

2011 Affordable Housing Advisory Committee  
Review of 2008 AHAC Report - Where are we now?

Pasco County Planning and Growth Management Department and  
Pasco County Community Development Division

Pasco County, Florida

Affordable Housing Advisory Committee



Local Housing Incentive Plan Recommendations

Presented for Approval by Pasco County  
Growth Management and Community Development

December 1, 2008

## **Affordable Housing Advisory Committee Members**

The Honorable Pat Mulieri, Ed.D, Representing the Local Planning Agency

Shelly Johnson, Esq., Representing the residential home building industry

Amy Chappell, Representing the banking or mortgage banking industry

Susan Arnett, Designated advocate for low-income persons.

Katherine Britton, Representing the for-profit providers of affordable housing.

Jennifer France, Representing the real estate professionals.

Dr. Robert Robertson, Resident of Pasco County.

Ralph Cumbee, Representing Employers.

Matthew Kamat, Representing essential services personnel.

John Finnerty, Representing the not-for-profit providers of affordable housing.

George McCoy, Representing the not-for-profit providers of affordable housing.

Louis Parillo, Representing those involved in labor.

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## **Introduction**

### **What is the Affordable Housing Advisory Committee?**

Affordable Housing Advisory Committees (AHAC) were previously structured to develop the Local Housing Incentive Plans for local governments in 2003. However, as part of HB 1375, passed in the 2007 legislative session, Affordable Housing Advisory Committees were recreated with a larger scope and stricter staffing regulations. Current regulations require that staff from the local planning department and the housing department work together to create an integrated approach to create an initial incentive plan; in addition, the AHAC must submit a report every three years that includes recommendations on and evaluates the implementation of incentives for eleven distinct areas.

These areas are:

1. The processing of approvals of development orders or permits as defined in Section 163.3174(7) and (8), for affordable housing projects is expedited to a degree than other projects.
2. The modification of impact-fee requirements, including reduction of waiver of fees and alternative methods of fee payment for affordable housing.
3. The allowance of flexibility in densities for affordable housing.  
The reservation of infrastructure capacity for housing for very-low-income persons, low-income- persons, and moderate-income persons.
4. The allowance of affordable accessory residential units in residential zoning districts.
5. The reduction of parking and setback requirements for affordable housing.
6. The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
7. The modification of street requirements for affordable housing.
8. The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.
9. The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
10. The support of development near transportation hubs and major employment centers and mixed-use developments.

### **Current County Initiatives**

Pasco County is currently in the process of multiple County-wide initiatives to address process improvements, strategic planning, and policy implementation. The two most frequently referenced projects in the recommendations below are as follows.

Urban Land Institute Visioning and Implementation - As part of a Pasco County Board of County Commissioners approved visioning, the County is currently seeking to hire both strategic planning and comprehensive planning consultants to address necessary process improvements and planning principles. These consultants will work with the Board of County Commissioners and staff at all levels to establish how the Urban Land

Institute Final Report (2008) should be implemented, and allow elected officials and staff to vision together to create a comprehensive strategy.

Land Development Code Re-Write - The County has embarked on a Land Development Code Re-Write, involving not only the restructuring of the current code, but also the development of ordinances needed to implement the Comprehensive Plan, and special area studies to address particular corridors within the County. Although each portion of the Re-Write has a specific purpose to achieve, the overall goal is to provide a more streamlined and efficient code that is functional for both staff and the general public.

Both of these County initiatives serve the purpose of increasing access to affordable housing, and streamlining the process by which affordable housing developments are approved.

The Affordable Housing Advisory Committee Recommendations, in conjunction with these initiatives, will increase the viability of affordable housing in the area, and be part of a larger housing strategy for the County.

### **Structure of Report**

The AHAC Local Housing Incentive Plan is designed to identify issues currently existing in County policy, process, or coordination (both intergovernmental and interagency), that are impediments to affordable housing. Following the identification of the issue, the current action taken by the county, either through the above-referenced county initiatives, or through additional processes, is discussed. Lastly, the further implementation recommendations made by the AHAC are laid out, to either build on existing county initiatives, or to request further action be taken not currently considered. The statutes that are fulfilled by these recommendations are also listed below each identified issue, for a streamlined report outline.

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## Affordable Housing Advisory Committee Recommendations

**Section 420.9076(4)(a)** - The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

Issue Identified: Multifamily resident plans - can they be reviewed as residential? Why process is set up as such that they are reviewed as commercial.

- **Current action taken by County:** Multifamily sites are currently reviewed as commercial due to the requirements of the County's Land Development Code.
- **Further Implementation Action Recommended:** consider as part of LDC Re-Write providing options to review affordable housing multifamily projects as residential to decrease review and approval time.

### **2011 Update:**

- **There is not clarity as to why multi-family is considered commercial from an LDC review standpoint.**
- **There are still issues with townhomes - which are not clearly addressed in the LDC. This is going to be in Phase 2.**
- **There is provision in rewrite for expedited review of Affordable housing projects. Cuts project review time in half. Is in Table 303.3**

Issue Identified: Establish a more predictable and effective system by which social service agencies, general public, and developers can easily maneuver through development services system for affordable housing development.

- **Current Action Taken by County:** Development Services Branch is currently in the process of being re-organized as part of a visioning initiative approved by the BOCC to implement recommendations made by the Urban Land Institute for the County. The County has implemented a fast track site permitting process. A project that is designated as affordable housing by Community Development comes in the system with a content by appointment meeting. The plan is checked for completeness and if complete taken immediately into the system. When a project is taken into the system, it is distributed to review agencies with a staff review meeting scheduled within two weeks. At the staff meeting the comments are collected, reviewed, revised as needed, and then sent to the applicant and representatives with a meeting scheduled for the following week to discuss the comments. At the meeting, the comments are discussed, a re-submittal date for revised plans is agreed on, and a Development Review Committee meeting date set.
- **Further Implementation Action Recommended:** As part of the re-organization of the Development Services Branch, the County may consider building in further assistance for those seeking to build affordable housing. In the Development Services Branch, there should be an employee designated as an ombudsman for affordable housing. This employee will provide technical assistance to developers before permit application, and walk through all applications as they go through the system. The ombudsman will ensure that

the application is given preferential treatment from all reviewers, and will stay and assist the reviewer as that person completes that function.

- Permitting, land use and zoning fees for all approved affordable housing projects shall be 50% of fee cost, except building permits. If the project ceases to be affordable, such fees shall be recovered by the County.

**2011 Update:**

- **The County has moved to a team system in Zoning and Site Development - the team will work on a project together, looking to address multiple issues simultaneously.**
- **Further discussion is needed into the fee reduction for affordable housing. Possibly consider doing fee refunds as opposed to fee cuts?**

**Section 420.9076(4)(a)** - The processing of approvals of development orders or permits, as defined in s. 163.3164(7) and (8), for affordable housing projects is expedited to a greater degree than other projects.

**Section 420.9076(4) (c)** - the allowance of flexibility in densities for affordable housing.

Issue Identified: MPUDs - possible to develop an expedited process to amend/convert to Affordable Housing?

- **Current Action Taken by County:** Zoning allowed to defer transportation analysis until site plan review
- **Further Implementation Action Recommended:** Streamline and Expedite zoning without revising the code. Standards for plan review should require compatibility for *types of uses* only, not for the people who will be living there. Cannot discriminate against the type of development. Consider relationship between Affordable Housing and community services, etc.

**2011 Update:**

- **There is an expedited review process for multiple parts of the development review process. Plans are labeled with a yellow banner, or the reviewing department is notified by Community Development that an affordable housing project is coming for review and it is labeled accordingly.**
- **MPUDs can be expedited upon approval of the Zoning Administrator; however, there is not a specific expedited timetable due to the nature of the zoning review.**

**Section 420.9076(4) (b)** - The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.

**Section 420.9076 (4) (d)** - The reservation of infrastructure capacity for housing for very-low-income persons, low-income-persons, and moderate-income persons.

affordability.

- **Implementation Action Recommended:** All impact fees that are not bonded by the County shall be deferred. This program is available for both homeownership and rental units. The assistance given will be in the form of a 0% loan, that is not due as long as the property is affordable for low income persons. For homeownership projects only, the following is required:
  - The residence must be less than 1,500 square feet (living area).
  - The house must be affordable to families making less than 80% of the median income of the Tampa- St. Petersburg - Clearwater Standard Metropolitan Statistical Area. This is defined as any household or building receiving a subsidy from the Pasco County Community Development Division or another agency acceptable to the County, or an affordable sale amount, which currently is \$179,000.00.
  - The residence may be a single family home, condominium, town house, or villa. Manufactured homes are not eligible.
  - The property must be purchased by a household with less than 80% of the median income, as defined by the Florida Housing Finance Corporation.
  - The assistance will be in the form of a 0% mortgage, due upon sale, rental, or if the house is vacated. This mortgage can be assumed by the next property owner if they meet the above-mentioned eligibility requirements. If that is not met, the mortgage must be paid-off. The mortgage may be paid-off at anytime. That will remove all the affordability requirements. The amount that would be paid would be the impact fees in place at the time of resale, not the initial sale.
- **Further Implementation Action Recommended:** Direct Community Development and the County Attorney's Office to write an ordinance to implement this issue.

**2011 Update:**

- **In the new mobility fee ordinance, there is language regarding a reduced transportation impact fee for affordable housing developments meeting specific criteria (see attached).**

**The next issue identifies the following items:**

**Section 420.9076(4) (e)** - The allowance of affordable accessory residential units in residential zoning districts.

**Section 420.9076 (4) (f)** - the reduction in parking and setback requirements for affordable housing.

**Section 420.9076(4) (g)** - The allowance of flexible lot configurations, including zero lot line configurations for affordable housing.

**Section 420.9076(4) (h)** - the modification of street requirements for affordable housing.

**Section 420.9076(4)(i)** - The establishment of a process by which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing.

Issue Identified: Pasco County has a Land Development Code that is not user friendly or effective for Affordable Housing Development

- **Current Action Taken by County:** The County is currently reviewing its Land Development Code, taking action to redevelop its structure, and develop consistency in its efforts for greater access for both employees and partners.
- **Further Implementation Action Recommended:** The Affordable Housing Advisory Committee recommendations, along with those of the Stakeholder Committee developed for purposes of the Land Development Code Re-write should be taken into consideration for development and revision of Land Development Code language, and other policies to achieve consistency and greater access for affordable housing. The Land Development Code Re-Write Process shall be completed within the next eighteen to twenty-four months. At the next review of the Affordable Housing Advisory Committee, the revised Land Development Code stipulations regarding these sections of the statute will be reviewed, and further recommendations will be made to enhance implementation of affordable housing in the County.

**2011 Update:**

- **Accessory units are permitted in Traditional Neighborhood Design developments.**
- **Reduction in parking and setback requirements is not part of draft for affordable housing. There is the ability to share parking and do a parking study to reduce the requirements. Concept of alternative standards has been added to a number of development requirements.**
- **There are some provisions for alternative standards to street design requirements - but not geared to affordable housing.**
- **The proposed LDC has been significantly revised, formatted and simplified. It is much more intuitive and user friendly. There will be a Development Manual as a user guide.**

**Section 420.9076(4) (j)** - The preparation of a printed inventory of locally owned public lands suitable for affordable housing.

Issue Identified: Pasco County is in need of an inventory of locally owned public lands suitable for affordable housing.

- **Current Action Taken by County:** There language currently existing in the Local Housing Assistance Plan related to the cataloguing of these lands.
- **Further Implementation Action Recommended:** The Community Development Department, along with the Real Estate Division, is reviewing all properties to determine if any surplus properties are suitable for affordable housing. Currently, there are no suitable lands.

**2011 Update:**

- **In progress - Community Development is working with the University of South Florida Geography Department to have an intern complete this analysis.**

**Section 420.9076(4) (k)** - the support of development near transportation hubs and major employment centers and mixed-use development.

Issue Identified: Information is needed about access to services (in general) for greater quality of life for needing affordable housing.

- **Current Action Taken by County:** Community Development has partnerships with multiple social service agencies that assist with the development of social service opportunities. In addition, Community Services provides services across the county for those in need.
- **Further Implementation Action Recommended:** As part of the Northeast Pasco Implementation Plan and further special area studies to be completed by Growth Management, consider both physical and social planning for housing and redevelopment strategies. Continue to build on existing relationships with nonprofit and business partners and, wherever feasible, consider the expansion of public/private partnerships for greater access to social services. Make recommendations to social service agencies on social planning needs as a result of physical infrastructure planning.

**2011 Update: The discussion of the relationship between affordable housing, transit, and other quality of life factors has been at the forefront of many of Pasco County's area plans and studies. In addition, it has also been recognized by the federal government as part of the sustainability principles that connect HUD, DOT, and other agencies. Pasco is continuing to seek to implement these connections to increase the amount of affordable living opportunities in the County.**

**Section 420.9076(4)** - The advisory committee recommendations may also include other affordable housing incentives identified by the advisory committee.

Issue Identified: Make contact with municipalities and nonprofit agencies - Involvement in development of affordable housing recommendations and implementation tools

- **Current Action Taken by County:** Interlocal agreements do exist in terms of annexation, joint planning direction, and utility service boundaries.
- **Further Implementation Action Recommended:** As part of the Northeast Pasco Implementation Plan and further special area studies to be completed by Growth Management, evaluate existing interlocal agreements and joint planning agreements and determine what areas can be improved on and expanded for further relationship development between the County and city governments. In addition, agencies supportive of affordable housing should meet on a regular basis (it is proposed to meet annually) to discuss affordable housing issues and strategies. In addition, a more comprehensive marketing

strategy, communicating the programs that the Pasco County Community Development Division has to offer to partner agencies, will assist in furthering affordable housing opportunities in the County.

**2011 Update:**

- **The Pasco County Community Development Division has existing agreements with multiple affordable housing agencies through the Pasco Opportunity Program. These agencies meet every quarter to discuss issues related to the implementation of affordable housing in the County and suggestions for improvement of the Community Development Division programs.**
- **Community Development has a comprehensive marketing strategy, including advertising with the TBT, St. Pete Times, and Pasco Real Estate Magazine. In addition, they utilize the Community Development newsletter to distribute information about programs and opportunities, as well as the new [www.pascohouse.com](http://www.pascohouse.com) website that provides direct access to homes available for sale. In addition, Community Development staff holds homebuyer fairs for eligible applicants, and also conducts trainings for essential service personnel giving them information about purchase opportunities.**

Issue Identified: The existing Tree Preservation and Replacement/Landscape and Irrigation Ordinance is an impediment to building affordable housing projects in the County

- **Current Action Taken by County:** This ordinance is being reviewed for any opportunities for improvement as part of the LDC Re-Write
- **Further Implementation Action Recommended:** As part of the LDC Re-Write, consider examining the Landscape Ordinance for ways to streamline process for developers seeking to build affordable housing.

**2011 Update:**

- **Pasco County has committed \$300,000.00 of tree fund dollars to use as leverage for affordable housing projects being built and rehabilitated as part of the Neighborhood Stabilization 2 Program. This will allow homeowners to have up to three trees planted on their property at no cost to them, based on the limitations of the land development code.**
- **The LDC has been streamlined and made more user friendly; however, applicants will still have to meet all associated development requirements to receive site plan approval and building permits.**

Issue Identified: Consider restructuring the Land Development Code as such to place all affordable housing incentives in one location

- **Current Action Taken by County:** Currently examining the Land Development Code and re-organizing structure to make it more user friendly. As part of this re-write there is a proposed section added, compiling all aspects of the code relative to Affordable Housing in one location.
- **Further Implementation Action Recommended:** Upon approval of the proposed Land Development Code section, provide copy to Affordable Housing

Advisory Committee during next round of meetings for further review and commentary.

**2011 Update:**

- **This was not addressed in the first round of the LDC re-write. It can potentially be included in the 2<sup>nd</sup> round draft.**

Issue Identified: Ongoing Education - Classes in Homebuyer Education

- **Current Action Taken by the County:** Community Development does provide homebuyer education classes for those seeking down payment assistance.
- **Further Implementation Action Recommended:** Consider providing education to existing homeowners for incentive and credit issues, and purchase of insurance. Also consider a certification program where Community Development can recommend realtors that are skilled in affordable housing options and both the SHIP and Neighborhood Stabilization Programs to offer a second level of assistance to potential homebuyers. In addition, establish continuing education classes for homebuyers, to teach home and financial maintenance after initial purchase of home.

**2011 Update:**

- **Lenders and realtors have to complete annual courses in order to participate in the Community Development programs.**
  - **Homebuyers have to take course before signing purchase contract - certificate is good for two years after taking course.**
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## Conclusion

The Affordable Housing Advisory Committee for Pasco County had a unique opportunity to make recommendations on affordable housing policy and structure, in the midst of concurrent County initiatives, such as the Land Development Code Re-Write, Urban Land Institute Visioning, and special area studies. The overall theme of the committee was continual education and training for those seeking to provide and obtain affordable housing. Many of the recommendations provided by the committee were in regard to the overall process - how to provide for better access to information, expedited approvals, and coordination - versus specific regulations and policies. Specific policy recommendations are considerably interconnected with the larger County projects, providing the structure and support for implementation of these initiatives.

Upon approval of these recommendations, the County will be revising its affordable housing strategies to best implement them, as well as making presentations to the Stakeholder Committee and key management staff for integration into existing county initiatives for optimal success.