

# STATE HOUSING INITIATIVES PARTNERSHIP

## MARION COUNTY AFFORDABLE HOUSING ADVISORY COMMITTEE

### AFFORDABLE HOUSING INCENTIVE STRATEGIES



PREPARED BY: THE COUNTY COMMUNITY SERVICES STAFF  
AND  
AFFORDABLE HOUSING ADVISORY COMMITTEE

PRESENTED TO:  
MARION COUNTY BOARD OF COUNTY COMMISSIONERS

APPROVED:  
AND  
FLORIDA HOUSING FINANCE CORPORATION

SUBMITTED:

**Background / Purpose Information:**

The following members were appointed/reconfirmed to the Affordable Housing Advisory Committee (AHAC) by Marion County Resolution 24-R-414 on September 17<sup>th</sup>, 2024:

**Jeff Ruttenber**, citizen who is actively engaged in the residential home building industry  
**James “Adam” Woods**, citizen who is actively engaged in the banking or mortgage banking industry.

**Matt Fabian**, citizen who is a representative of those areas of labor actively engaged in home building.

**Karen Hatch**, citizen who is actively engaged as an advocate for low income persons

**Keith Poole**, citizen who is actively engaged as a for-profit provider

**Jennifer Martinez**, citizen who is actively engaged as a not-for-profit provider

**Kristen Dryer**, citizen who is actively engaged as a real estate professional

**Commissioner Michelle Stone**, locally elected official

**Avelia Perkins**, citizen who resides within the jurisdiction.

**Angie Clifton**, citizen who represents employers.

**Pebbles Vance**, citizen who represents essential services personnel

**Background**

As required by Florida law, the Committee includes appointed and temporary members from the affordable housing sector. Using a 2006 housing report as a baseline, the group developed recommendations for affordable housing incentives. In total there are 11 incentives the Committee must review, 2 of these incentives must be implemented and continuously evaluated: Incentive A, Expedited Process of Development Approvals and Incentive I, Ongoing regulatory review process. Meetings were public and follow the Sunshine Law. Members also reviewed additional research to support their work.

**Purpose**

The Incentive Plan outlines recommendations for financial and non-financial incentives aimed at reforming regulations to support affordable housing. Under Florida law (§420.9071), "affordable" means housing costs (rent or mortgage, taxes, and insurance) that don't exceed 30% of a household's income, based on income levels from very low to moderate. The Committee reviews county policies, ordinances, and plans to encourage housing that remains affordable while allowing property values to grow.

**Synopsis of Meetings**

Throughout 2025, the Committee convened five times to evaluate existing incentives and identify recommendations to enhance processes related to affordable housing. Following these discussions, the Committee voted to prioritize Incentives A and B, as well as explore strategies to integrate the Live Local Act (SB 102). This legislation permits developers to utilize commercially and industrially zoned parcels for residential development without undergoing traditional zoning and land use amendment procedures.

The Committee recommends that County staff collaborate to develop and implement an expedited permitting policy specifically for affordable housing projects. Additionally, the Committee advises that staff research the feasibility of impact fee waivers to further support the development of affordable housing within the County.

## **2025 Committee Recommendations**

### **Incentive Strategy (a) Expedited process of development approvals**

**Florida Statutes 420.9076(4)(a) (2006)** “The processing of approvals of development orders or permits for affordable housing projects is expedited to a greater degree than other projects, as provided in Florida Statutes, Sec. 163.3177(6)(f)3.”

Existing Policy:

**Marion County Code of Ordinances (Sec. 9.3-42)** affirms the County’s intent to support affordable housing, including the promotion of expedited permitting processes.

**Administrative Policy 07-04** requires the Community Services Department to review all affordable and workforce housing applications to ensure they meet affordability criteria.

A streamlined application process has been developed and published to support the implementation of the Live Local Act (SB 102). This step-by-step process, approved by County leadership, is designed to simplify and accelerate application review for eligible projects.

Recommendations:

County staff will continue working with internal departments to improve the permitting process. Staff will draft a new policy and application form to allow for an expedited review and approval of qualified affordable housing projects.

Implementation: Ongoing

### **Incentive Strategy (b) Impact fee modifications, waivers, or reimbursements**

**Florida Statutes 420.9076(4)(b) (2006)** “The modification of impact-fee requirements, including reduction or waiver of fees and alternative methods of fee payment for affordable housing.”

Existing Policy:

Sec. 10-276, Marion County Code (2022), Marion County allows low-income families who qualify for the county’s housing assistance program to pay their impact fees in 12 monthly installments instead of all at once. There is a \$40 non-refundable processing fee to apply for this payment plan.

Recommendations: No recommendations at this time.

Implementation: Researching

### **Incentive Strategy (c) Flexibility in density**

**Florida Statutes, 420.9076(4)(c) (2006)** “The allowance of flexibility in densities for affordable housing.”

Existing Policy:

The Planned Unit Development (PUD) process lets Marion County review unique housing or mixed-use projects that don’t fit standard zoning rules. It helps streamline approvals, encourages a mix of housing types and neighborhood designs, and gives developers more flexibility to create well-designed, diverse communities.

Marion County encourages the development of affordable housing by offering incentives like density bonuses and other benefits. The county also promotes building affordable homes in areas with existing infrastructure, working with public, private, and nonprofit partners to make housing more accessible for low- and moderate-income residents and those with special needs.

A streamlined application process has been developed and published to support the implementation of the Live Local Act (SB 102). This step-by-step process, approved by County leadership, is designed to simplify and accelerate application review for eligible projects.

Recommendation:

County Departments will communicate project updates for affordable housing projects.

Implementation: Ongoing

<b>Incentive Strategy (d) Reservation of infrastructure capacity</b>
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**Florida Statutes, Sec. 420.9076 (4)(d) (2006) “The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.”**

Existing Policy:

Sec. 1.8.6 C. (2), Concurrency determination, Marion County Land Development Code, “The reserving of capacity shall occur on a first-come, first-served basis.”

Recommendations: No recommendations at this time

Implementation: Not applicable

<b>Incentive Strategy (e) Accessory dwelling units</b>
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**Florida Statutes 420.9076(4)(e) (2006) “The allowance of affordable accessory residential units in residential zoning districts.”**

Existing Policy:

There is no existing policy at this time.

Recommendation: No recommendations at this time

Implementation: Researching

<b>Incentive Strategy (f) Reduction of parking and setback requirements</b>
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**Florida Statutes 420.9076(4)(f) (2006) “Reduction of parking and setback requirements for affordable housing.”**

Existing Policy:

The Planned Unit Development (PUD) process lets Marion County review unique residential, commercial, or mixed-use projects that don’t fit standard zoning. It speeds up approvals, encourages diverse housing and neighborhood designs, and gives developers flexibility to create more attractive, well-planned communities.

Recommendations: No recommendations at this time

Implementation: Not applicable

<b>Incentive Strategy (g) Flexible lot considerations</b>
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**Florida Statutes 420.9076(4)(g) (2006) “The allowance of flexible lot configurations,**

**including zero-lot line configurations, for affordable housing.”**

Existing Policy:

The Planned Unit Development (PUD) process lets Marion County review unique residential, commercial, or mixed-use projects that don't fit standard zoning. It speeds up approvals, encourages diverse housing and neighborhood designs, and gives developers flexibility to create more attractive, well-planned communities.

A streamlined application process has been developed and published to support the implementation of the Live Local Act (SB 102). This step-by-step process, approved by County leadership, is designed to simplify and accelerate application review for eligible projects.

Recommendations:

County Departments will communicate project updates for affordable housing projects.

Implementation: Ongoing

<b>Incentive Strategy (h) Modification of street requirements</b>
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**Florida Statutes 420.9076(4)(h) (2006) “The modification of street requirements for affordable housing.**

Existing Policy:

The Planned Unit Development (PUD) process lets Marion County review unique residential, commercial, or mixed-use projects that don't fit standard zoning. It speeds up approvals, encourages diverse housing and neighborhood designs, and gives developers flexibility to create more attractive, well-planned communities.

Recommendations: No recommendations at this time

Implementation: Not applicable

<b>Incentive Strategy (i) Ongoing regulatory review process</b>
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**Florida Statutes 420.9076(4)(i) (2006) “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.”**

Existing Policy:

Marion County has a process to make sure new rules, policies, or plans don't unintentionally raise housing costs. Before any policy is adopted:

- County departments check if it could affect housing costs.
- Any potential cost impacts are noted and shared with the Community Services Department.
- Even internal changes that don't require Board approval are reviewed for their effect on housing costs.

Committees like the Development Review Committee and the Affordable Housing Advisory Committee provide input to ensure new rules balance affordable housing needs with health and safety.

A streamlined application process has been developed and published to support the implementation of the Live Local Act (SB 102). This step-by-step process, approved by County leadership, is designed to simplify and accelerate application review for eligible projects.

Recommendations:

County staff reviews housing policies, attend committee meetings for affordable housing projects, and stay in touch with community partners on market needs and transit. Community Services verifies project eligibility and provides letters for projects using affordable housing incentives, which are shared with Growth Services.

Implementation: Ongoing

**Incentive Strategy (j) Surplus lands inventory**

**Florida Statutes 420.9076(4)(j) (2006) “Prepare a printed inventory of locally owned public lands suitable for affordable housing. Determine a method for selling or donating this land for affordable housing development.”**

Existing Policy:

Marion County sets aside surplus land for affordable housing. Each year, the County reviews available properties and every three years publishes an official list of parcels suitable for affordable housing. These properties can be sold or donated to private or nonprofit organizations. If sold, the proceeds go into the Affordable Housing Assistance Trust Fund to support future housing projects and are dedicated to affordable housing.

Recommendation:

Annually review County surplus property inventory in accordance with County Procedure for Affordable Housing County-Owned Surplus Properties.

Implementation: Ongoing

**Incentive Strategy (k) Transportation hubs and transit-oriented development**

**Florida Statutes 420.9076(4)(k) (2006) “The support of development near transportation hubs and major employment centers and mixed-uses.”**

Existing Policy:

Marion County encourages development near transit stops to make it easier to walk, bike, or use public transportation. This includes mixed-use buildings, fewer parking requirements, shared parking, and designs that connect homes, jobs, and different types of transportation.

Recommendation:

County plans to explore incentives and grants for developers building affordable multi-family housing near public transit and major job centers, with 25% of units reserved for affordable housing.

Implementation: Researching