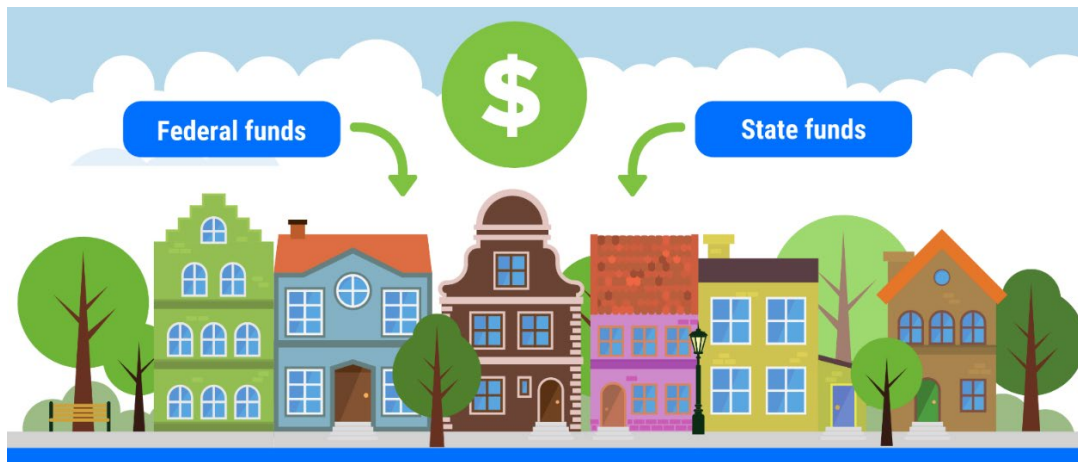


Year 5

- ✓ Continue to implement and monitor a process to support proposals that align with local strategies for any newly identified funding sources
- ✓ Competitively solicit proposals from developers when local resources can be allocated to support additional funding
- ✓ Evaluate and monitor the strategy to identify the next five-year outcomes

Outcomes

- 🏠 A new methodology to monitor and evaluate opportunities
- 🏠 Increased funding opportunities for developers of affordable housing
- 🏠 Competitive solicitations when local resources can be allocated to support additional funding
- 🏠 Support of new affordable housing projects that leverage county funds with newly identified funding sources
- 🏠 Implementation of a process to support proposals that align with local strategies for any newly identified funding sources
- 🏠 Completed projects monitored to ensure ongoing affordability and benefit to income-qualified households



E. Create an Affordable Housing Trust Fund



The popularity of housing trust funds is attributable in large part to their inherent flexibility. They can be designed to serve the most critical housing needs in each community, whatever those may be – from establishing long-term affordable rental housing for families with the lowest incomes to supporting homeownership. Funds can be used for funding new construction as well as rehabilitation that can revitalize neighborhoods.

Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Housing trust funds systemically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue.

This plan recommends the creation of a new dedicated funding source for the preservation or development of affordable housing. This resource could be used to leverage other funding sources. The primary focus of the affordable housing trust fund will be used to fund multi-family or single-family rental properties through affordable housing developers. Funding will be awarded based on set criteria that ensures projects align with local strategies, with preference given to proposals that are close to amenities and have matching funds available resulting in the lowest cost per unit to the county.

Timeframe and Action Steps

Year 1

- ✓ Discuss and receive direction on possible development of an affordable housing trust fund structure, ordinance, policy, and funding source(s)

Year 2

- ✓ Seek additional funding source(s) opportunities
- ✓ If funds are available in the Affordable Housing Trust Fund, implement housing activities with funds through countywide programs or competitive solicitation(s)

Year 3

- ✓ Continue to seek additional funding source(s) opportunities
- ✓ If funds are available in the Affordable Housing Trust Fund, implement housing activities with funds through countywide programs or competitive solicitation(s)

Year 4

- ✓ Continue to seek additional funding source(s) opportunities
- ✓ If funds are available in the Affordable Housing Trust Fund, implement housing activities with funds through countywide programs or competitive solicitation(s)



Year 5

- ✓ Continue to seek additional funding source(s) opportunities
- ✓ If funds are available in the Affordable Housing Trust Fund, implement housing activities with funds through countywide programs or competitive solicitation(s)
- ✓ Evaluate and monitor the strategy to identify the next five-year outcome

Outcomes

- 🏠 An ordinance establishing a Volusia County Affordable Housing Trust Fund separate from the grant funds used to address affordable housing
- 🏠 Plan for continuous evaluation of funding opportunities
- 🏠 Award of Affordable Housing Trust Fund resources to support projects that increase the stock of affordable housing using a competitive solicitation process
- 🏠 Implementation of countywide program(s) that increase or preserve the stock of affordable housing with Affordable Housing Trust Fund resources
- 🏠 Completed projects monitored to ensure ongoing affordability and benefit to income-qualified households



F. Modify the comprehensive plan to include an affordable housing review team to decrease the time and expense to build affordable housing



One way to maximize cost and time savings is to create certainty. Developer costs can be decreased if certainty is built into schedules. There are multiple reviews and reviewers for multiple permits, and affordable housing developers are often not sure of the process, what incentives may be available, or how long it will take to get through the

review process. These concerns can be alleviated by getting all the stakeholders in the room at the beginning of the process to outline the path forward and solidify incentives. Then, a dedicated affordable housing team can be utilized to help achieve the goals set forth for the project.

The initial step to begin the process will be a pre-application meeting. The initial meeting will be attended by, at a minimum, the affordable housing developer and the county's affordable housing review team. Additional interested parties will be invited, including affected municipalities, Volusia County School, the Florida Department of Health in Volusia County, and other outside organizations that will be reviewing the project. During the meeting, a project schedule, required submittals, fees, and incentives will be established. The meeting will provide a clear understanding of how to move forward collaboratively and seamlessly through the approval process for the benefit of affordable housing recipients. As projects move forward, the affordable housing review team will utilize a collaborative review process that includes concurrent and time-specific deadlines.

To provide the enabling policy structure, the county's comprehensive plan will need to be modified. The comprehensive plan provides the overarching guidance for county policies and programs. After the comprehensive plan is modified to incorporate the concept of consolidated, incentivized reviews, the land development regulations will need to be revised to provide the step-by-step process for affordable housing team meetings, stakeholder participation, allowable incentives, administrative authority, and overall process.



Timeframe and Action Steps

Year 1

- ✓ Draft Comprehensive Plan changes and affordable housing ordinance

Year 2

- ✓ Complete Public Hearing process and present to County Council for approval

Year 3

- ✓ Implement new affordable housing ordinance and affordable housing review team
- ✓ Obtain County Council approval

Year 4

- ✓ Implement new affordable housing ordinance and affordable housing review team

Year 5

- ✓ Implement and evaluate the strategy to identify the next five-year outcomes

Outcomes

- 🏠 Updated comprehensive plan that addresses the county's commitment to affordable housing
- 🏠 Projects that utilize the affordable housing review team process per year (a numeric goal will be determined at a later date)
- 🏠 New affordable housing ordinance that outlines the regulatory review process for affordable housing projects



Banyon Cove Apartments and the Pines Apartments, affordable rental housing developments completed in 2019



G. Modify the comprehensive plan to include an affordable housing zoning overlay to encourage affordable housing development in identified geographic areas



Affordable housing developers are successful when they work in collaboration with communities to target areas for affordable housing projects. These areas should be located along transit lines, near employment centers, close to shopping, and should provide easy access to essential services for those who utilize affordable housing.

A targeted area would allow Volusia County and its municipalities to pool their resources in areas where affordable housing is most needed to help create a thriving community.

While it is recognized that new affordable housing developments should be located in urban areas with the established infrastructure, it is necessary to provide a balance throughout the county and the municipalities to create individual affordable and workforce housing units for all residents. The county and its municipalities should prioritize their financial resources and gap funding for new affordable housing developments in areas identified through a targeted area map or an affordable housing zoning overlay; however, they should be open to innovative alternatives outside of the zoning overlay that can increase affordability options throughout the county.

Timeframe and Action Steps

Year 1

- ✓ Determine the areas of highest need for affordable housing, utilizing the best available data

Year 2

- ✓ Meet with affordable housing experts, municipalities, community residents, and businesses to refine the proposed overlay

Year 3

- ✓ Draft the comprehensive amendment outlining the overlay
- ✓ Obtain County Council approval

Year 4

- ✓ Implement the new affordable housing zoning overlay to prioritize affordable housing projects

Year 5

- ✓ Implement and evaluate the strategy to identify the next five-year outcomes

Outcomes

- 🏠 Updated comprehensive plan that addresses the county's commitment to affordable housing
- 🏠 Zoning overlay established that targets priority areas for affordable housing projects
- 🏠 Projects that are prioritized by utilizing the zoning overlay per year (a numeric goal will be determined at a later date)



H. Modify the comprehensive plan to include options for fee waivers and deferrals and density bonuses for affordable housing projects



County fee schedules are complex and sometimes difficult for developers to understand what their total cost commitment to an affordable housing project may be. It is important for affordable housing developers to understand the total costs at the front end of the planning process. The cost of development sometimes exceeds the ability for developers to fund the entire cost. In addition to land

acquisition, design fees, and construction costs, developers are required to pay application fees, permit fees, impact fees, mitigation fees, and inspection fees. Waivers and/or deferrals of some fees help developers to justify their commitments to affordable housing initiatives. Density bonuses can also provide a mechanism for developers to recoup their losses through the ability to build more units than are typically allowed.

Timeframe and Action Steps

Year 1

- ✓ Determine what criteria qualify projects for affordable housing bonuses, waivers, and deferrals
- ✓ Determine criteria for a restrictive covenant if bonuses, donations, funding, and fee waivers are received
- ✓ Include determined criteria in necessary Comprehensive Plan changes and affordable housing ordinance

Year 2

- ✓ Complete Public Hearing process and present to County Council for approval

Year 3

- ✓ Develop forms and handouts that outline the options for affordable housing projects

Year 4

- ✓ Provide a waiver of permit and inspection fees for developers seeking density bonuses
- ✓ Provide a waiver of application fees for affordable housing projects

Year 5

- ✓ Implement and evaluate the strategy to identify the next five-year outcomes

Outcomes

- 🏠 Updated comprehensive plan that addresses the county's commitment to affordable housing
- 🏠 New affordable housing ordinance that outlines the regulatory review process for affordable housing projects
- 🏠 New affordable housing packet to include information on options to make affordable housing more feasible to developers
- 🏠 Projects that receive fee waivers and deferrals and density bonuses for affordable housing per year (a numeric goal will be determined at a later date)



I. Create an Affordable Housing Ordinance and modify the comprehensive plan to clearly delineate the supports available to developers of affordable housing and the accompanying responsibilities and commitments expected



The county is responsible for safeguarding the public interest and ensuring that development pays for itself and that county services can be equitably provided to all county residents. Developers are responsible for ensuring that they have sufficient funding to complete each project successfully. Deed restrictions can provide a mechanism for ensuring affordable housing units over an extended period of time in exchange for cost certainty for the developer. By reframing affordable housing needs as a community need and a social justice discussion, it becomes clear that everyone should be part of the process to secure a sufficient affordable housing stock in the county.

A one-page application for affordable housing projects can initiate the process of working with a developer to support affordable housing and bring long-term requirements to the forefront as applicants will have to acknowledge their commitment to affordable housing. The application will state that if the units are developed at market rate, rather than affordable housing, fees would be due and payable to the county prior to construction. Additional support can be provided to affordable housing initiatives through the creation of a centralized area of expertise with the necessary infrastructure and technology in place.

Timeframe and Action Steps

Year 1

- ✓ Draft Comprehensive Plan changes and affordable housing ordinance

Year 2

- ✓ Complete Public Hearing process and present to County Council for approval

Year 3

- ✓ Develop an application and acknowledgement for affordable housing projects
- ✓ Create a centralized area of expertise that has the infrastructure and technology in place to support affordable housing initiatives

Year 4

- ✓ Provide impact fee waivers or deferrals for affordable housing projects

Year 5

- ✓ Implementation and evaluation of the strategy to identify the next five-year outcomes

Outcomes

- 🏠 Updated comprehensive plan that addresses the county's commitment to affordable housing
- 🏠 New affordable housing ordinance that outlines the regulatory review process for affordable housing projects
- 🏠 New affordable housing application
- 🏠 New centralized area of expertise
- 🏠 Projects that receive impact fee waivers or deferrals for affordable housing per year (a numeric goal will be determined at a later date)



J. Allow for reasonable administrative modifications to zoning requirements for affordable housing projects



Integration through adaptability and flexibility can increase the affordable housing stock. Modern best practices throughout the county have been proven to accommodate more affordable housing that is well integrated into existing communities. There are currently 51 zoning classifications in the county's zoning ordinance that have discrete requirements for minimum lot sizes, minimum lot widths, minimum house sizes, minimum setbacks, minimum parking requirements, maximum lot coverage, and maximum height requirements. Any deviation from these regulations requires a variance that is vetted through a public hearing process. Allowing professional staff to make reasonable administrative modifications to these requirements without having to go through additional steps in the development process will reduce the time and cost associated with the review of affordable housing proposals.

The following are recommended to allow for reasonable administrative modifications:

- **Flexible lot sizes:** Allow flexible and/or reduced lot sizes and widths that may not meet the standard zoning requirements without having to go through the variance process
- **Density bonuses:** Allow density bonuses for affordable housing projects
- **Reduced setbacks:** Consider reduced setbacks for affordable housing/projects without having to go through a variance process
- **Housing types:** Be less restrictive about specific housing types in each zoning classification (single-family detached, single-family attached, multi-family, tiny homes, etc.)
- **Reduced parking requirements:** Allow reduced parking requirements for affordable housing projects without having to go through a variance process
- **Nonconforming lots:** Allow affordable units to be built on nonconforming lots without having to go through the variance process
- **Pocket neighborhoods:** Allow pocket neighborhoods and tiny homes to increase the supply of affordable units throughout the county
- **Development standards:** Allow administrative approval to modify any development standard in Chapter 72 of the Land Development Code by up to 40% for affordable housing projects





Timeframe and Action Steps

Year 1

- ✓ Draft Comprehensive Plan changes and affordable housing ordinance to allow for reasonable administrative modifications to zoning requirements for affordable housing projects

Year 2

- ✓ Complete Public Hearing process to present to County Council for approval

Year 3

- ✓ Create and implement internal methodology for reasonable administrative modifications to zoning requirements for affordable housing projects

Year 4

- ✓ Continue implementation

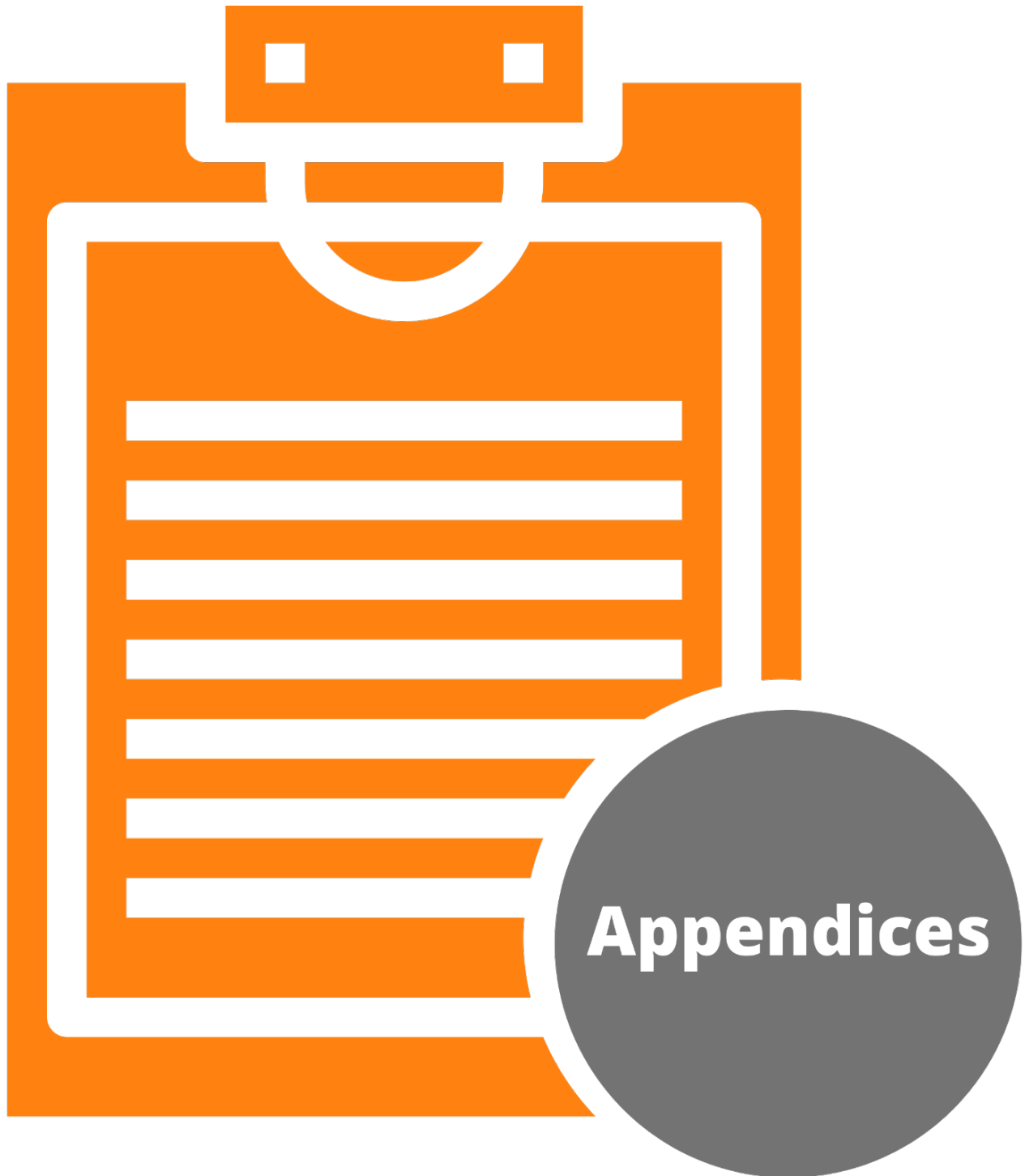
Year 5

- ✓ Continue implementation and evaluation of the strategy to identify the next five-year outcomes

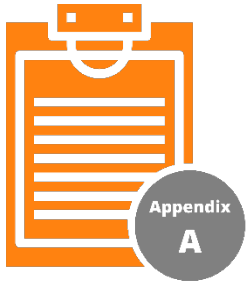
Outcomes

- 🏠 Updated comprehensive plan that addresses the county's commitment to affordable housing
- 🏠 New affordable housing ordinance that outlines the regulatory review process for affordable housing projects
- 🏠 Projects that receive reasonable administrative modifications per year (a numeric goal will be determined at a later date)





- A. Affordable Housing Initiative Participants**
- B. What is Affordable Housing?**
- C. Current Affordable Housing Situation**
- D. Glossary of Terms**
- E. Technical Briefs**



Affordable Housing Initiative Participants

Affordable Housing Advisory Committee (AHAC)

Current and previous members who participated in this process included:

Chair Anne Evans, Halifax Urban Ministries

Vice Chair D.J. Lebo, Early Learning Coalition of Flagler and Volusia Counties

Allen E. Harrell, Ormond Beach Housing Authority

Mark Billings, Southeast Volusia Habitat for Humanity

Secretary Waylan Niece, Neighborhood Center of West Volusia

Peggie Hart, Retired concerned citizen

Susanne Odena, Coldwell Bank Commercial Benchmark

Tony Cassata, Board of Planning and Appeals, City of Holly Hill

Billie Wheeler, Volusia County Council Member, District 2

Barbara Girtman, Volusia County Council Member, Vice Chair, District 1

Sarah Ulrich, FARO Technologies, Inc.

Dawson Walker, Mutual of Omaha Mortgage

Affinity Group: Funding

Chair Waylan Niece, Affordable Housing Advisory Committee

Jim Cameron, Jim Cameron Consulting

Deborah Crane, Fairway Independent Mortgage Corporation

Grey Dodge, Royal American Group of Companies

Jeannette Duerr, Duerr Communications

Lydia Gregg, Mid-Florida Housing Partnership

Jackie Mole, FAITH

Ron Nowviskie, Retired Real Estate Broker

Lorranine Pedro, Florida Department of Health

Jeff White, Volusia-Flagler County Coalition for the Homeless

Affinity Group: Community Land Trust

Chair Anne B. Evans, Affordable Housing Advisory Committee

Jason Ware, HomeVestors of America

Amaya Albury, eXp Realty

Christopher Edwards, City of New Smyrna Beach

Phyllis Evelyn, Retired minister

Lisa Hamilton, UF/IFAS

Randy Hartman, City of New Smyrna Beach

Nika Hosseini, Cobb Cole Attorneys at Law

Kerry Karl, VCARD

Susanne Kennedy, FAITH

John Nicholson, Retired

Affinity Group: Land Development Regulations

Chair D.J. Lebo, Housing Advisory Committee

Trinity Kutschinski, Apartment Association of Greater Orlando

Jessica Gow, Cobb Cole Attorneys at Law

Phyllis Allen, eXp Realty

Bob Williams, Business Consultant

Saralee Morrissey, Saralee Morrissey Consulting LLC

Scott Banta, Dreamquest Tiny Neighborhoods, Inc.

Tracey Barlow, The Barnett Group, Inc.

Karen Delisle, FAITH

Randy Jenkins, West Volusia Habitat for Humanity

Joanna Maldonado, Mid-Florida Housing Partnership

Affordable Housing Summit: Panelists

Barbara Girtman, Volusia County Council Vice Chair, District 1

Ed Noseworthy, AdventHealth Daytona Beach

Forough Hosseini, ICI Homes

Mark Watts, Cobb Cole Attorneys at Law

Cindee LaCourse Blum, CLT of Palm Beach County

Jeff Ruttenber, Marion County Habitat for Humanity

Frank Wells, Bright Community Land Trust

Jillian Bandes, YIMBY St. Pete

Courtney Edgcomb, United Way of Volusia-Flagler Counties

Suzanne Konchan, Deputy County Manager, Volusia County

Carmen Hall, Community Assistance Director, Volusia County

Mitchell Glassner, Orange County Housing and Community Development

Sarah Metz, Smith Bigman Brock

Victor Ramos, Mid-Florida Housing Partnership, Inc.

Catherine Harley, Tinsdale Oliver

Jessica Gow, Cobb Cole Attorneys at Law

Robert Gray, Strategic Planning Group, Inc.

Terril Bates, Consultant



Affordable Housing Summit panelists and speakers, from left, Ed Noseworthy, Courtney Edgcomb and Jillian Bandes

Affordable Housing Webinars: Speakers

Mark Wilson, Florida Chamber of Commerce

Michael Anderson, Center for Community Change

Ashon Nesbitt, Florida Housing Coalition

Catherine McManus, Habitat for Humanity Greater Orlando and Osceola County

Kimberly Spence, Florida Housing Coalition

Corry Brown, Special Projects Coordinator, Volusia County

Kara Lennard, Daytona Beach Housing Authority

Shawn Wilson, Blue Sky Communities

Mark Watts, Cobb Cole Attorneys at Law

Rick Webiskis, City of DeLand

Whit Blanton, Forward Pinellas

Stephanie Lampe, City of St. Petersburg

Scott Culp, Atlantic Housing Partners

Jaimie Ross, Florida Housing Coalition

Jessica Gow, Cobb Cole Attorneys at Law

Robert Gray, Strategic Planning Group, Inc.

Catherine Hartley, Tindale Oliver

William Loewenstein, Community Initiatives Development Corporation

Alexander Kiss, Banyan Development Group

Ken Bowron Jr., Beneficial Community Partners

Affordable Housing Initiative Planning Committee

Dona Butler, Community Services

Clay Ervin, Growth & Resource Management

Carmen Hall, Community Assistance

Diana Phillips, Community Services

Corry Brown, Community Assistance

D.J. Lebo, Early Learning Coalition of Flagler and Volusia Counties, Inc.

Carrie Baird, One Voice for Volusia

Kajsa Lebo, Flagler Cares

Heather Shubirg, Team Volusia Economic Development

Laurie Clark, Flagler Cares

County Staff

Dona Butler, Director, Community Services

Clay Ervin, Director, Growth and Resource Management

Carmen Hall, Director, Community Assistance

Diana Phillips, Operations Manager, Community Services

Corry Brown, Special Projects Coordinator, Community Assistance

Sarah Presley, Administrative Coordinator, Community Services

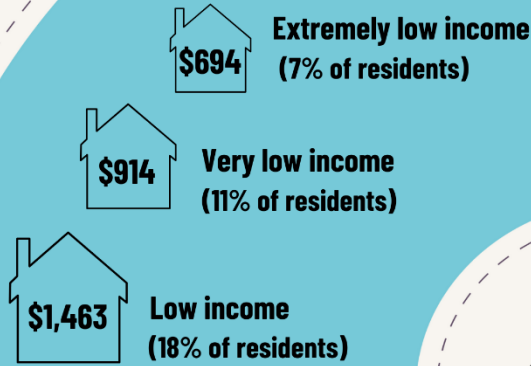
Patricia Smith, Planning Manager, Planning and Development Services

Briana Peterson, Special Projects Coordinator, Growth & Resource Management

Jessica Strobel, Real Estate Specialist, Planning and Development Services

Community Information Division

HOW MUCH CAN HOUSEHOLDS AFFORD FOR HOUSING?



WHAT ARE THE AFFORDABLE HOUSING PRIORITIES?



WHY IS AFFORDABLE HOUSING IMPORTANT?

Unaffordable and unattainable housing is a root cause of poverty.

HOW MANY MORE AFFORDABLE HOUSING UNITS ARE NEEDED?



HOW IS AFFORDABLE HOUSING FUNDED?

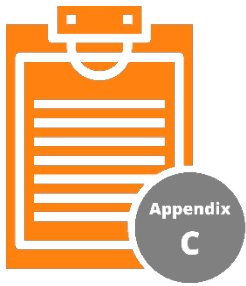


WHAT IS AFFORDABLE HOUSING IN VOLUSIA COUNTY?

Affordable housing is generally defined as housing in which the occupant is paying no more than 30% of gross income for housing costs, including utilities.



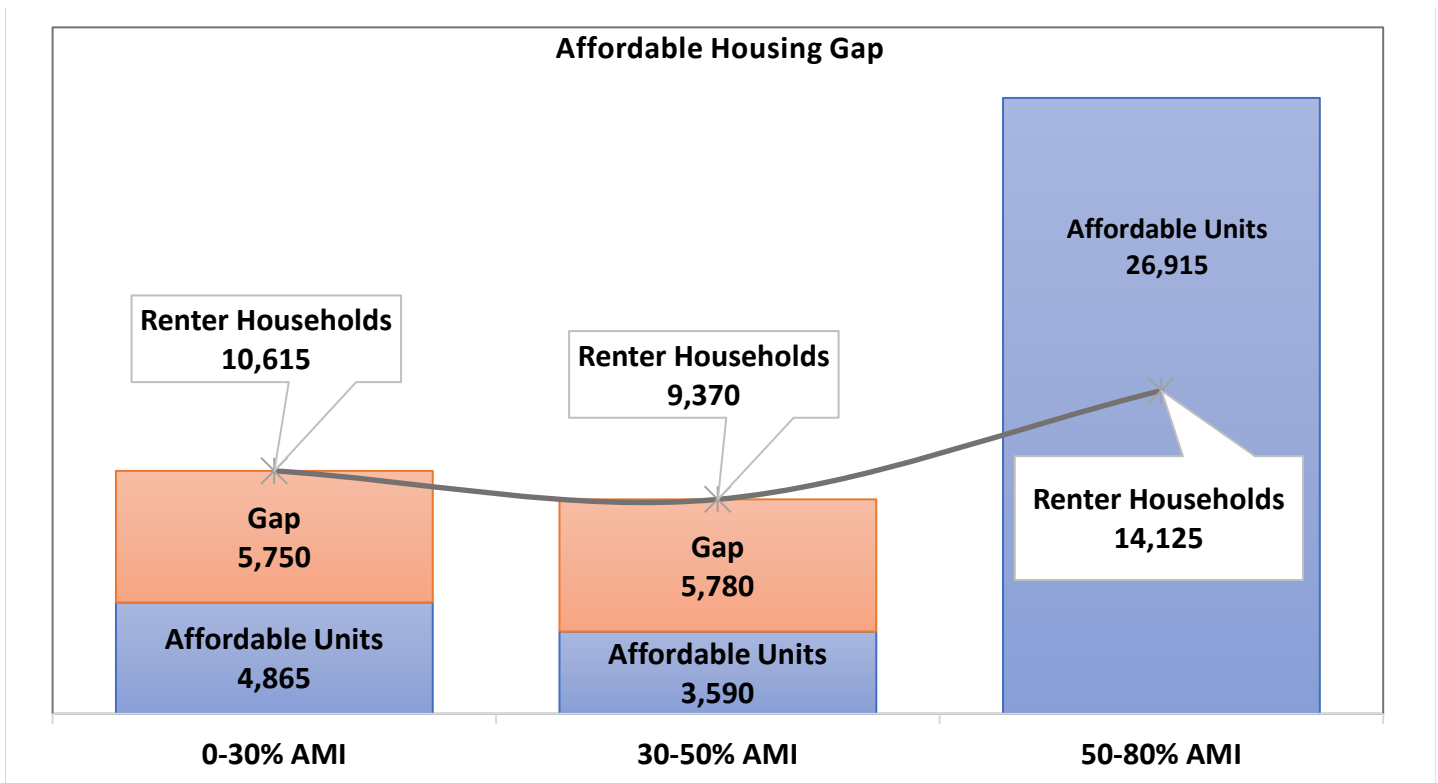
*Data from the Shimberg Center for Housing Studies at the University of Florida shows that there are 11,530 more renter households than affordable rental units for those at or below 50% of the area median income.



CURRENT AFFORDABLE HOUSING SITUATION

Housing Gap

There are more households in need of housing in Volusia County than there are affordable housing units available to them. This is most obvious when looking at data for renter households. The Shimberg Center for Housing Studies at the University of Florida provided data that showed there were 10,615 renter households with earning from 0 to 30% of the Area Median Income (AMI). Unfortunately, there are only 4,865 units that would be affordable to those households, resulting in gap of 5,750 units. Additionally, there are 9,370 renter households with earning from 30 to 50% of the Area Median Income (AMI) and only 3,590 units that would be affordable to those households, resulting in another gap of 5,780 units.



Income and Housing Costs

There are 73,524 individuals living below the poverty level in Volusia County, meaning they earn less than \$13,590 per year and would only be able to afford a maximum of \$340 per month toward housing. Individuals in this income level include seniors and persons with disabilities who are living on fixed income from social security.

2022 U.S. Federal Poverty Guidelines

Number of persons in household	Poverty guideline
1	\$13,590
2	\$18,310
3	\$23,030
4	\$27,750
5	\$32,470
6	\$37,190
7	\$41,910
8	\$46,630

There are 16,418 Volusia County households in the extremely-low income category, income less than 30% of AMI. A household of four in the extremely-low income category is earning less than \$27,750 and can't afford more than \$694 per month on housing without being cost burdened. Workers in this income level could include retail salespersons, cashiers, fast food workers, teaching assistants, and housekeepers.

Another 23,624 households are in the very-low income category, meaning their income is 30% to 50% of AMI, which would be between \$27,751 and \$36,550 for a family of four. The very-low income households can't afford more than \$912 per month on housing without being cost burdened. Workers in this income level could include construction laborers, receptionists, customer service representatives, pharmacy technicians, painters, and cooks.

Area Median Income (AMI) Levels for FY 2022 Deltona-Daytona Beach-Ormond Beach MSA

Household size	30% of AMI	50% of AMI	80% of AMI
1	\$15,400	\$25,600	\$40,950
2	\$18,310	\$29,250	\$46,800
3	\$23,030	\$32,900	\$52,650
4	\$27,750	\$36,550	\$58,500
5	\$32,470	\$39,500	\$63,200
6	\$37,190	\$42,400	\$67,900
7	\$41,910	\$45,350	\$72,550
8	\$46,630	\$48,250	\$77,250

Fair Market Rent is a standard of acceptable housing cost established by the U.S. Department of Housing and Urban Development (HUD) for a specific area. The 2022 Fair Market Rent established by HUD for the Volusia County area, Deltona-Daytona Beach-Ormond Beach, FL HUD Metro FMR Area is shown below. These rents have been compared to wages being earned to illustrate the affordability of housing units for the workforce.

Fair Market Rent (FMR) for FY 2022 Deltona-Daytona Beach-Ormond Beach

Efficiency	One-bedroom	Two-bedroom	Three-bedroom	Four-bedroom
\$754	\$931	\$1,135	\$1,505	\$1,580

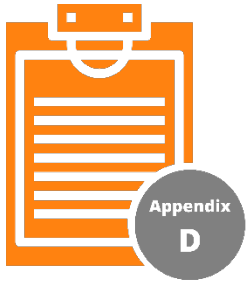
The most recent annualized wage data, 2020, shows that many residents in common occupations would need to dedicate more than 30% of their income toward housing to afford a two-bedroom unit at the fair market rate. Assuming that the worker is earning the median wage for the occupation and that they are the only income earning member of the household, there are several occupations that would need to spend more than 50% of their income on housing to afford the same two-bedroom unit, causing them to be severely cost burdened.

Sample Worker Snapshot

2020 Annual - Florida Department of Economic Opportunity, Bureau of Workforce; Deltona-Daytona Beach-Ormond Beach MSA

Occupation	2020 workers MSA	Median hourly wage	Annual median wages*	Maximum affordable rent	% Median income needed for 2 BR
Automotive Service Technicians and Mechanics	1,200	\$21.22	\$44,138	\$1,103	31%
Bartenders	1,320	\$9.77	\$20,322	\$508	67%
Carpenters	1,020	\$17.61	\$35,443	\$886	37%
Cashiers	6,620	\$11.24	\$23,379	\$584	58%
Construction Laborers	1,430	\$15.62	\$32,490	\$812	42%
Cooks, Restaurant	2,750	\$14.70	\$30,576	\$764	45%
Dishwashers	1,230	\$11.47	\$23,858	\$596	57%
Janitors and Cleaners, except Maids and Housekeeping Cleaners	2,180	\$11.43	\$23,774	\$594	57%
Landscaping and Groundskeeping Workers	3,370	\$12.97	\$26,978	\$674	50%
Licensed Practical/ Licensed Vocational Nurses	1,110	\$21.10	\$43,888	\$1,097	31%
Maids and Housekeeping Cleaners	1,610	\$11.13	\$23,150	\$579	59%
Police and Sheriff's Patrol Officers	1,280	\$22.10	\$45,968	\$1,149	30%
Receptionists and Information Clerks	1,630	\$13.70	\$28,496	\$712	48%
Retail Salespersons	7,290	\$11.57	\$24,066	\$602	57%
Secretaries/Administrative Assistants, except Legal and Medical	2,970	\$15.81	\$32,885	\$822	41%
Waiters and Waitresses	4,910	\$10.12	\$21,059	\$526	65%

**Based on FTE or 2080 hours per year*



GLOSSARY OF TERMS

Affordable Housing: Monthly rent or cost of ownership does not exceed 30% of the household's monthly income.

Area Median Income (AMI): Median household income based on household size as determined by the U.S. Department of Housing and Urban Development for the Daytona Beach-Deltona-Ormond Beach Metropolitan Statistical Area on an annual basis.

Community Development Block Grant (CDBG): A federal annual grant allocated to the county to develop viable urban communities, principally for low and moderate income persons. CDBG funds may be used for activities which include, but are not limited to, acquisition of real property, relocation and demolition, rehabilitation of residential and non-residential structures, construction of public facilities and improvements, and public services.



Community Land Trust (CLT): Refers to the separating of land from the house for the purpose of transferring title to the house without selling the land. A private nonprofit corporation that acquires and holds title to the land and manages the ground leases on that property for the benefit of that community. A 99-year lease for the land accompanies the sale of the CLT home.



HOME Investment Partnership Program (HOME): A federal annual grant allocated to Volusia County to create and preserve safe, decent and affordable housing for very-low and low income homeowners and renters. HOME funds can be used for tenant-based rental assistance, housing rehabilitation, homebuyer assistance, new construction of housing, site acquisition, site improvements, demolition, relocation, and other necessary and reasonable activities related to the development of non-luxury housing.

House Bill 1339: A bill approved in 2020 by the Florida Legislation that was incorporated into Chapter 125.01055, Florida Statutes. This bill allows affordable housing in all residential, commercial, and industrial zoning classifications.

Low-Income Housing Tax Credit (LIHTC): A subsidy for the acquisition, construction, and rehabilitation of affordable rental housing for low and moderate income tenants. State governments are issued tax credits which award the credits to private developers of affordable rental housing projects through a competitive process. In Florida LIHTCs are issued through the Florida Housing Finance Corporation.

Multifamily Mortgage Revenue Bond (MMRB): A program that utilizes funds generated from the sale of taxable and tax-exempt bonds to provide low-interest loans to nonprofit and for-profit developers of rental housing with units set aside for low income households.

State Apartment Incentive Loan (SAIL): Funds are available to individuals, public entities, not-for-profit or for-profit organizations that propose the construction or substantial rehabilitation of multifamily units affordable to very low income individuals or families.

Section 108 Loan Guarantee Program: Provides communities with a source of low-cost, long-term financing for economic and community development projects. Section 108 can fund economic development, housing, public facilities, infrastructure, and other physical development projects, including improvements to increase their resilience against natural disasters.



State Housing Initiatives Partnership (SHIP): A state annual grant allocated to the county to create and preserve safe, decent and affordable housing for very-low, low and moderate income homeowners and multifamily housing. SHIP funds may be used to fund emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, impact fees, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, matching dollars for federal housing grants and programs, and homeownership counseling. SHIP allocations must meet specific expenditure conditions, including spending 65% of funds on homeownership activities, 60% on very-low and low income households, and 20% on households with special needs. Funding for the SHIP program is provided by the Sadowski Housing Trust Fund from documentary stamp tax revenue on real estate transactions.

Workforce Housing: Housing affordable to natural persons or families whose total annual household income does not exceed 80% of the area median income adjusted for household size, or 120% of area median income adjusted for household size in areas of critical state concern designated under s. 380.05, FS, for which the Legislature has declared its intent to provide affordable housing, and in areas that were designated as areas of critical state concern for at least 20 consecutive years before removal of the designation.



Clay Ervin speaks at an Affordable Housing Summit breakout session.



COMMUNITY LAND TRUST AFFINITY GROUP

This document is designed to summarize the discussions, actions, and recommendations of the Community Land Trust Affinity Group. It is provided as an appendix to the Affordable Housing Plan to represent the group’s shared perspectives.

Purpose/Goals

1. To give input and recommendations on how to bridge the gap of affordable housing units by establishing a Community Land Trust (CLT) in Volusia County
2. Use the data and tools gathered through the Affordable Housing Initiative to develop strategies and priorities for an affordable housing plan

Meeting Dates

- January 26, 2022: Overview, discussion of CLTs, and determining next steps
- February 23, 2022: Discussion of solicitation and developing measures of success

Committee Members

Chair Anne B. Evans, Halifax Urban Ministries
Co-Chair Jason Ware, HomeVestors of America
Amaya Albury, eXp Realty
Christopher Edwards, City of New Smyrna Beach
Phyllis Evelyn, Retired minister
Lisa Hamilton, UF/IFAS
Randy Hartman, City of New Smyrna Beach
Nika Hosseini, Cobb Cole Attorneys at Law
Kerry Karl, VCARD
Susanne Kennedy, FAITH
John Nicholson, Retired



Community Land Trust panelists, from left, Jeff Ruttenber, Cindee LaCourse Blum and Frank Wells

Discussion Topics

During the CLT Affinity Group meetings, members discussed various topics relating to CLTs and recommendations moving forward. Prior to the creation of the CLT Affinity Group, the implementation of a CLT had been discussed and it appeared that the majority determined it to be a possible long-term solution. The group worked to discuss and determine best actions to make recommendations. A motion was made during a CLT Affinity Group meeting to recommend the establishment of a CLT in Volusia County and was passed unanimously.

A topic of discussion for the group was whether to consider joining an existing CLT organization or creating a new CLT for Volusia County. After a discussion of the differences between the two options, the group voted unanimously to recommend developing a Request for Qualifications to create a CLT in Volusia County.

The group also discussed the need to communicate with other municipalities about the CLT strategy, with the goal to have other local governments participate in the CLT. The members also discussed possible vision statements. The CLT Affinity Group voted unanimously to adopt “Create long-term affordable housing in perpetuity and in partnership with local governments and the private sector through the establishment of a vibrant CLT” as the affinity group’s vision statement.

Solicitation

The CLT Affinity Group discussed solicitation for organizations that will partner with the county to explore Community Land Trust options. They considered the following aspects and additional criteria that should be considered:

1. Local control – local coordinating board
2. Organization’s previous experience with operating a CLT
3. Include rental and homeownership
4. Include property types such as single-family, multi-family, etc.
5. Source of funds
6. Organization’s roles and responsibilities within the trust
7. Experience with land management including land leases, etc.
8. Team qualifications
9. Timeline to start
10. Organizations having a certification through CLT and Certification Program
11. Organization’s metrics for measuring their success
12. Organizations have experience in acquiring land
13. Organization’s previous experience with partnerships
14. Include local governance plan
15. Organization’s capacity to scale
16. Organization’s experience with diversified funding
17. Costs



*Affordable Housing Advisory
Committee Chair Anne Evans*

The CLT Affinity Group also agreed that the solicitation and responses would assist in determining if the county would start a new Community Land Trust or join an existing trust.

Measures of Success

The group discussed how to determine measures of success for the topic of Community Land Trusts. They discussed both short and long-term measures to reach a consensus on the following recommended measures of success/action items:

1. County Council approval of draft Affordable Housing Plan that includes a Community Land Trust in Volusia County
2. Advertise solicitation for an organization that will partner with the county to explore Community Land Trust options
3. Evaluate responses and make award
4. Establish or join Community Land Trust with local governance

It is suggested that in the future, the Affordable Housing Plan be amended to include additional short and long-term goals and measures of success for the Community Land Trust.



Inventory of Property

The CLT Affinity Group discussed the county's inventory of property suitable for affordable housing. Florida statute requires that the county maintain an inventory list of all real property within its jurisdiction to which the county holds fee simple title that is appropriate for use as affordable housing. These properties, at the time of the meeting, were all located in unincorporated areas of the county. The group discussed some of the processes for determining which properties were suitable for the inventory.

Recommendations

- Establish a Community Land Trust in Volusia County
- Develop a Request for Qualifications to create a Community Land Trust in Volusia County



FUNDING AFFINITY GROUP

This document is designed to summarize the discussions, actions, and recommendations of the Funding Affinity Group. It is provided as an appendix to the Affordable Housing Plan to represent the group's shared perspectives.

Purpose/Goals

1. To give input and recommendations on how to bridge the gap of affordable housing units
2. Use the data and tools gathered through the Affordable Housing Initiative to develop strategies and priorities for an affordable housing plan

Meeting Dates

- January 12, 2022: Overview, identifying the problem, developing a vision for the plan, identifying measures, and discussing barriers
- February 9, 2022: Discussion and prioritizing strategies
- March 9, 2022: Developing language and measurable objectives for strategies; discuss specific action steps for each strategy

Committee Members

Chair Waylan Niece, The Neighborhood Center of West Volusia
Co-Chair Ron Nowwiskie, Retired Real Estate Broker
Jim Cameron, Consultant
Deborah Crane, Mortgage Loan Originator
Grey Dodge, Developer/ Builder/ Manager
Jeannette Duerr, Consultant
Lydia Gregg, Mid-Florida Housing Partnership
Jackie Mole, FAITH
Lorranine Pedro, Department of Health
Jeff White, Volusia-Flagler County Coalition for the Homeless

Guest Speakers

The following guest speakers presented to the Funding Affinity Group to give insight into various funding topics:

- Loretta Arthur, Section 108 Program
- Mitchell Glasser, Housing trust funds
- Jennifer Rupert, Housing stock data analysis



Affordable Housing Summit panelists, from left, Mark Watts, Barb Girtman, Forough Hosseini, Ed Noseworthy and Suzanne Konchan

Existing Funding Sources

The Funding Affinity Group reviewed the following existing affordable housing funding sources:

1. State Housing Initiative Partnership (SHIP) – Annual state grant for housing
2. Home Investment Partnerships Program (HOME) – An annual federal grant for housing
3. Community Development Block Grant (CDBG) – An annual federal grant for community development, which includes multiple allowable uses

The existing funding sources were reviewed in regards to their allowable uses by income levels. The following table demonstrates the income levels allowed with each existing funding source:

Activity	0 – 50% of AMI	50 – 80% of AMI	80 – 120% of AMI
First Time Homebuyers – SHIP, HOME & CDBG	Yes	Yes	Yes
Homeowner Rehabilitation – SHIP, HOME & CDBG	Yes	Yes	Yes
Homeowner Housing Development – SHIP & HOME	Yes	Yes	Yes
Rental Development – SHIP & HOME	Yes	Yes	Yes
Rental Acquisition and/or Rehabilitation – SHIP & HOME	Yes	Yes	Yes
CHDO – HOME	Yes	Yes	No
Land Acquisition for Housing Development – SHIP & HOME	Yes	Yes	Yes

Additional possible funding resources and upcoming opportunities:

1. Project-Based Vouchers – Volusia County currently has approximately 300 housing choice vouchers that are currently used by clients for the unit they choose, but a percentage is allowed to be used as project-based vouchers
2. \$2.4 million in program income earned, available for housing programs
3. \$2.2 million in a one-time HOME Investment Partnerships Program – American Rescue Plan allocation for housing that benefits homeless and high-risk populations

Tools

The Funding Affinity Group reviewed the following possible funding tools as recommendations to promote affordable housing:

1. Affordable housing trust fund
2. Land contribution
3. Market rate and affordable housing together (tax incentive financing)
4. Section-8 housing project-based housing choice vouchers
5. Developer fee reductions for location contribution
6. 4% bonds with SAIL: competitive
7. 4% bonds with other funding: non-competitive
8. Multi-family housing in industrial zones (without re-zoning)
9. Developer fee reduction for local contribution
10. Propose SHIP policy change: Percent spending requirements over three years instead of annually

Barriers and Opportunities

The group discussed the following barriers and opportunities that would likely need to be considered when identifying funding tools and measures:

1. Government offers deals to developers versus the current process
2. Proactive approach
3. Legal changes
4. Understanding of tools (governments and Public Housing Authorities)
5. Perception – NIMBYism
6. Current funds available (restrictive rules)

Priority Strategies

Over the course of the Funding Affinity Group meetings, the group identified three funding strategies that they recommended as priorities. The strategies are as follows:

1. Identifying Cost Savings for Developers
2. Increasing New Sources of Funding and Maximizing Current Funding
3. Preserving/Maintaining Existing Affordable Housing

With each strategy, the group identified corresponding tools to aid in implementation. Through discussions, the group has come to the consensus that the strategies and tools listed are what they recommend when going forward to implement affordable housing. Concerning whether rental or homeownership was a priority in each strategy, it was determined that rental capacity was a priority in all three strategies.

Strategy 1

- Identifying Cost Savings for Developers

The following tools were identified by the group to assist with this strategy:

1. Donation of land, including single and multi-family parcels
2. Long-term loans

3. Recommend creating shovel-ready opportunities, determine if shovel-ready can be developed
4. Infrastructure improvement

Strategy 2

- Increasing New Sources of Funding and Maximizing Current Funding

The following tools were identified by the group to assist with this strategy:

1. Recommend using the highest percentage allowed in all funding streams for the development of new rental housing
2. Recommend that a housing trust fund be created with specific criteria for use of funds
3. Strategize on municipal partnerships to leverage current funding streams
4. Florida Housing Finance Corporation special grants
5. Focused development of rental capacity
6. Section 108 Program
7. Federal grants

Strategy 3

- Preserving/Maintaining Existing Affordable Housing

The following tools were identified by the group to assist with this strategy:

1. Homeowner Rehabilitation Program
2. Maintain/rehabilitate nonprofit rental stock
3. Public housing improvements

Housing Trust Fund

In addition to the priority strategies identified by the Funding Affinity Group, the topic of housing trust funds was discussed at length by the group over the course of the meetings. Some topics discussed included how housing trust funds work, where the funding would potentially come from, and what types of criteria are recommended to be in place for affordable housing developers to access the funds. The group came to a consensus that if a Housing Trust Fund were to be created, they recommend that funding should be utilized for multi-family and/or single-family rental properties.

The Funding Affinity Group recommended the following requirements and priorities for access to the funding from the Housing Trust Fund:

- Requirements
 1. Must be an affordable housing developer or partner with one
- Priorities
 1. City boundaries
 2. Close to amenities
 3. Matching funds
 4. Leveraging – lowest cost per unit



LAND DEVELOPMENT AFFINITY GROUP

This document is designed to summarize the discussions, actions, and recommendations of the Land Development Regulation (LDR) Affinity Group. It is provided as an appendix to the Consolidated Affordable Housing Plan to represent the group’s shared perspectives. During the third and final meeting, the LDR affinity group reviewed the recommendations provided herein and voted unanimously that it provided an accurate representative of their efforts to improve the county’s regulatory processes.

Purpose/Goals

To review zoning and land development regulations and processes that govern growth in order to identify impediments to housing affordability.

Make recommendations for comprehensive plan and code changes that can be used by the County of Volusia and its municipalities to support affordable housing options.

Meeting Dates

- January 19, 2022: Issue overview, general discussion, “bucket” development
- February 16, 2022: Homework review; deep dive into elements
- March 23, 2022: Homework review; draft LDR Affinity Group report

Committee Members

- Chair D.J. Lebo, Early Learning Coalition
- Phyllis Allen, Realtor
- Scott Banta, Tiny Home Developer
- Tracey Barlow, Realtor
- Karen Delisle, FAITH
- Jessica Gow, Cobb Cole Attorneys at Law
- Randy Jenkins, West Volusia Habitat for Humanity
- Trinity Kutschinski, Apartment Association of Greater Orlando
- Joanna Maldonado, Mid Florida Housing Partnership
- Saralee Morrissey, Planning Consultant
- Robert Williams, Community and Economic Development Consultant

Summary of Issues

The group focused on three key areas. The team classified these areas as “buckets” to better organize the evaluation of relevant issues. A discussion of each issue is as follows:

- Bucket 1:** Time and Cost Certain (less process and time for permitting)
- Bucket 2:** Impact Fees and Permitting Fees (reduced fees and costs)
- Bucket 3:** Code Changes (Integration and flexibility)



This section of the Affordable Housing Consolidated Plan provides a summary of each targeted element discussed by the LDR Affinity Group, along with recommendations provided by the group for improvements to the current system. Recommendations are followed by proposed changes to the county's comprehensive plan. Revisions to existing policies are shown in underline/strikethrough. A notation is provided for new policies. This section also provides the results of a survey that was distributed to the group to better understand individual preferences for various zoning and land use changes.

D.J. Lebo

A draft targeted area map was developed for the LDR team as a reference to help provide a geographical reference for affordable housing needs and services. Pending approval of the Consolidated Affordable Housing Plan by the Volusia County Council, an affordable housing ordinance will be drafted to address changes to the land development regulations and the zoning ordinance, specifically for an affordable housing program. The ordinance will include an affordable housing overlay that can be used to help focus the county's financial resources for affordable housing projects. The team agreed that while an affordable housing overlay would be useful, all good affordable housing initiatives, whether inside or outside of the proposed zoning overlay, should be considered based on their individual merits.

By utilizing a facilitated process and targeted homework assignments, the Land Development Affinity Group was able to stay focused on their purpose and was successful in providing substantive guidance to county professionals for improving county regulatory processes. Ideas that were raised by committee members outside of the committee scope were discussed briefly, put into the record, and forwarded to the appropriate affinity group for consideration. This was done to ensure that all members' ideas were heard and that good ideas were not lost in the final reporting process. The use of tax discounts/property exemptions was referred to the Funding Affinity Group by the LDR Affinity Group.



Recommendations formulated by the LDR group specific to land development and zoning regulations are as follows:

Time and Cost Certain

Issue 1

Developer costs can be decreased if certainty is built into schedules. There are multiple reviews and reviewers for multiple permits, and affordable housing developers are often not sure of the process, what incentives may be available for an affordable housing project, or how long it will take to get through the review process.

LDR Affinity Group Recommendations

Hold a preapplication meeting between the affordable housing developer and the county's affordable housing review team to establish a project schedule, required submittals, fees, and incentives. Invite affected municipalities, the school district, the Florida Department of Health, and other outside organizations that will be reviewing the project. The meeting will be utilized to provide a clear understanding of how to move forward collaboratively and seamlessly through the approval process for the benefit of affordable housing recipients.

Utilize a collaborative review process by an affordable housing review team for affordable housing projects that includes concurrent, time-specific deadlines for reviews.

Recommendations are followed by proposed changes to the county's comprehensive plan. Revisions to existing policies are shown in underline/strikethrough. A notation is provided for new policies.

Proposed Comprehensive Plan Changes

Housing Element

Policy 5.1.1.12 – Continue to implement ~~the an~~ expedited preapplication meeting, development review, and building permit process, which is offered to developers and contractors ~~all building contractors~~ for new construction and rehabilitation of county-verified affordable housing units in Volusia County.

Policy 5.1.6.6 - Volusia County shall ~~create~~ maintain an internal task force ~~affordable housing review team~~ for affordable and workforce housing. ~~This internal task force~~ The team will consist of, ~~but not be limited to~~ Planning, Zoning, and Land Development, county staff from development engineering, community assistance, traffic engineering, utilities, planning, zoning, land development, environmental, fire department, and the building department and other affected organizations. It will be charged with examine ways the County can assisting affordable housing developers to increase the available housing stock in Volusia County through density bonuses, fee waivers, deed restrictions, and other incentives established by the county council. ~~in realizing the density bonus incentives offered in its Comprehensive Plan while maintaining acceptable design standards.~~

Issue 2

Affordable housing developers are successful when they work in collaboration with communities to target areas for affordable housing projects. These areas should be located along transit lines, near employment centers, close to shopping, and should provide easy access to essential services for those who utilize affordable housing. A targeted area would allow Volusia County and its municipalities to pool their resources in areas where affordable housing is most needed to help create a thriving community. While it is recognized that new affordable housing developments should be

located in urban areas with the established infrastructure, it is necessary to provide a balance throughout the county and the municipalities to increase individual affordable and workforce housing units for all residents.

LDR Affinity Group Recommendation

- The county and its municipalities should prioritize their financial resources and gap funding for new affordable housing developments in areas identified through a targeted area map or an affordable housing zoning overlay; however, they should be open to innovative alternatives outside of the zoning overlay that can increase affordability options throughout the county.

Proposed Comprehensive Plan Changes

Housing Element

Objective 5.1.1 – Volusia County shall ensure the provision of adequate infrastructure ~~and appropriate residential land use categories~~ in the county's utility service areas to accommodate projected growth in population and a range of housing including adequate sites and distribution of housing for very low, low, and moderate income households.

Policy 5.1.1.9 – Volusia County shall not issue development orders for urban residential development on properties in the Natural Resource Management Area Overlay unless it is a certified affordable housing project that is designed in such a way as to avoid and minimize impacts to the wetlands and the wetland buffers. Development activities shall only be allowed on those portions of the property that are deemed by the county's environmental permitting staff through an evaluation of site-specific conditions to be suitable for development. An Environmental Impact Assessment will be required.

(new) Policy 5.1.1.18 – The Volusia County Council may approve the development of affordable housing on any parcel zoned for residential, commercial, or industrial use if the development receives funding from the Florida Housing Finance Corporation, the State Housing Initiatives Partnership program or other federal, state, or local affordable housing funding source, or with a resolution of support from the Volusia County Council, or if the development agrees to a land use restriction agreement that reserves thirty (30) percent or more of the dwelling units for affordable housing for households with a gross income at or below 120 percent of the median income adjusted for family size for a period of 50 years or more. New development consisting of one principal structure with an accessory dwelling unit would be subject to a 20-year affordability agreement on the accessory dwelling unit.

(new) Policy 5.1.1.19 – Variances to development standards such as density, height, landscaping, minimum lot size, minimum floor area, required parking and other site requirements subject to Policy 5.1.1.18 shall be delegated to the Development Review Committee, in lieu of the standard variance process.

(new) Policy 5.1.2.9 – The county shall create a countywide affordable housing zoning overlay to assist in the prioritization of available county, state, and federal funding for new affordable housing projects.

Issue 3

Public involvement is a key component of project review and approval. Affordable housing projects can sometimes be held up or can lose valuable grant funding opportunities as “Not in My Backyard” or NIMBY groups often seek to stall the construction of new affordable housing units in their area. Sometimes the loudest voice is not representative of the majority, and it can be difficult for decision

makers to balance individual opinions with the need for more affordable units. In 2020, the Florida Legislature approved House Bill 1339, which was incorporated into Chapter 125.01055, Florida Statutes. It allows affordable housing in all residential, commercial, and industrial zoning classifications. The new law essentially allows the local governments to override their comprehensive plan and land planning regulations in the interest of affordable housing.

LDR Affinity Group Recommendations

- Shift the narrative. Develop and implement a good communication plan for each new county-sponsored affordable housing project to help alleviate perceived fears of affordable housing projects.
- Utilize House Bill 1339 to increase the affordable housing stock in Volusia County.
- Delegate administrative authority to staff for affordable housing projects.
- Set a threshold for appeal of affordable housing project decisions.
- Gain an understanding of who is voicing opposition to a new affordable housing project and what they are opposing.
- Maintain a list of affordable housing advocates who are willing to support projects at county commission meetings.

Proposed Comprehensive Plan Changes

Housing Element

(new) Policy 5.1.1.19 – Requirements to development standards such as density, height, landscaping, minimum lot size, minimum floor area, required parking and other design standards subject to Policy 5.1.1.18 shall be delegated to the Development Review Committee for affordable housing projects, in lieu of the standard variance process.

Policy 5.1.2.4 - Volusia County shall actively promote and distribute information regarding the availability of housing assistance programs and proposed affordable housing projects to the public through various media platforms.

(new) Policy 5.1.2.9 – Volusia County shall maintain a list of affordable housing advocates and notify them of new affordable housing proposals under consideration by Volusia County.

Proposed Code Changes

Pending approval of the Consolidated Affordable Housing Plan by the County Council, a new affordable housing ordinance will be drafted for incorporation into Chapter 72, Land Planning, Volusia County Code of Ordinances to address these three issues.

Impact Fees and Permitting Fees

Issue 1

County fee schedules are complex and sometimes difficult to understand what a developer's total cost commitment to an affordable housing project may be. It is important for affordable housing developers to calculate the total costs at the front end of the planning process. The cost of development sometimes exceeds the ability for developers to fund the entire cost. In addition to land acquisition, design fees, and construction costs, developers are required to pay application fees,

permit fees, impact fees, mitigation fees, and inspection fees. Waivers and/or deferrals of some of these fees help developers to justify their commitments to affordable housing initiatives. Density bonuses can also provide a mechanism for developers to recoup their losses through the ability to build more units than are typically allowed.

LDR Affinity Group Recommendations

1. Provide a waiver of permit and inspection fees for developers seeking density bonuses.
2. Provide a waiver of application fees for affordable housing projects.
3. Revise the county's definition of affordable housing to be used for making the determination of which projects qualify for affordable housing bonuses, waivers, and deferrals.
4. Require a restrictive covenant for bonuses, donations, funding and fee waivers.

Proposed Comprehensive Plan Changes

Chapter 20 – Definitions

“Affordable Housing” – Monthly cost of ownership or monthly rent does not exceed Housing which costs 30% or less of a family’s monthly gross median income of an extremely low, very low, low, or moderate income household, adjusted for family size within the local area as determined by the US Department of Housing and Urban Development and the Florida Housing Finance Corporation.

Chapter 5 – Housing

(new) Policy 5.1.1.18 – The Volusia County Council may approve the development of affordable housing on any parcel zoned for residential, commercial, or industrial use if the development receives funding from the Florida Housing Finance Corporation, the State Housing Initiatives Partnership program or other federal, state, or local affordable housing funding source, or with a resolution of support from the Volusia County Council, or if the development agrees to a land use restriction agreement that reserves thirty (30) percent or more of the dwelling units for affordable housing for households with a gross income at or below 120 percent of the median income adjusted for family size for a period of 50 years or more. New development consisting of one principal structure with an accessory dwelling unit would be subject to a 20-year affordability agreement on the accessory dwelling unit.

Policy 5.1.2.2 - Volusia County shall continue to develop and implement incentive programs including waivers to permit fees, inspection fees, and application fees, density bonuses, as well as donations of county-owned land to encourage the private sector to participate in the provision of affordable and workforce housing.

Issue 2

The county is responsible for safeguarding the public interest and ensuring that development pays for itself and that county services can be equitably provided to all county residents. Developers are responsible for ensuring that they have sufficient funding to complete each project successfully. Deed restrictions can provide a mechanism for guaranteeing affordable housing units over an extended period of time in exchange for cost certainty for the developer. By reframing affordable housing needs as a community need and a social justice discussion, it becomes clear that everyone should be part of the process to secure a sufficient affordable housing stock in the county.

LDR Affinity Group Recommendations

1. Provide impact fee waivers or deferrals for affordable housing projects.
2. Create a one-page application for affordable housing projects where the applicant acknowledges their commitment to affordable units and that if the units are developed at market rate, fees would be due and payable to the county prior to construction.
3. Create a centralized area of expertise that has the infrastructure and technology in place to support affordable housing initiatives.
4. Consider a taxing district or a bonding mechanism specific to a community that can be paid back over time to cover the cost of building affordable units.
5. Promote the economic and social justice benefits for affordable housing to the Volusia County citizenry.

Proposed Comprehensive Plan Changes

Chapter 1: Future Land Use Element

Policy 1.1.3.11 - New developments inside designated urban areas on the Future Land Use Map will be considered urban infill under the following circumstances: within existing platted subdivisions, amongst existing development, and where utilities are currently available. Projects that meet the above criteria may be eligible for a 20% reduction in road and recreation impact fees. Nonresidential projects may be eligible for a 25% reduction in required parking. Affordable housing projects may be eligible for a larger percentage, or a waiver, or a deferral based on a review of the project scope.

(Existing policy – no changes proposed)

Policy 1.3.3.3 – To foster the creation of housing for very low, low and moderate income groups, a density bonus will be permitted for projects that are certified by Community Services and are processed through the Planned Unit Development process. Below are the increased densities for the following designations when such housing is to be constructed:

- Low Impact Urban (increase up to 5 du's/ac)
- Urban Low Intensity (increase up to 8 du's/ac)
- Urban Medium Intensity (increase up to 14 du's/ac)
- Urban High Intensity (cannot exceed 20 du's/ac)

(new) Policy 5.1.1.20 – To assist in providing affordable units for students, multi-generational families, retirees, special needs individuals, and others in need of affordable housing options, impact fees may be waived for accessory dwelling units if all impact fees have been paid for the principal dwelling unit and if the applicant is willing to place a restrictive covenant on the accessory dwelling unit that limits the rental cost to households with a gross income at or below 120% of the median income adjusted for family size for a period of 20 years or more. The accessory unit will remain accessory to the principal unit and may not be sold separately. Impact fees are due and payable to the county upon the expiration of the agreement, unless both parties agree to extend the land use restriction. This provision does not apply to short term rentals.

(new) Policy 5.1.2.10 – Volusia County is committed to providing the professional staffing, infrastructure and technology required to support affordable housing initiatives.

Proposed Code Changes

Pending approval of the Consolidated Affordable Housing Plan by the County Council, a new affordable housing ordinance will be drafted for incorporation into Chapter 72, Land Planning, Volusia County Code of Ordinances to address these two issues.

Code Changes

Issue 1

Integration through adaptability and flexibility can increase the affordable housing stock. Modern best practices throughout the country have been proven to accommodate more affordable housing that is well integrated into existing communities. There are currently 51 zoning classifications in Volusia County's zoning ordinance that have discrete requirements for minimum lot sizes, minimum lot widths, minimum house sizes, minimum setbacks, minimum parking requirements, maximum lot coverage, and maximum height requirements. Any deviation from these regulations requires a variance that is vetted through a public hearing process. Allowing professional staff to make reasonable administrative modifications to these requirements without having to go through additional steps in the development process will reduce the time and cost associated with the review of affordable housing proposals. While the scope of the LDR Affinity Group is limited to affordable housing projects, it should be noted that an administrative variance process for all parcels would increase the affordability of homes in Volusia County.

LDR Affinity Group Recommendations

1. Allow flexible and/or reduced lot sizes and widths that may not meet the standard zoning requirements without having to go through the variance process.
2. Allow density bonuses for affordable housing projects.
3. Consider reduced setbacks for affordable housing projects without having to go through a variance process.
4. Be less restrictive about specific housing types in each zoning classification (single family detached, single family attached, multi family, tiny homes, etc.)
5. Allow reduced parking requirements for affordable housing projects without having to go through a variance process.
6. Allow affordable units to be built on nonconforming lots without having to go through the variance process.
7. Allow pocket neighborhoods and tiny homes to increase the supply of affordable units throughout the county.
8. Allow administrative approval to modify any development standard in Chapter 72 of the Land Development Code by up to 40% for affordable housing projects.

Proposed Comprehensive Plan Changes

Chapter 5 - Housing Element

Policy 5.1.1.8 – The Volusia County Zoning Ordinance shall allow a diversity of lot sizes, floor areas, setbacks and other design features that allow for flexibility and choices in housing types and prices. Administrative authority to deviate from these standards for new affordable housing projects shall be granted to the Development Review Committee and shall not exceed 40% of the existing standard set forth in the zoning ordinance.

Policy 5.1.6.1 – Volusia County ~~shall establish a regular review process~~ has conducted a review of the land development code and the zoning ordinance to evaluate potential impacts on affordable housing goals and has determined that administrative approval by the Development Review Committee (DRC) would greatly reduce and revise or remove deterrents to affordability in the housing stock, if necessary.

(new) Policy 5.1.6.7 – The DRC may approve modifications to lot sizes, lot widths, house sizes, setbacks, parking requirements, lot coverage, height requirements, open space, landscaping, and any other development standards in Chapter 72 Land Planning by up to 40 percent for certified affordable housing projects, unless governed by state or federal law.

(new) Policy 5.1.6.8 – An administrative variance process for individual parcels shall be drafted by county staff and submitted to the Volusia County Council for consideration no later than December 31, 2022.

(new) Policy 5.1.6.9 – To encourage infill and increase the affordable housing stock in the county, the development of nonconforming lots for principal structures and accessory dwelling units may be approved administratively by the Planning and Development Services Director.

Issue 2

Inclusionary zoning is a method used to ensure that affordable housing stock keeps pace with market rate development. It typically requires market-rate developers to build a percentage of affordable units within each development proposal, with the ability to transfer some units outside of the project area. In lieu of requiring a market rate developer to build affordable units, an inclusionary zoning ordinance could allow the developer to pay into an affordable housing trust fund so that the county can work with other partners to maintain the affordable housing stock in areas of need.

LDR Affinity Group Recommendations

While inclusionary zoning was discussed by the group, members conceded that it is a complex issue that requires additional study. Market rate developers generally oppose inclusionary zoning ordinances because they do not specialize in building affordable housing units and are unfamiliar with the nuances of such projects. Some LDR affinity group members supported the concept of mixed-use communities, which include a combination of affordable and market rate housing. They cited the benefit of diversity and inclusion in communities. One member stressed the overall benefit to society. Other members suggested that it may work in targeted areas. Still other members disagreed completely with the concept, especially in high-end neighborhoods. Transfer of development rights was raised as a potential solution to mixed use communities in order to address concerns about similar type housing in discrete neighborhoods.

The group also discussed the concept of exaction versus compensation, and they recognized that developers need to be made whole for participating in an inclusionary zoning process. Examples were shared of projects in other local government jurisdictions. Members recognized that an inclusionary zoning program may not work in Volusia County due to the low-density growth pattern, but they conceded that it is an important topic to discuss. One member suggested that linkage fees in combination with inclusionary zoning in a targeted area may be a partial solution.

Proposed Comprehensive Plan Changes

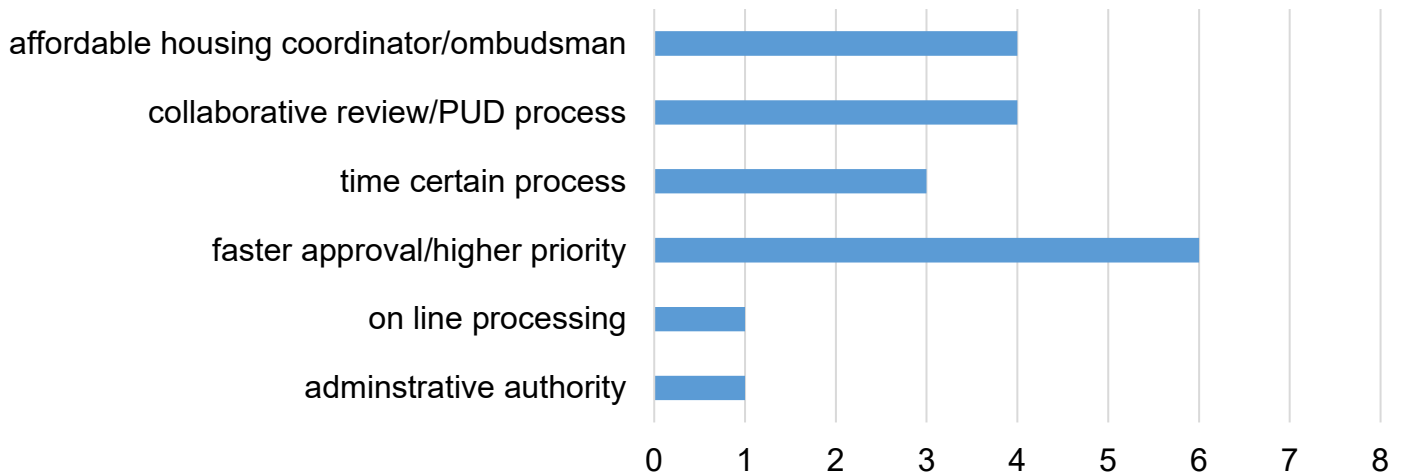
The group did not reach consensus on this issue. No changes are proposed at this time.

LDR Affinity Group – Summary of Survey Results

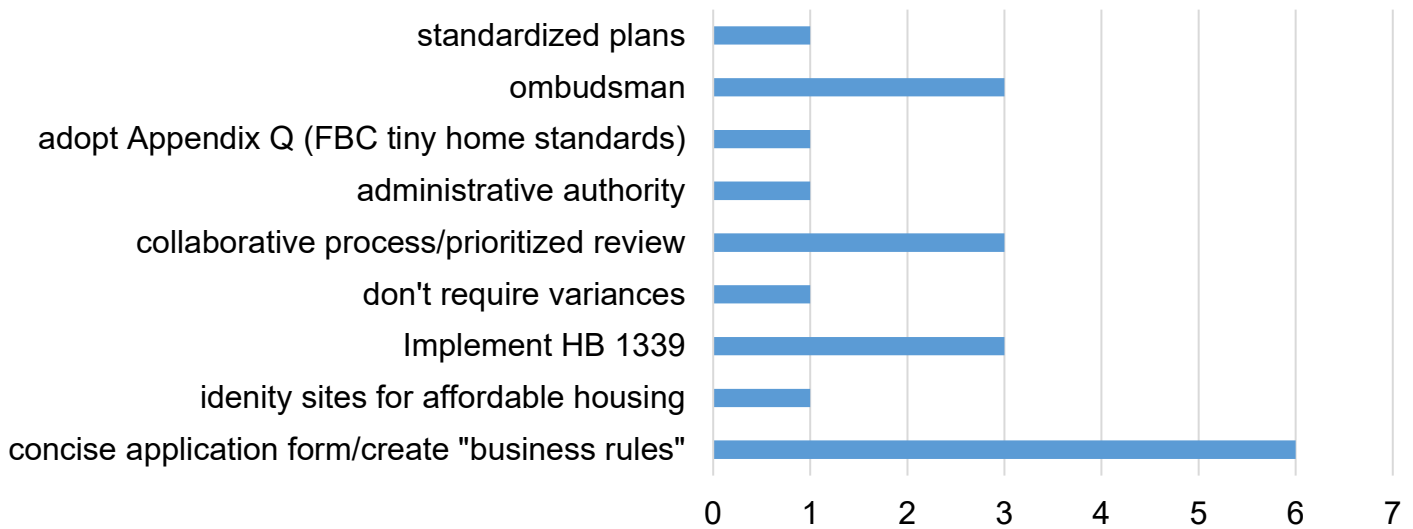
The LDR Affinity Group consisted of eleven members who successfully collaborated at three, in-person sessions to identify potential ways to improve county regulatory processes for affordable housing. The sessions were supplemented by two homework assignments that allowed the members to express their individual opinions “off line” and bring their ideas back to the group for discussion. One of the homework assignments included a survey in which they were asked specific questions, followed by a freestyle writing assignment that encouraged individual preferences. Ten of 11 members responded to the survey.

The results are provided below:

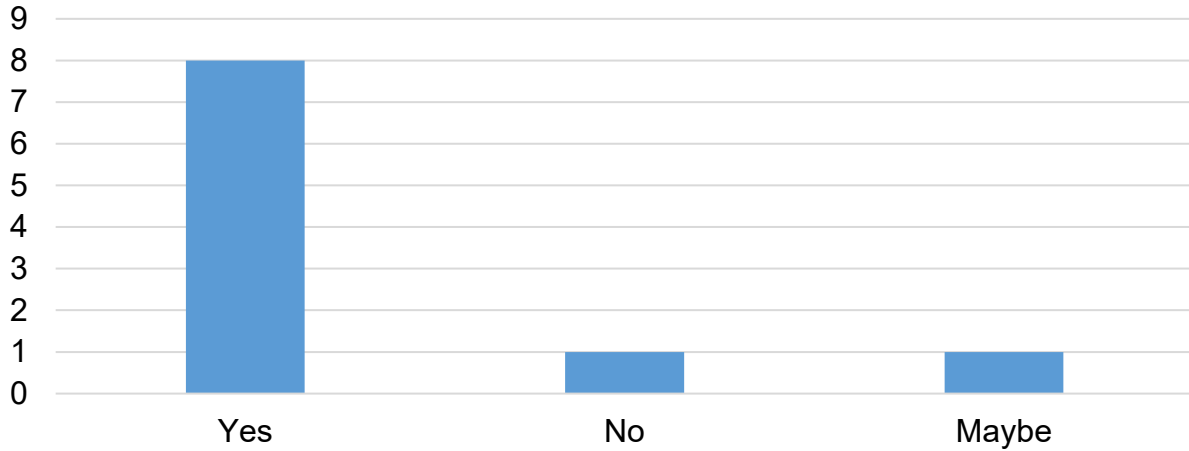
How can we reduce processing time?



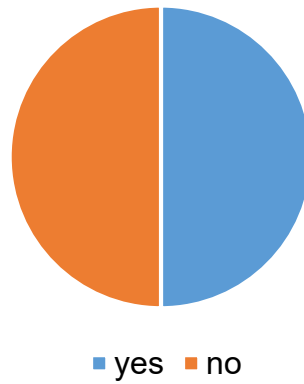
How do we improve the process?



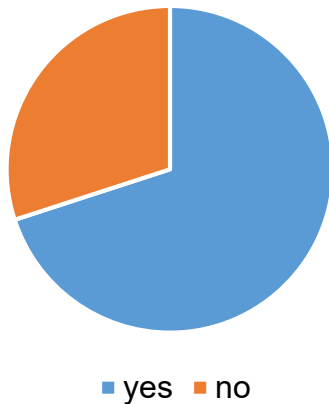
Should we create an affordable housing zoning overlay to prioritize funding?



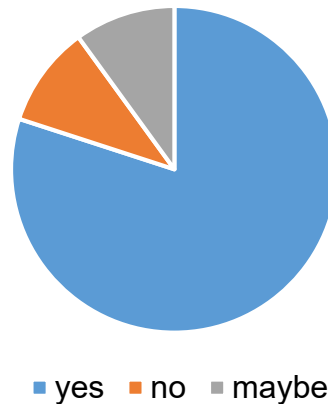
Do you support a tax increase to pay for affordable housing projects?



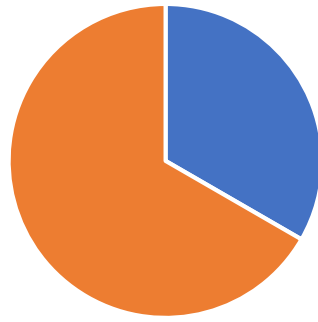
Should we waive permit and inspection fees for affordable housing projects?



Should we waive application fees for affordable housing projects?

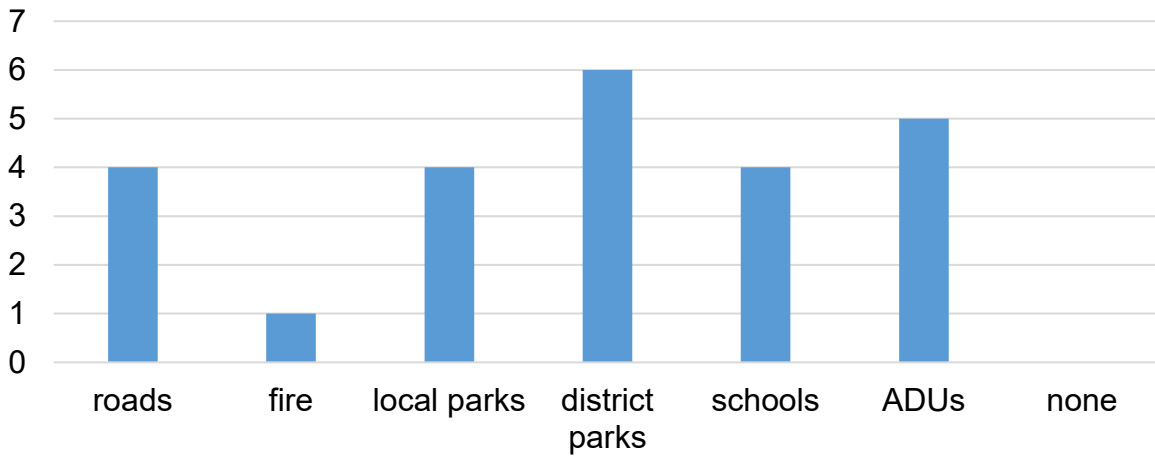


Should we reduce public involvement to avoid NIMBY?

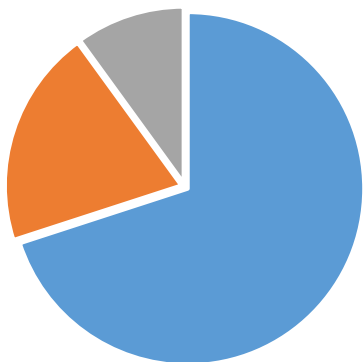


■ yes ■ no

Which impact fees would you support waiving or deferring?

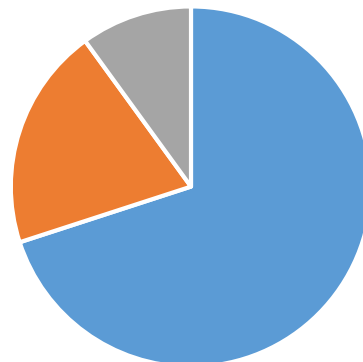


Should we eliminate minimum lot sizes for affordable housing?



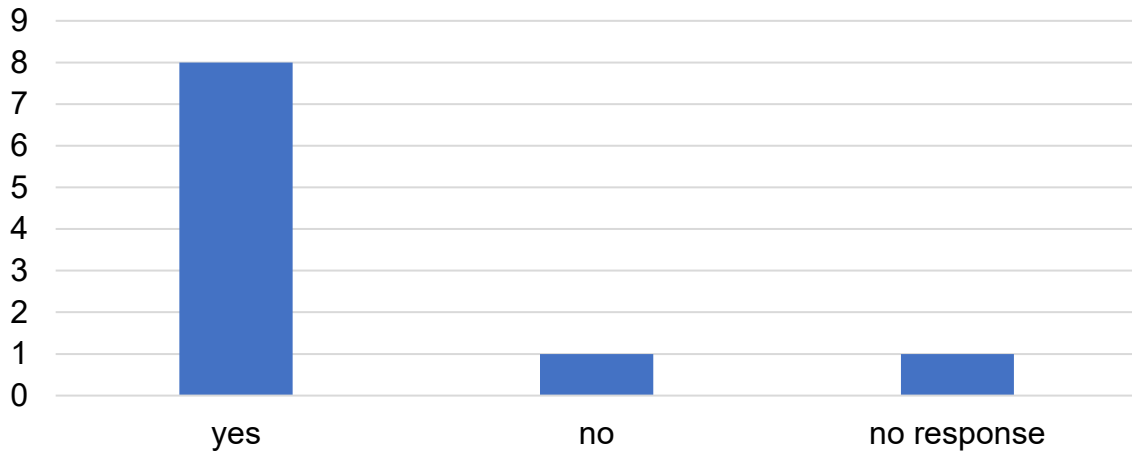
■ yes ■ no ■ don't know

Should we eliminate minimum house sizes for affordable housing?

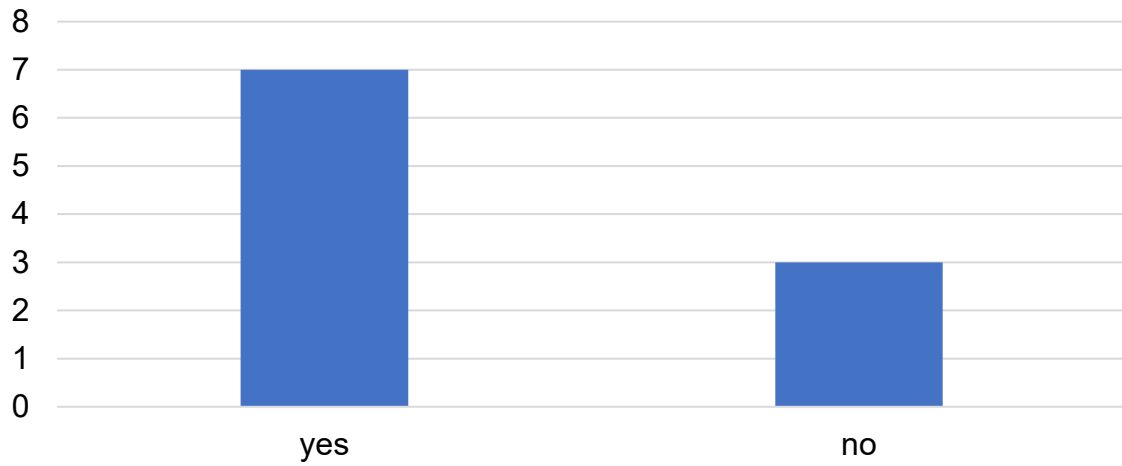


■ yes ■ no ■ don't know

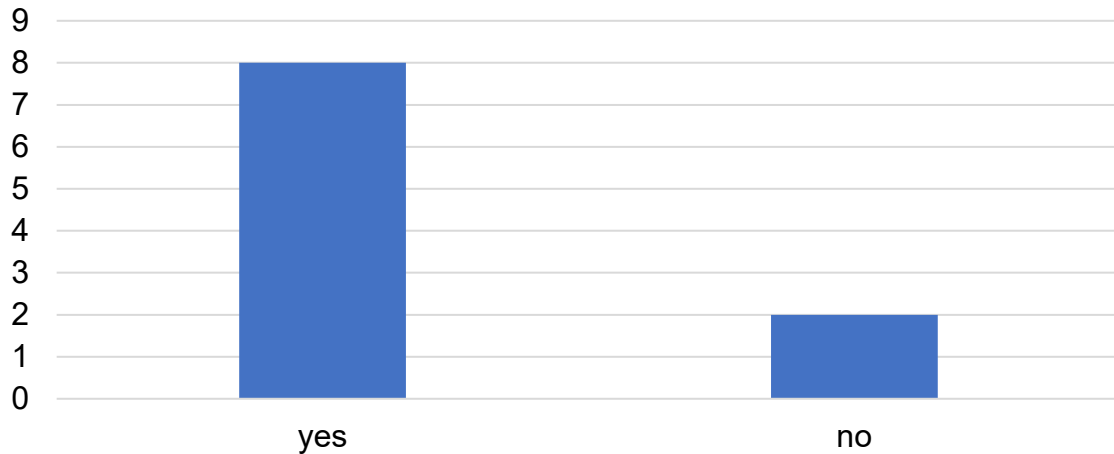
Should we allow administrative approval of modifications to the code (up to a certain percentage)?



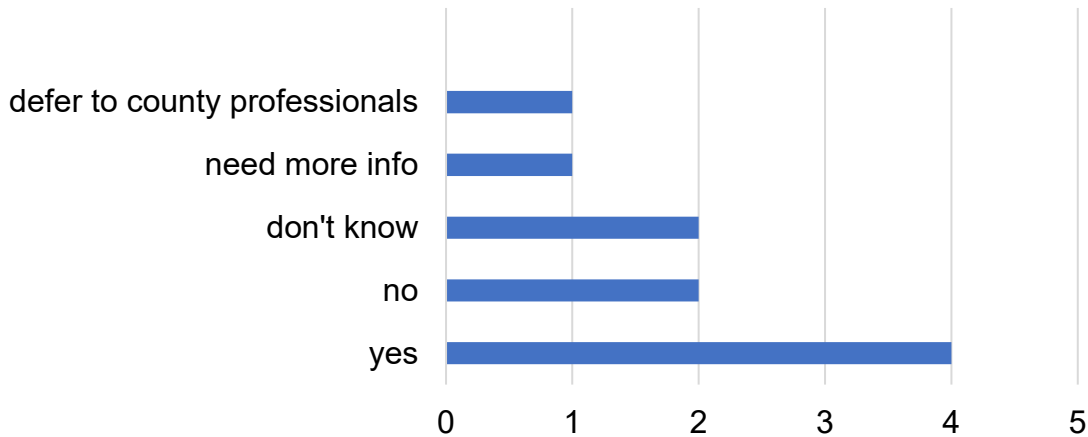
Should we have an inclusionary zoning ordinance?



Are you a resident of Volusia County?



Do you recommend changes to the county's current density bonus program?



Additional Survey Comments

Reducing Design and Production Costs

- Promote digital submittal system and payment. Provide larger upload file amounts for digital submittals.
- Improve online zoning maps.
- Sit down with developer to go over plans. Have a quicker, comprehensive review so the engineer only needs to respond one time for changes. Move affordable housing to the head of the line. Identify key issues that need to be resolved and be more specific during review. Let developers work off a survey sketch to reduce time. A full survey can be provided later. County should mandate that all units are energy efficient to reduce monthly electric and water bills.
- Cut down on design element requirements and their use. Appoint a design review board of volunteers in the community including architects, landscape architects, urban designers, other designers, and general citizens.
- Create a certification program whereas applicants/contractors can be authorized to be allowed to self-certify aspects of the site planning design work in accordance with code. By completing an affidavit, they and/or their civil engineer would testify that the site plan complies with county codes and would not have to be delayed awaiting county staff time to re-review. Also, with this program, applicants/contractors would only have to have a site plan concept and building plans approved once but could later apply to multiple other similar locations without having to go back through a lengthy process.

Addressing NIMBY

- Declare public policy goals and objectives within the comprehensive plan that promote the location of affordable housing throughout the county, and highly recommend this use within areas shown on the targeted area maps under formation by county staff.
- Delegate administrative authority to staff and set a reasonable threshold for appeal (more than one or two disgruntled neighbors).
- Gain an understanding of HB 1339 and actually use the bill. It allows government to override local zoning to develop affordable housing.
- Really look at who is objecting and really what they're objecting to. A few NIMBY voices should not be enough to sway commissioners from allowing affordable housing.
- We must shorten timeframes. The current review system is archaic with NIMBYs.

- Communication – communication – communication. Create narrative shifting language that everyone is able to utilize.
- I see this ultimately as a council decision. If you want to encourage affordable housing and save time on process, then there needs to be fewer hearings and meetings, and more opportunity for administrative decisions. If the use is permitted in the land use and zoning category, there should be fewer public hearings and meetings, even if that means smaller lot sizes, square footage, etc.
- Involve the public now while the decisions to provide incentives and modify rules are being considered.
- Community meetings with existing residents and county staff of mixed races who speak Spanish or French.
- Community education and meetings to address impacts on water supply, roads, accommodations for public input – perhaps before county council meetings?
- An informational/education outreach campaign that focuses on shifting the narrative behind affordable housing. Because of the existing negative connotation behind the word, reframing the topic of conversation as housing affordability or attainability can go a long way.
- Assure policy only requires public hearing of affordable housing projects as required by state statutes and that local policy does not require unnecessary public hearings that seem to only attract the NIMBYs. Also, provide positive examples of other successful and attractive projects to help educate the NIMBYs that their concerns most likely are not valid and/or are incorrect by a misleading misconception.

Affordable Housing Overlay Zone

- This should always be a case-by-case review, but certain funding measures make sense in targeted areas (reduced transit needs = reduced impact fees, etc.).
- The county should prioritize gap funding initiatives to areas identified in the overlay, but it should not be exclusive. It should be open to innovative alternatives.
- County should balance providing resources to various affordable housing developments. Resources allocated to assist various segments (very low, low, sales and rentals) should be looked at. Look at the overall pot of money the county is spending now for programs and evaluate which programs are benefiting which segments that need assistance.
- Look at all funds expended on social programs and figure out who is benefiting, and some of those funds should shift to new programs.
- Housing is needed in all areas of Volusia County. It's hard to pick a specific area.

Alternative Revenue Sources

- Consider some type of modest user/resident fee that can be bonded, similar to a community development district tax. It could be paid for through the property tax or utility bill.
- I recommend a lapse in fees until the project moves out of the affordable housing category.
- We talked about how time is money. Expediting the processing time should save the developers a significant amount of time. I am not sure if I agree with total waiving of the fees for workforce developers who build renter properties because they are making a profit on their renter units. I believe that developers concentrating on homeownership should be under a different criterion.
- Increase permit and inspection fees on all other projects.
- Initiate a countywide affordable housing trust fund from the American Rescue Plan. Once an affordable housing trust fund is established, affordable housing developers are attracted to your area. In FAITH interviews with a Jacksonville affordable housing developer, they said they

area wanting to do a project in Volusia County as they have projects in Orlando and Jacksonville. They would like to follow the I-4 and I-95 corridor.

- I do not believe that I am at the point to recommend the waiving of permit fees. It would be my recommendation that we find ways to reduce the cost/time incurred by staff, as this is what dictates the amount of the fee, of processing affordable housing applications. Pass that savings on to the applicant. I am more supportive of creating a trust fund that can be used as a match for other grants and to incentivize affordable housing by contributing towards impact fees or infrastructure costs. The trust fund could receive revenue through various federal and state grants, ARPA funds and possibly linkage fees assessed on commercial projects.

Definition of Affordability Based on Personal Experience

- Low-income residents need small, modest but non-slum-like affordable places to live in the \$500 to \$1,000 per month range.
- I agree with the standard definition of 30% of income to go to housing and utility expense. I don't agree with mixed developments (in most instances) where market rate units are combined with affordable units. I do agree that market rate development could provide funds to be used to assist in affordable housing.
- In my experience, the words affordable housing mean something different to everybody. For someone in the field, it has a very specific meaning. To the lay person such as myself, we think of it as "a decent home for a decent price." It's one that can house your family and, after paying for it, still leave you with enough money to pay for your other necessities and some "wants."
- Definition of affordable: Able to be afforded: having a cost that is not too high. Why, when it comes to affordable housing, you get NIMBY? We have to remove the negative connotation that is related to affordable housing. Most people believe that having affordable units in their neighborhood will bring down their property value. Not sure why providing workforce/affordable homes would make people think that the quality of workforce homes is less than theirs, or do they believe that because they are in a higher income class, the people whose income is less than theirs don't deserve quality housing? Or, do they think that anyone whose economic standard is less than theirs can't share the same land? Or, do they look at them as just plain less than them? Not sure why people who work everyday jobs shouldn't experience homeownership. Why do we always want to put the workforce population into renter properties? Even if they start in a renter property, there should be some type of path to homeownership. Every child deserves a backyard to play in.
- We have never had a sufficient supply of adequate housing for the low and very low income households, but now our middle income households also cannot find adequate housing to rent or own. In 2020, my daughter was offered a teacher's salary in Volusia (approx. \$45k/year) and could not afford to live by herself in any of the new apartment complexes being constructed either on the east or west side of the county. Rents exceeded 30% of her gross income and were slightly more than 40%. The 30% rule of thumb continues to be a good guideline for defining affordable.
- Within 30% of the resident's income. This weekend at church, two people stated that their rent is going up \$500; effective in March, another \$300. A mobile home resident said her lot rent has gone from \$414 per month in 2018 to \$621 this year. These people are all on fixed incomes and unable to work. The average monthly rent in Volusia County is currently \$1,340 per month.
- Based on my perspective and experience, "affordability" in Volusia County means those who work in the county can also afford to live there and vice versa.
- I believe there is a need for a committee to be appointed to refine the state statute (definition) for Volusia County, and the definition should be approved by the county council. The final

initiatives of the affinity groups could be replicated within many municipalities using the same standards.

Impact Fees

- Revised impact fee study to show that the revised rate is proportionate to the impacts.
- Look at changing impact fees for different home sizes. A single mom with 2 kids in an affordable home is not the same impact as a family of 4 in a 3,000 sf home with four vehicles.
- I don't believe impact fees should be waived, but a study should be done or some study used and a discount applied for the reduction in overall cost. I am also not opposed to an increase in property taxes.
- State of Florida funding.

Density Bonuses

- I would like to see how often the bonuses have been applied for and used. They seem appropriate to me, along with the potential for administrative adjustments to other development criteria.
- I defer to county professionals on the appropriate percentage for density bonus allocations.
- Proposed density bonus changes: four-story apartments going to 24 units per acre; five story apartments going to higher, especially with structured parking. Let the market decide.
- Recommend four-story apartments going to 24 units per acre and five-story apartments going higher, especially with structured parking. Let the market decide. Staff should take a good look at alternatives being brought forward with build-for-rent/build-to-rent higher density single family, paired villas, triplexes and quads.
- Consider increasing the number of units in Low Impact Urban and Urban Low Intensity designations.

Administrative Approval

- Allow for administrative approval of up to 40% modifications from development criteria to limit the need for full public hearing process and limit approval to DRC action for site plan review.
- Set a reasonable threshold for appeal.
- Possibly create a publicly approved administrative review process that meets some sort of best practice or national standard.
- Why can't it get done during the development review committee stage?
- Modifying design standards, lot sizes, etc., could be done through DRC and eliminate PLDRC. This can only be done if the council is truly supportive and understanding of the issues of affordable housing. You can't create a more favorable process for affordable housing that eliminates some of the current public involvement process if council members are going to criticize staff every time they approve a new project that someone doesn't like. We have segregated ourselves too much by socioeconomic status. Allowing more mixed use housing developments and neighborhoods would be a move towards more diverse communities and less isolation/segregation.

Inclusionary Zoning

- Allow inclusionary zoning in designated areas – not countywide.
- Dedicate \$1,000,000 plus in the county general fund annually to an affordable housing trust fund.
- Use \$2,500,000 of ARPA funds to seed an affordable housing trust fund.
- Facilitate small-scale infill opportunities.
- Review regulations – just don't eliminate them since they were put in place to solve problems – develop new "least restrictive" ways to solve problems.
- I don't like mixing uses especially in higher end single family or multifamily housing. To me, it doesn't make sense. I do like having a development fund established through more expensive market rate subdivisions (like Seminole County's old Flea World project).
- Based on the additional discussion at the meeting, in the end we have to make developers whole, so inclusionary zoning doesn't make sense. Something that we didn't talk about in the meeting that I don't know if it makes sense or not is a smart code methodology. From what I understand, it is a version of form-based codes and maybe Daytona Beach already has? Focus on what we want rather than what we don't want [according to Catherine Hartley (AF summit speaker)].
- When developers or builders receive any fee waiver, incentives, or funding given by Volusia County to build market price homes, they should participate in inclusionary zoning. This would enable us to keep up with the demand for affordable homes.

Additional Comments

- Beachside apartments and homes along with mainland homes that are blighted could be renovated for safe, clean housing. Currently, hotel and restaurant service workers are living in Bunnell and DeLand as they cannot afford to live near work.
- Cottage home communities or small dwelling home neighborhoods (e.g. Elinor Village) and vacated shopping centers may be potential affordable housing sites.
- Waiving developer application fees for affordable projects will be a needle mover or enough of an incentive to make a project viable, just wanted to make a quick note of that.
- A reduction (instead of a complete waiver) of impact fees and permitting fees would serve as sufficient incentive.

Targeted Area Map for Affordability Planning

The LDR Affinity Group recommended the development of a targeted area map that could help the county focus its affordable housing resources in specific areas of need.

According to a report by the Florida Chamber of Commerce, there are 10 root causes of poverty:

1. Lack of employment opportunities
2. Inequities in education and workforce development
3. Unaffordable and unattainable housing
4. Insufficient transportation options
5. Disproportionate health access and outcomes
6. Food insecurity
7. Inaccessible and unaffordable child care
8. Unsafe environments,
9. Imbalanced outcomes in the criminal justice system
10. Lack of recognition and access within the community

The Food Brings Hope (FBH) Prosperity Initiative is a locally driven project that is focusing on the 32114 ZIP code where childhood poverty rates are more than double what they are in the rest of the county. It is a collaborative community partnership to address some of the root causes of poverty, including lack of employment opportunities, inequities in education and workforce development, unaffordable and unattainable housing, disproportionate health access and outcomes, and food insecurity.

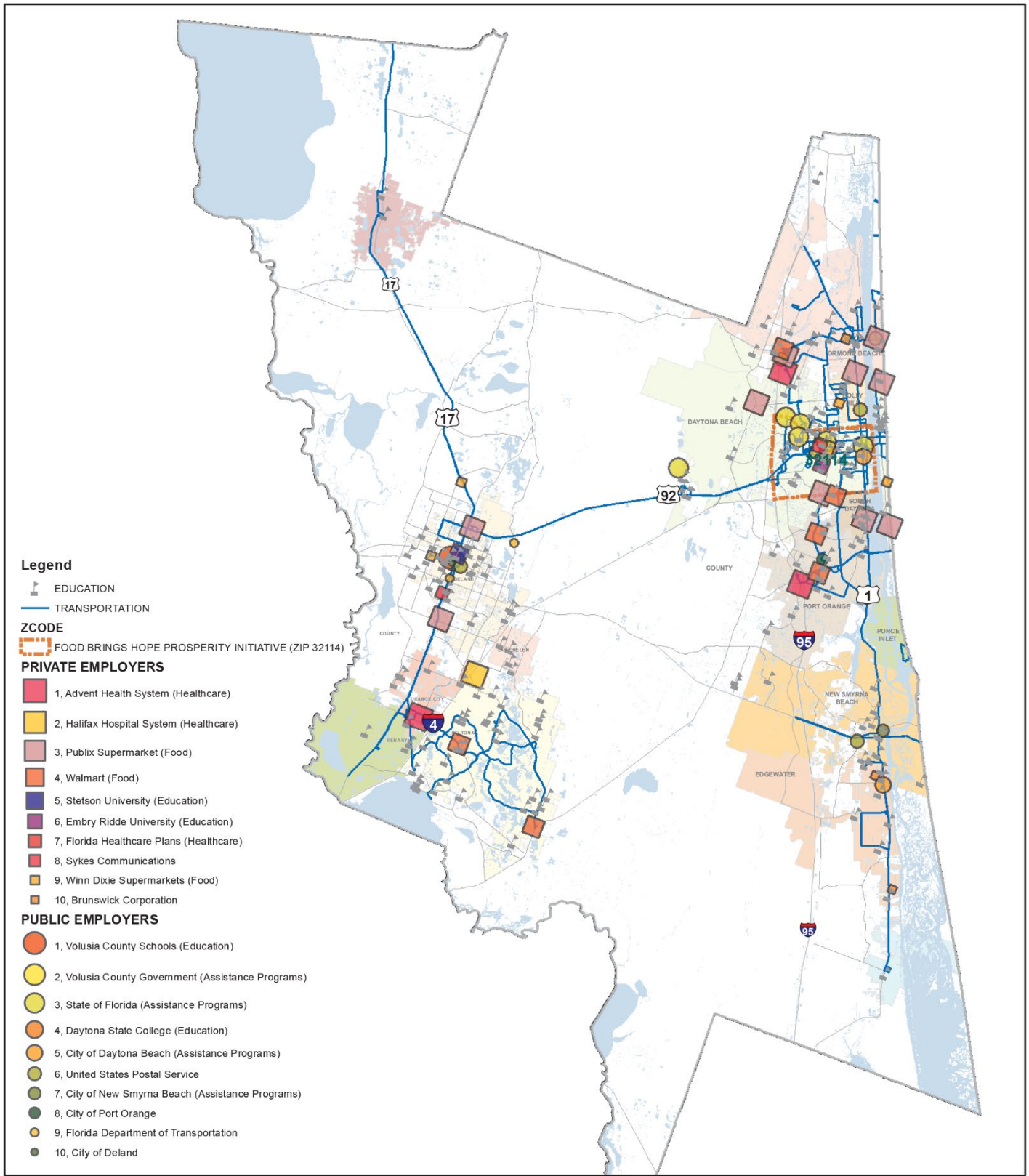
County staff recognized that in order to develop a targeted area map for affordable housing opportunities, variables identified by the Florida Chamber and the FBH Initiative would become critical components of the mapping effort. The LDR Affinity group reiterated the need for a high correlation between community needs and available services. To geographically frame current conditions in both the east and west sides of Volusia County, the county's Planning and Development Services Division mapped major employers, transit lines, transportation corridors, and city boundaries. After reviewing the data, it became clear that some of Volusia County's largest employers were providers of the very services identified by the Florida Chamber and FBH. The map was further refined to classify major employers by the services that they provide such as health care, food, education, and assistance programs. Finally, the 32114 ZIP code was delineated.

The map is designed as a generalized tool to match resources with needs. Many in poverty do not have access to transportation. Transit and walkability options are the key to help them meet their daily needs. The average person can comfortably walk a distance of a quarter mile to a desired destination. The maps provided on the following pages can assist affordable housing stakeholders with a conceptualization of opportunities for helping to address the roots of poverty by maximizing the availability of public and private community resources.

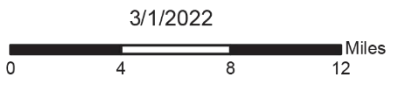
If the Consolidated Affordable Housing Plan is approved by the Volusia County Council, the next step will be for the Planning and Development Services Division and the Community Assistance Division to coordinate with their partners to further refine the areas of critical need and establish an Affordable Housing Zoning Overlay. Areas within the overlay would be considered priorities for affordable housing funding and would qualify for county incentives that are available through the comprehensive plan, the land development regulations, and the zoning code for affordable housing projects.

When the LDR Affinity Group reviewed the targeted area map in their final meeting, they stressed the need to focus county initiatives within a targeted area, but to also be flexible about considering good opportunities outside of a proposed zoning overlay. Additionally, they recognized that in order to implement a robust affordable housing plan, the county will need to engage, share, and work collaboratively with each municipality to achieve a successful outcome.

TARGETED AREA MAP FOR AFFORDABILITY PLANNING



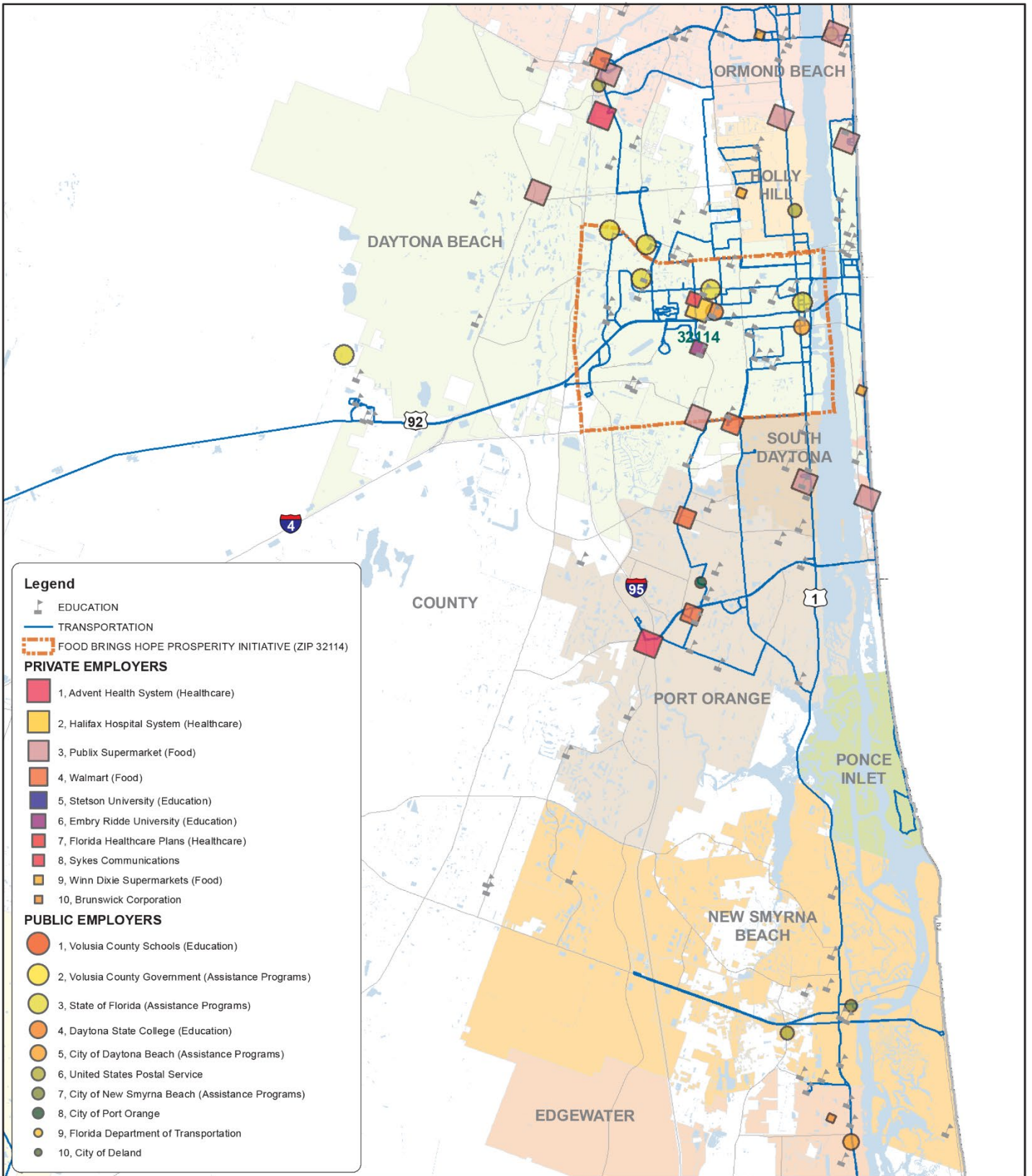
Disclaimer:
 This map is intended only to be a visual representation and should not be used for the making of accurate measurements, or for engineering purposes. The County of Volusia is not responsible for outcomes of decisions made on the basis of this map.



Note: Due to variations in printer settings, this scale may not provide accurate measurements.

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 Volusia County Growth & Resource Management - Mapping and Addressing

TARGETED AREA MAP FOR AFFORDABILITY PLANNING - EAST SIDE



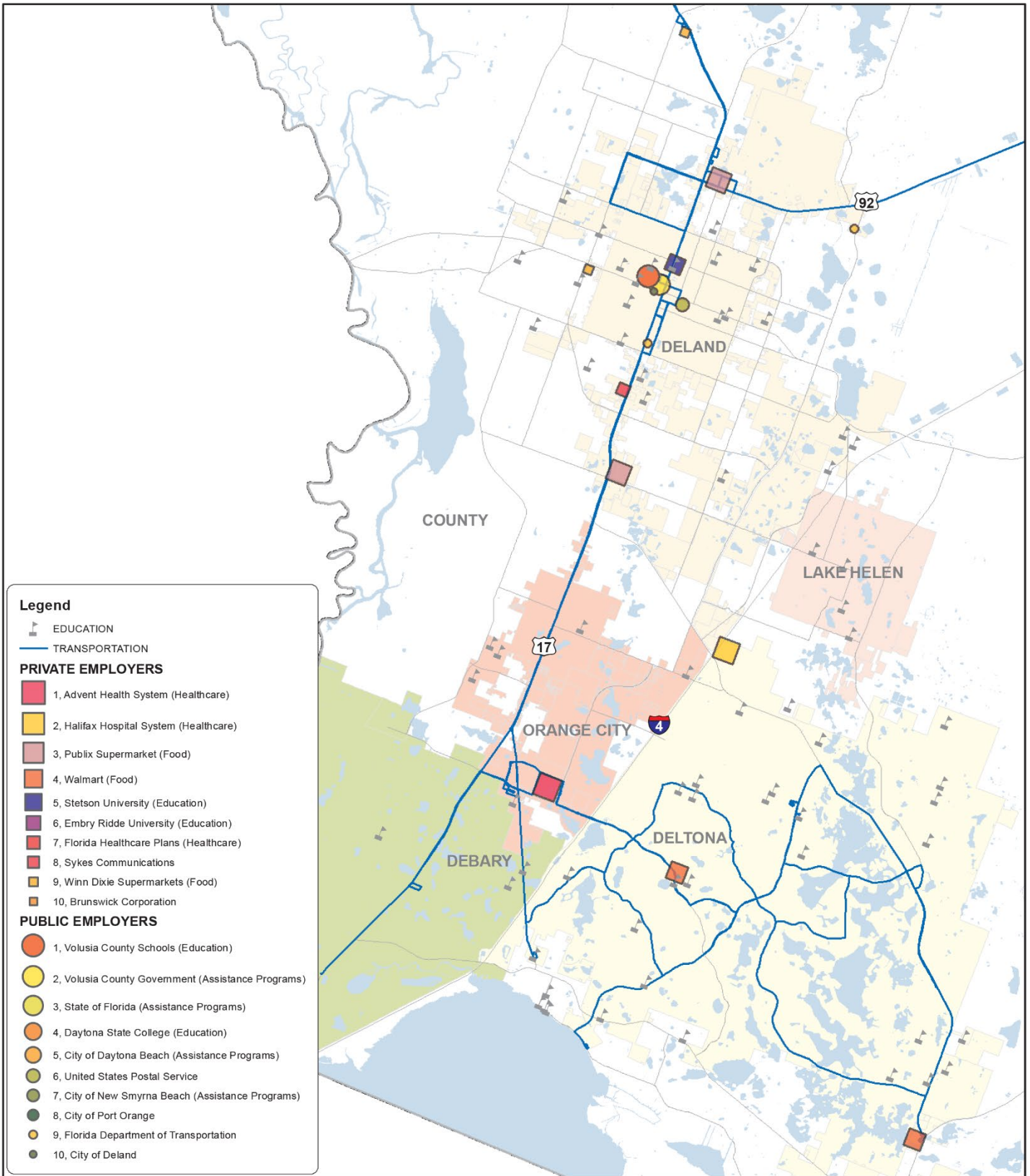
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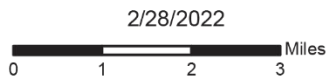
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TARGETED AREA MAP FOR AFFORDABILITY PLANNING - WEST SIDE



- Legend**
- ▲ EDUCATION
 - TRANSPORTATION
- PRIVATE EMPLOYERS**
- 1, Advent Health System (Healthcare)
 - 2, Halifax Hospital System (Healthcare)
 - 3, Publix Supermarket (Food)
 - 4, Walmart (Food)
 - 5, Stetson University (Education)
 - 6, Embry Riddle University (Education)
 - 7, Florida Healthcare Plans (Healthcare)
 - 8, Sykes Communications
 - 9, Winn Dixie Supermarkets (Food)
 - 10, Brunswick Corporation
- PUBLIC EMPLOYERS**
- 1, Volusia County Schools (Education)
 - 2, Volusia County Government (Assistance Programs)
 - 3, State of Florida (Assistance Programs)
 - 4, Daytona State College (Education)
 - 5, City of Daytona Beach (Assistance Programs)
 - 6, United States Postal Service
 - 7, City of New Smyrna Beach (Assistance Programs)
 - 8, City of Port Orange
 - 9, Florida Department of Transportation
 - 10, City of Deland

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2/28/2022

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