

Pensacola Affordable Housing Task Force

Presentation on the Final Report

September 24, 2020



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The Process



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The Task Force's Goal: 500 Homes in 5 Years



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Task Force Members

Douglas Brown, Community Action Program Committee

George Ed Brown, United Bank

Rick Byars, Gulf Power Company

Frederick Gant, Attorney

Laura Gilmore, Fairway Independent Mortgage Corporation

Percy Goodman, Community Enterprise Investment

Carolyn Grawi, Center for Independent Living of Northwest FL

Shirley Henderson, Area Housing Commission

Patricia Lott, Escambia County Housing Finance Authority

John Rickmon, Real Estate Broker

Paul Ritz, Chairman of the AHAC and City Planning Board

Renee' Wilhoit, Synovus Mortgage Corporation



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The Florida Housing Coalition facilitated the Task Force

- A statewide nonprofit with expertise in working with local housing task forces and in local government land use & financial planning for affordable housing development
 - Including Tallahassee/Leon County; Sarasota; Gainesville; Collier County
- Helped set webinar/meeting agendas
- Presentations of affordable housing approaches
- Surveys and individual interviews
- Completed the Affordable Housing Task Force report



The Florida Housing Coalition

Pensacola Team



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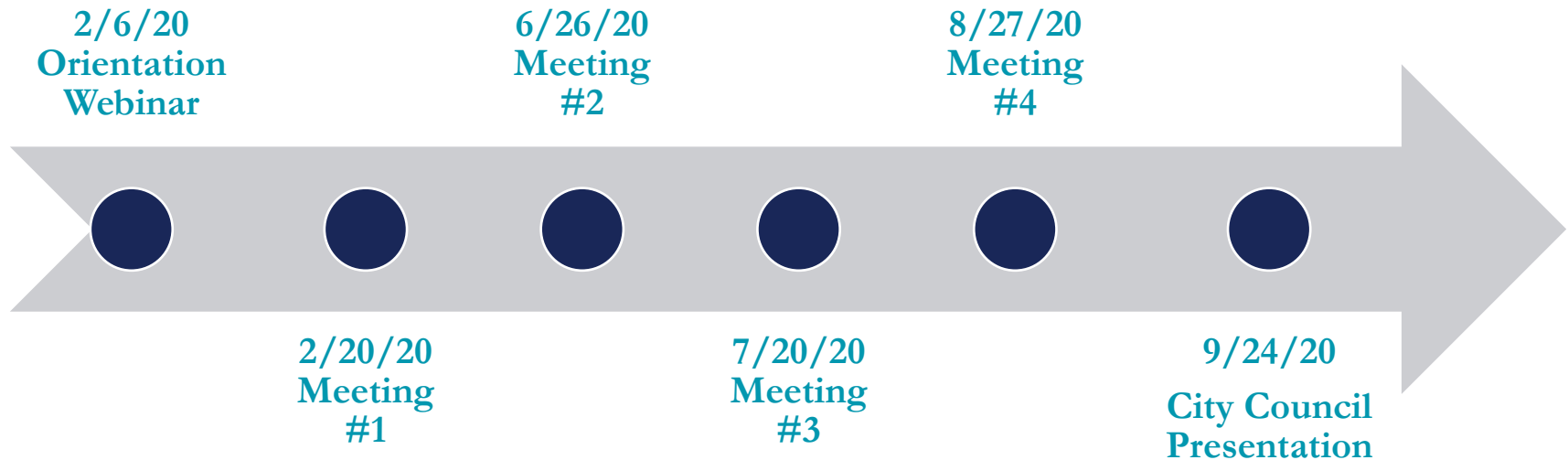


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Task Force Timeline



- Formed in early 2020
- Meetings conducted by webinar, in-person, and by virtual platform
- Content of each meeting planned in conjunction with City Staff



Summary of Research and Data



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What is Affordable Housing?

- Cost burden is one of the primary ways to assess housing affordability.
- Housing is generally considered “affordable” if it costs no more than 30% of a household’s income.
- Affordable housing as infrastructure to attract and retain essential workers.
- 32% of households in Pensacola are cost-burdened.

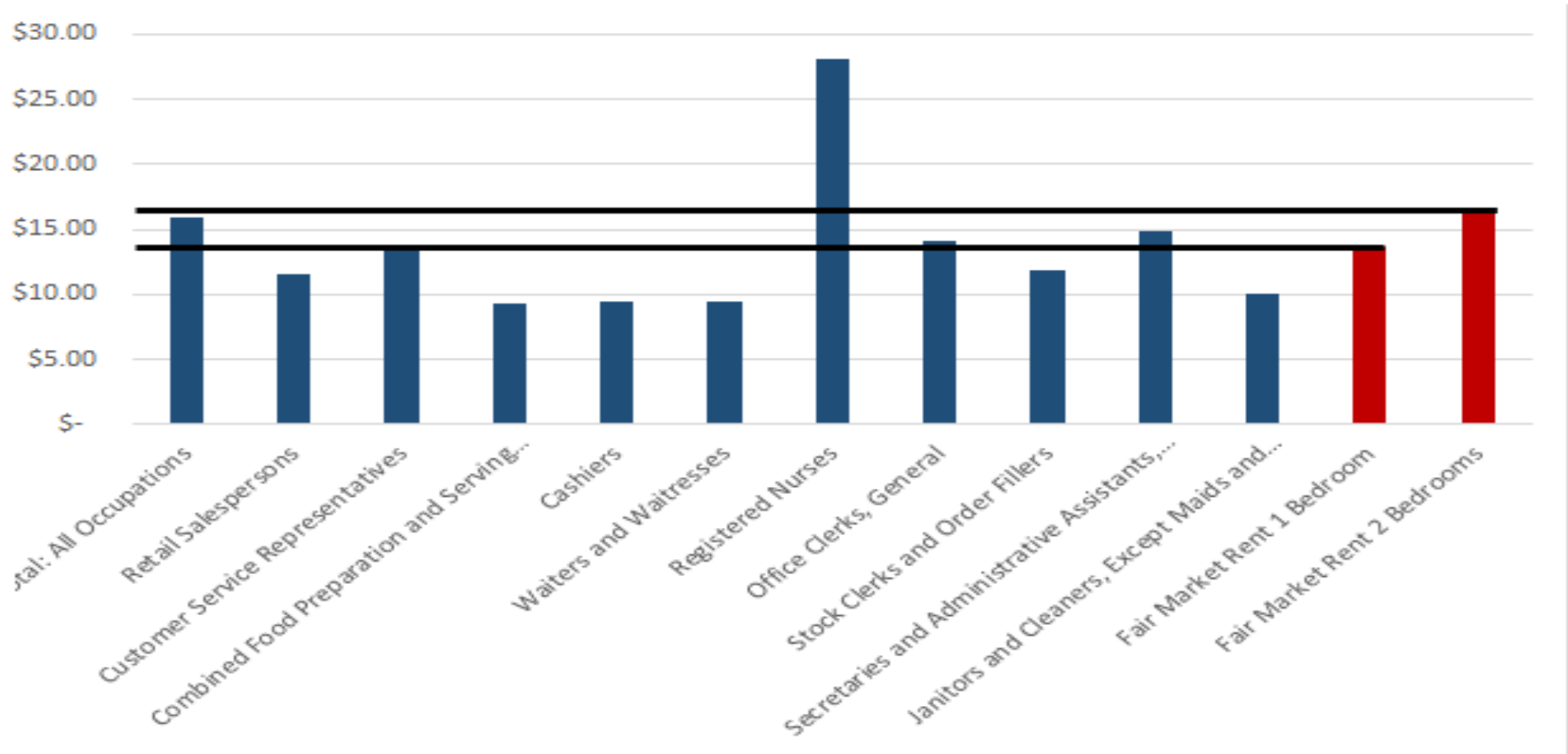


Key Findings

- Of the ten most common jobs in Florida, only one (registered nurse) pays enough to afford a two-bedroom apartment working full-time.
- Auto mechanics, secondary school teachers, firefighters, and police officers make median salaries too low to pay for median homeowner costs without being cost-burdened.

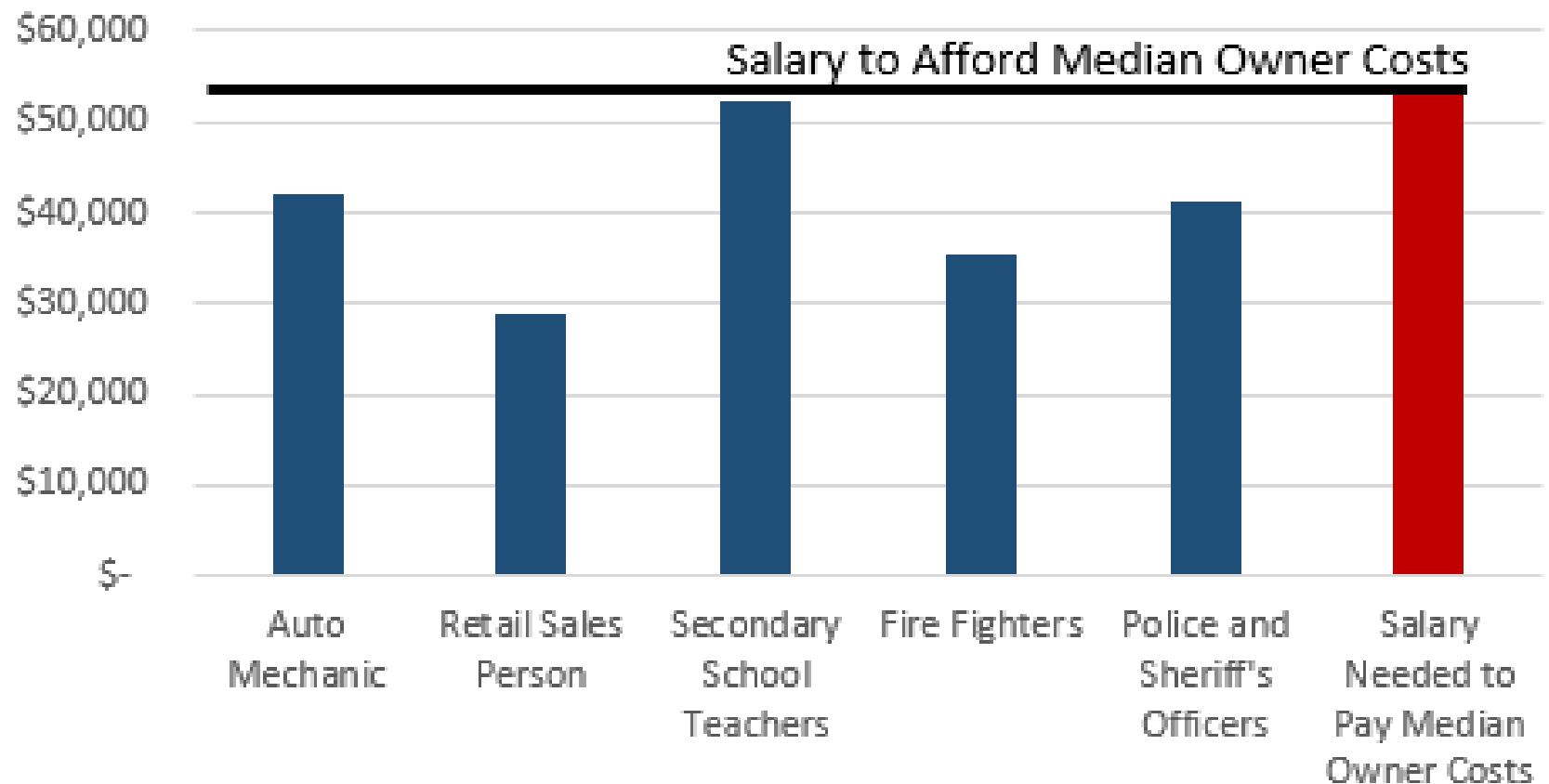


Wages and Fair Market Rents



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Median Owner Costs and Common Jobs



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Key Findings

- The median renter household makes only 66% AMI – subsidy programs that target up to 80% AMI may be too high for the need.
- Renters are far more likely to be cost-burdened than homeowners – showing a need for more affordable rental housing.
- Pensacola's homeownership rate is below the statewide rate.
- Over 70% of the housing stock is made of detached, single-family homes – demonstrating the need for more housing options.
- While housing costs are in line with the rest of the state, transportation costs are quite high.



Task Force Recommendations



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Three Housing Pillars

Equity

- Equity of access
- Equity of service
- Wealth creation

Accessibility

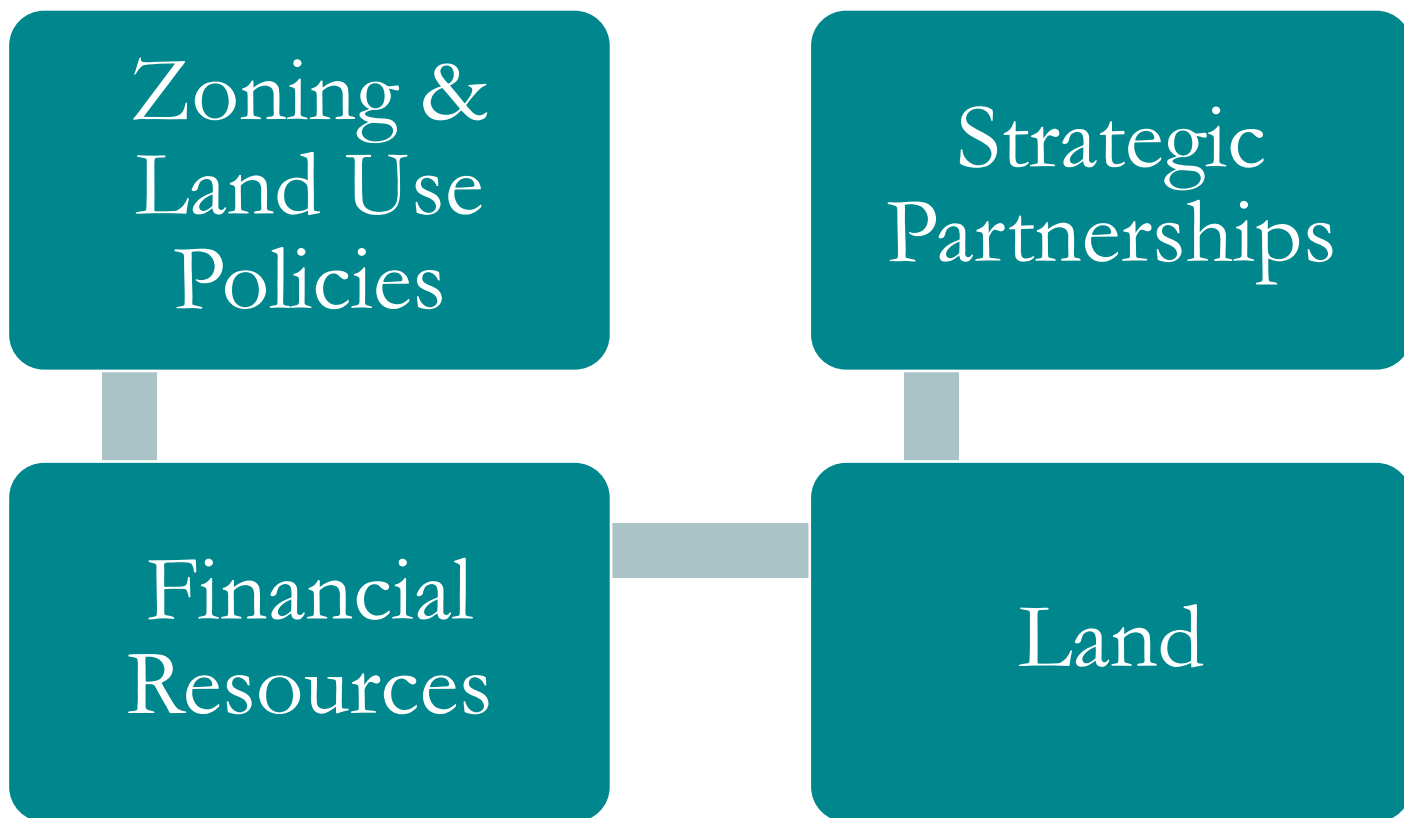
- Persons with disabilities should be able to access their homes, and the homes of others.
- Equal access to services by everyone.

Affordability

- Every resident should be able to afford a stable house and a decent quality of life.
- Affordable housing as community infrastructure.



Local Government Role in Affordable Housing Development



Six Priority Recommendations

1. Engage in Strategic Partnerships
2. Collaborate with the Private Sector to Identify Incentives that Will Increase Affordable Housing Development
3. Leverage Existing City Property to Produce Affordable Units
4. Support Tax Credit Developments
5. Identify & Encourage Suitable Sites for Infill Development
6. Identify Adaptive Reuse Possibilities



1. Engage in Strategic Partnerships

- Start with the organizations represented by the Task Force
- Continue to partner with Escambia County on a regional approach to affordable housing
- Seek out and attract entities that can provide organizational or asset support
- Host a City-wide workshop on affordable housing development to gain support from the private sector
- Partner with neighborhood-level community groups to raise awareness about housing resources



2. Collaborate with the Private Sector to Identify Incentives that will Increase Affordable Housing Development

- Host a workshop with developers to identify specific local land development regulations that can be waived or amended to produce affordable housing
- Designate or hire a staff person to implement the City's housing plan
- Create a revolving loan-interest loan fund for affordable housing construction
- Utilize the flexibility provided in the recent House Bill 1339 to approve affordable housing developments
- Amend land development regulations as necessary to lower development costs and ensure long-term affordability



3. Leverage City Property to Produce Affordable Units

- Establish a robust RFP process for affordable housing development on City-owned parcels
- Identify City-owned parcels that can be utilized for affordable housing development, including parcels in commercial or industrial zones
- Use the Housing Initiatives Fund as a model to continue a robust City asset disposition policy
- Purchase or seek donation of developable parcels



4. Support Tax Credit Developments

- Ensure that elected officials and key staff have the proper tools to avoid and overcome neighborhood opposition
- Identify a staff member to monitor FHFC's funding opportunities and assist tax credit developers through the process
- Form a process to prioritize projects emphasizing long-term or permanent affordability
- Ensure that the development process is easy to navigate to attract the private sector
- Support viable projects applying for FHFC funding



5. Identify & Encourage Suitable Sites for Infill Development

- Create an infill development program
- Utilize zoning and land use flexibility to allow small unit development and manufactured housing
- Purchase or seek donation of developable parcels



6. Identify Adaptive Reuse Possibilities

- Identify affordable and/or quality buildings for adaptive reuse
- Consider amending Sec. 12-2-78 of the Land Development Code and decide on criteria for waiving zoning rules per HB 1339.
- Work with financial institutions on financing adaptive reuse projects
- Explore creative financing sources such as Tax Credits and the Brownfields program
- Assess the feasibility of Baptist Hospital as a viable project



Questions?



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