



# AHAC Support Initiative

Final Report for Manatee County

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Through the state’s **Affordable Housing Catalyst Program**, the Florida Housing Coalition (FHC) selected four Affordable Housing Advisory Committees (AHACs) to receive in-depth support on local affordable housing policies. Through this Initiative, the selected AHACs received targeted support as they review local housing strategies and recommend specific actions to their local commissions to help build and preserve affordable homes. This Initiative was designed to support the work of local AHACs and transform ideas into clear, achievable plans.

This Report is the result of engagement with the AHAC and best practices on the four specific priorities identified by the AHAC including Purchase Assistance, Rental Assistance, Effective Communication of Local Affordable Housing Incentives and Programs, and Form-Based Code for Infill Developments.

## Background

Local governments that receive more than \$350,000 in a state fiscal year from the State Housing Initiatives Partnership (SHIP) program are required to convene an Affordable Housing Advisory Committee (AHAC). The AHAC's main task is to review eleven affordable housing strategies listed in state law and make recommendations to the city or county commission on how the jurisdiction can implement said incentives to encourage the private sector to build and preserve affordable housing.

Each AHAC is required to make these recommendations in an annual AHAC Report that is submitted to the city or county commission. This Report must include a review of the eleven strategies listed in state law and can also include additional affordable housing policy recommendations at the discretion of the AHAC.

The eleven incentives each AHAC is required to consider at s. 420.9076 of the Florida Statutes and make recommendations on are as follows:

- (a) 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 s. 163.3177(6)(f)3.
- (b) All allowable fee waivers provided for the development or construction of affordable housing.
- (c) The allowance of flexibility in densities for affordable housing.
- (d) The reservation of infrastructure capacity for housing for very-low-income persons, low-income persons, and moderate-income persons.
- (e) Affordable accessory residential units.
- (f) The reduction of parking and setback requirements for affordable housing.
- (g) The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- (h) The modification of street requirements for affordable housing.
- (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.
- (j) The preparation of a printed inventory of locally owned public lands suitable for affordable housing.



- (k) The support of development near transportation hubs and major employment centers and mixed-use developments.

After reviewing the 2024 and 2025 Annual Reports for the Manatee County AHAC as well as the aforementioned documents, we concluded that the AHAC adequately evaluates each required strategy. There is always room for improvement and FHC remains committed to additional technical assistance and support as needed by Manatee County and the AHAC if further analysis of existing Incentive Strategies is needed.

## Affordable Housing Strategies Identified by AHAC

### 1. Purchase Assistance

Homebuyer Purchase or Down Payment Assistance is critical to any affordable homeownership project. By reducing the cost of homeownership, it ensures builders have a pipeline of income-eligible buyers. Without help covering down payment and closing costs, the typical low-income homebuyer could not afford to purchase in the current real estate market, and the home would be lost to a market-rate. As the Coalition notes in its [Local Policy Toolkit for Affordable Housing](#), purchase assistance should be a cornerstone of any community's affordable housing funding strategy, especially if funded through a mix of federal, state, and local dollars and targeted to households most in need.

There are a variety of sources that partially fund down payment and closing costs for homebuyers including:

- [The State Housing Initiatives Partnership \(SHIP\) Program](#), in which Manatee County is a participating jurisdiction
- The Florida Housing Finance Corporation's (FHFC) [Homeownership Opportunity Pool \(HOP\)](#), [Hometown Heroes](#) Housing Program, and [Single Family Homebuyer Loan Program](#)
- The [HFA Preferred Grant Down-Payment Assistance Program](#) (through participating Housing Finance Agencies)
- [USDA's Section 502 Single Family Housing Guaranteed Loan Program](#)
- The Community Development Block Grant (CDBG) program and the HOME Investment Partnership Program (HOME) – both [HUD programs](#) accessed directly by local governments for qualifying affordable development projects.
- Local funding sources such as General Revenue, sale proceeds, and other local resources that can be more flexible than state or federal funds.

The list above is not exhaustive, and there are several other public and private sources for financing purchase assistance. Below are policy considerations for administering purchase assistance.

#### **Recommended Actions for Purchase Assistance Programs:**

- 1. Prioritize Low-Income Households.** Over 21,000 low-income and very low-income residents in Manatee County are cost-burdened homeowners and spending more than 30% of their total income on housing-related costs. The 2026 FHFC Income Limits show the median income for a 3-person 80% AMI household is

\$82,160. Using the “3x Rule” whereby an affordable purchase price is three times gross income, a 3-person low-income household in Manatee County could afford to purchase a home up to \$246,480 without being cost-burdened. According to Florida Realtors data, the median purchase price for a single-family home in Manatee County in 2025 was \$475,000 - far out of reach for the 3-person low-income household. This demonstrates the continued need for targeting purchase assistance towards the lowest-income homebuyers in Manatee County.

- 2. Ensure Maximum Awards Reflect Market Conditions.** At least ten counties have higher maximum awards for purchase assistance than Manatee County – including neighboring Sarasota with a \$75,000 max. Other “Medium Counties” – based on FHFC classifications – that have higher maximum awards include Charlotte (\$78,000), Collier (\$110,000), Martin (\$103,500), St. Johns (\$100,000), and St. Lucie (\$100,000). The AHAC could recommend that purchase assistance programs be amended in the future to increase the maximum award to align with these counties and provide more assistance to homebuyers as home prices remain historically high.
- 3. Require Repayment for Loans to Higher-Income Borrowers.** Public dollars are precious resources and should be reserved for the most vulnerable and underserved populations which typically includes those in a community earning 80% AMI or below. The current SHIP Purchase Assistance program allows those earning up to 140% AMI to have their loans fully-forgiven at the end of the loan term when those higher-income buyers could likely afford to pay back the SHIP loan over the course of the 20-year loan term and affordability period; this would also give Manatee County much needed program income to redistribute to more eligible homebuyers and sustain the program’s impact over time. The AHAC could recommend County staff require Moderate-Income homebuyers earning between 100% and 140% AMI to repay any purchase assistance loan.
- 4. Leverage other Resources for Providing Assistance.** As mentioned, purchase assistance is an eligible use of HOME and CDBG funds, and both sources are used by Manatee County to support potential homebuyers by partially-funding down payment and closing costs. The County also receives program income from both programs that can be used for a variety of affordable housing strategies including reallocation of purchase assistance for other homebuyers. Counties can also partner with their local Housing Finance Authority to fund all or part of the costs of purchase assistance. The AHAC could suggest that City staff consider allocating more funds from HOME and CDBG towards purchase assistance loans and consider exploring a partnership with the Manatee County HFA for expanding the

impact of their “Key to Homeownership” program for down payment and closing costs.

- 5. Prioritize Permanent Affordability by Supporting Community Land Trusts (CLTs).** The County could use its purchase assistance dollars to support homes that will be affordable in perpetuity. Through a partnership with a Community Land Trust, public investments are retained with the assisted home in perpetuity for the benefit of future homebuyers, rather than requiring the investment to be repaid or forgiven. FHC has model language to this effect for SHIP funding, and the AHAC could help elevate this by requesting that a reputable CLT give a presentation at an upcoming AHAC meeting.

### **Florida Examples**

**Sarasota County’s** SHIP Purchase Assistance program serves only Very-Low and Low-Income individuals with a maximum award of \$75,000.

**Charlotte County** provides a maximum award of \$78,000 for its Very-Low Income borrowers and provides a 30-year Loan Term and Affordability Period.

**Pasco County** serves Very-Low, Low, and Moderate-Income borrowers but forgives only those loans to the Very-Low and Low-income borrowers at the end of the 30-year loan term.

**Hillsborough County** has entered into a SHIP program funding agreement with the Hillsborough Housing Finance Authority to fund costs for their Purchase Assistance program.

At least eight counties in Florida do not provide loan forgiveness for some or all of their borrowers including **Clay, Hernando, Hillsborough, Miami-Dade, Monroe, Pasco, Sarasota, and Sumter Counties.**

## 2. Rental Assistance

There are a variety of programs that provide monthly rental assistance to low, very-low, and extremely low-income households. Some of these assistance programs are reserved for specific populations (e.g. veterans, families, individuals, etc.) who are experiencing homelessness while others are intended to offset the high rental costs for individuals and families experiencing temporary hardship to prevent eviction and homelessness.

Some funding sources that support rental assistance for at-risk households include SHIP Rental Assistance as well as several HUD programs including the Continuum of Care (COC), Emergency Solutions Grants (ESG) for Homeless Prevention and Rapid Re-Housing, the Housing Choice Vouchers (HCV) and Project Based Vouchers (Section 8), Veterans Affairs Supportive Housing (VASH), Community Development Block Grant (CDBG), and HOME Investment Partnership. Manatee County currently deploys funds to all of the referenced HUD programs to provide some form of rental assistance to at-risk individuals in the community and currently does not utilize SHIP funding for Rental Assistance.

Acknowledging the impactful work Manatee County is already doing on Rental Assistance, FHC encourages the AHAC to explore alternative ways to use existing federal, state, and local resources to target Diversion, Homeless Prevention, Rapid Rehousing, and Permanent Supportive Housing efforts for currently unhoused individuals and those at-risk of becoming homeless.

### **Recommended Actions:**

1. **Offer “flex funds” to help divert at-risk households from becoming homeless.** Flexible funding can be either directly awarded or accessible to agencies with established diversion programs in place. The Suncoast Partnership to End Homelessness (SPEH) – as the lead agency for the local CoC – can serve as funding intermediary and provide continued training and support to selected agencies implementing the diversion practices while also helping these groups track participation and progress. The AHAC can recommend to County Staff to research potential funding sources for such a flex fund to help with homeless diversion.
2. **Establish a permanent rental assistance program.** With the Treasury’s Emergency Rental Assistance Program (ERAP) as a model, the County could form their own self-funded rental assistance program to support households at or below 80% AMI with a portion reserved for those at or below 50% AMI who face the greatest risk of homelessness. The AHAC could also recommend that County Staff

investigate what existing funding source(s) could be utilized - or what new funding would need to be raised – in order to capitalize a rental assistance program.

- 3. Use General Revenue to establish a Landlord Risk Mitigation Fund.** In an effort to expand the capacity of Rapid Rehousing programming and reach more households on the waiting list, the County could establish a fund that provides incentives to landlords to rent to those tenants at a higher-perceived risk and alleviate their concerns of lease default or damage to their properties. Individual AHAC members can start this discussion by advocating directly to the County Commission and start by setting up a meeting with their own Commissioner.
- 4. Support a Master Lease Model for Permanent Supportive Housing.** The County could invest in a scattered-site leasing program and affordable housing development to assist chronically homeless households and use a master lease model with one experienced provider to implement and manage the program. Permanent Supportive Housing typically costs between \$15,000 and \$20,000 annually per household, so the County could serve between 180 and 240 households with an investment of \$3.6 million. Using General Revenue to fund this effort is highly recommended as the traditional rental assistance sources like ESG or CDBG will not provide the funding flexibility to cover rental turnover between tenants.
- 5. Utilize CDBG funds for Short-term Rental Assistance.** The Community Development Block Grant is the most flexible source of federal funding that can be used for housing with Tenant-Based Rental Assistance as a current eligible use under Manatee County guidelines. Yet it appears from the most recent Consolidated Plan and Budget that all TBRA outlays have come from HOME. FHC encourages the County to promote TBRA through CDBG as well as HOME to increase the impact of diversion funding.
- 6. Consider adding Rental Assistance as an eligible use of the County's SHIP funding.** Manatee County should be commended for its use of SHIP funding for homeownership activities including the Homeowners Rehabilitation and Replacement Program and the Down Payment Assistance Program. However, there is also a dire need for affordable rental housing in Manatee County. The AHAC could recommend County staff amend the LHAP to include Rental Assistance as an eligible activity. Eligible uses could include temporary monthly rental payments, utility payments, and security deposit assistance. At least seventeen other counties already fund rental assistance through their SHIP allocations, demonstrating both its feasibility and its value as a complement to homeownership programs.



## **Florida Examples**

**Fort Myers** recently established a Rental Assistance Program through use of the Affordable Housing Trust Fund providing up to \$600 monthly for qualifying tenants within city limits.

Seventeen counties across Florida provide some form of Rental Assistance through their SHIP allocation including **Charlotte, Escambia, Highlands, Hillsborough, Lake, Lee, Leon, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, and Seminole.**

### 3. Effective Communication of Local Affordable Housing Incentives and Programs

While every city and county has their own style for communicating their local affordable housing incentives and programs, a few stand out with clear public-facing websites, developer guides, resident eligibility tools, outreach workshops, transparency of incentives, and consistent updates on program changes. Manatee County has a fairly sophisticated and informative website regarding their developer incentives and housing programs that are easily found through a cursory Google search.

#### **Recommended Actions:**

- **Use internal staff capacity to research better communication strategies.** The AHAC could suggest Manatee County staff research one or more of the “Florida Examples” listed below to mirror part of that County or City’s approach to visibility and communication of housing incentives and programs.
- **Improvements to website layout for improved visibility.** The AHAC could recommend a revision to the Community Development tab on Manatee County’s website to recategorize some information as “Developer Incentives” and “Resident Services” - or a variation thereof, so it is clear to the viewer which applies to them. An interactive map or listing of affordable housing developments supported by Manatee County Government could also be useful in demonstrating impact.
- **Deploy AHAC members to promote the incentives to leadership.** Advocating directly for implementation of AHAC Incentive Strategies is critical to the success of a Commission’s work in their community. AHAC members, except the Elected Official representative, could meet with County Commissioners and advocate for the local housing policies the AHAC has identified to implement.

#### **Florida Examples**

**Orange County** uses a centralized, branded initiative (“[Housing for All](#)”) that clearly explains goals, incentives, and outcomes. The County also provides interactive maps showing funded projects, units created, and locations, publishes plain-language summaries of funding tools (Trust Fund, gap financing, impact fee waivers), regularly releases press stories tying incentives to specific completed projects, and provides information tailored for residents, developers, and elected officials separately.



**Miami-Dade County** uses proactive outreach, not just static content and provides monthly public workshops explaining how to use incentives. The County also provides a comprehensive Workforce Housing Resource Guide and is known for strong cross-departmental coordination - between the Planning and Housing Departments specifically.

**Pinellas County's** [Community Development](#) Department hosts an effective website detailing their affordable housing programs and incentives with information tailored for residents and developers listed separately. The County also includes transparent SHIP program documentation, a clearly posted Local Housing Assistance Plan (LHAP), and an accessible Affordable Housing Advisory Committee (AHAC) process.

The **City of St. Petersburg** has a centralized, branded initiative – like Orange County – called “[Housing Opportunities for All](#)” that includes separate information tabs for Developers, Homebuyers, Homeowners, and Renters. The City also includes an interactive data visualization tool detailing the progress towards developing affordable and workforce housing through new production or preservation.

## 4. Form-Based Code for Infill Development

A form-based code (FBC) is a type of land development regulation that focuses on the physical form, design, and location of buildings rather than the specific use of land. It is often used to create walkable, mixed-use, and community-oriented places by prioritizing how buildings relate to the street and public space. FBC is an explicit alternative to Euclidian zoning that regulates development by whether it is used for residential, commercial, or industrial purposes, among other uses, and creating zones for each use with maximum densities.

This results in more flexibility in where homes are located and can lead to greater residential volume and density as well as smaller lot sizes and more missing middle housing options such as duplexes and triplexes. Coupled with a streamlined, “by-right” approval process that bypasses typical discretionary hearings, form-based code can be a catalyst for affordable housing at the neighborhood or jurisdictional scale by allowing higher density, mixed-use buildings, and more housing types. However, form-based code does not guarantee affordability but rather housing flexibility, and inclusionary housing or developer incentives like density bonuses have typically been necessary to ensure a mix of incomes that include low-to-moderate income residents (earning 80% AMI or below).

When considering application of form-based code for a new greenfield development, urban infill in a specific neighborhood, or for an entire jurisdiction, there are five main features that need to be included (source: [“The Advent of Form-Based Codes”](#))

1. **Regulating Plan:** denotes what land is covered under the different form-based regulations (similar to what the zoning map does under Euclidian zoning)
2. **Public Space Standards:** Governs streets, sidewalks, and pedestrian amenities – such as benches, trash can placement, etc.
3. **Building Form Standards:** ensures the buildings confirm to its use and the use of surrounding public space by controlling for building height, minimum number of windows, and other physical characteristics affecting the building’s relationship to public spaces.
4. **Administration:** Establishes a clear review and approval process.
5. **Definitions:** Provides consistent terminology through a thorough glossary.

Additional Provisions include architectural materials, landscaping design, signage standards, and environmental guidelines.

### **Recommendation Actions:**

1. **Request expertise from the County on Form-Based Code.** A certified Planner (AICP) would have the knowledge and experience with Form-Based Code zoning to speak to its benefits. The AHAC could recruit a County Planner or third-party Planner to research possible applications of Form-Based Code in Manatee County and present findings to the AHAC.
2. **Request expertise from a local government that has implemented FBC.** In 2011, Bradenton approved “SmartCode” – a kind of open-source Form-based Code zoning – for approximately 1,830 acres in their downtown core. The AHAC could request a presentation or meeting with a City of Bradenton Planner and the City’s AHAC to discuss the City’s downtown application of Smart Code and learn the implementation process that was undertaken for the County’s largest incorporated municipality.
3. **Deploy AHAC members to start a zoning reform discussion at the BoCC.** Except for the Elected Official representative, any AHAC member could work with their own County Commissioner to setup a meeting about zoning reforms at the County level – including but not limited to Form-Based Code applications. The request could culminate in the Manatee County Board of County Commissioners including a “Form-Based Code” agenda item at an upcoming meeting to encourage a broader discussion about potential applications in the future.

### **Florida Examples**

**Bradenton** adopted a mandatory, transect-based Form-Based Code in 2011 covering 1,830 acres of downtown to foster walkability, mixed-use development, and consistent architectural design.

**Fort Myers** adopted a SmartCode FBC in 2005 for roughly 540 acres in the Urban Core area of downtown to promote walkability

**Ocala** adopted a Form-Based Code District in 2018 for a large portion of the High Intensity/Central Core (CC) in their downtown area (about 268 acres) to assist in controlled growth of the City while promoting pedestrian-oriented, mixed-use development and establishing rules for building height, placement, and streetscape design.

**Orange County’s [Code Orange](#)** is a transect-based code adopted in 2025 for all unincorporated areas of the County designed to curb urban sprawl and promote walkable, mixed-use development while leading to increased housing diversity, density, and affordability.



Our research shows that **at least 60 municipalities and counties in Florida** have adopted some version of Form-Based Code at the Neighborhood scale for either new greenfield or urban infill developments.



# AHAC Support Initiative: Manatee County AHAC

June 1<sup>st</sup>, 2026



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Presented by:

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# AHAC Support Team



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# The AHAC Support Initiative

## *Big Picture Goals*

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**Turn ideas into action** by help the AHAC transform its ideas into clear, achievable strategies

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**Strengthen policy recommendations** for the annual AHAC report

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**Provide policy guidance** to support informed decision-making

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**Connect the dots** between land use planning and housing affordability

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**Prioritize impactful recommendations** and help brainstorm ideas to improve public policy

# The AHAC Support Initiative

## *What We'll Do*



1. **Kickoff meeting** to understand local housing challenges, policy priorities, and how we can best support your AHAC. (March)



2. **Comprehensive review** of land development regulations, past AHAC reports, housing policies, funding tools, public land, organizational capacity, and relevant data. (March-June)



3. **Clear written recommendations** outlining opportunities, best practices, and priority policy actions. (March-June)

4. **Final working session** to discuss recommendations, answer questions, and help the AHAC set focused, actionable priorities. (June)



# Written Recommendations for Manatee County AHAC

## 1. Review of Manatee County AHAC's Strategies for 11 Required AHAC Incentives

a) Expedited Permitting*	b) Fee Waivers	c) Flexibility in densities
d) Reservation of infrastructure capacity	e) Affordable accessory residential units	f) Reduction of parking and setback requirements
g) Flexible lot configurations	h) Modification of street requirements	i) Housing impact statement*
j) Inventory of publicly owned lands suitable for affordable housing	k) Support of development near transportation hubs, major employment centers, and mixed-use developments	

- Review showed the AHAC adequately evaluates each required Incentive Strategy
  - Regular updates and data on production should be provided to the AHAC (ADUs, DB usage, etc.)
  - Housing Impact Statement

# Written Recommendations for Manatee County AHAC

## 2. Affordable Housing Strategies Identified by AHAC

1. Purchase Assistance
2. Rental Assistance
3. Effective Communication of Local Affordable Housing Incentives and Programs
4. Form-Based Code for Infill Development

FHC conducted research and analysis on these four areas and provided recommendations in the final Written Recommendations to the AHAC.

# Written Recommendations for Manatee County AHAC

## 1. Purchase Assistance

Some common sources of Purchase/Down Payment Assistance:

- [The State Housing Initiatives Partnership \(SHIP\) Program](#), in which Manatee County is a participating jurisdiction
- The Florida Housing Finance Corporation's (FHFC) [Homeownership Opportunity Pool \(HOP\)](#), [Hometown Heroes](#) Housing Program, and [Single Family Homebuyer Loan Program](#)
- The [HFA Preferred Grant Down-Payment Assistance Program](#) (through participating Housing Finance Agencies)
- [USDA's Section 502 Single Family Housing Guaranteed Loan Program](#)
- The Community Development Block Grant (CDBG) program and the HOME Investment Partnership Program (HOME) – both [HUD programs](#) accessed directly by local governments for qualifying affordable development projects.
- Local funding sources such as General Revenue, sale proceeds, and other local resources that can be more flexible than state or federal funds.

# Written Recommendations for Manatee County AHAC

## SHIP Purchase Assistance

- ▶ Emergency repairs
- ▶ New construction
- ▶ Rehabilitation
- ▶ Down payment/mortgage assistance and closing cost assistance
- ▶ Impact fees
- ▶ Construction and gap financing,
- ▶ Acquisition of property for affordable housing
- ▶ Tenant Assistance (rent, deposits)
- ▶ Matching dollars for federal housing grants and programs
- ▶ Homeownership counseling

# Written Recommendations for Manatee County AHAC

## SHIP Purchase Assistance

City:

Manatee County SHIP Program

**What Funding is Available?**

- Homeownership - Purchase Assistance-with Rehab
- Homeownership - Purchase Assistance/CLT-without Rehab
- Homeownership - Owner Occupied Rehabilitation
- Homeownership - Demolition/Reconstruction
- Homeownership - New Construction
- Rentals - Disaster-Direct Assistance

### SHIP Distribution Summary

2022/2023 FY

#### Homeownership

Code	Strategy	Expended Amount	Units
2	Downpayment - New	\$1,136,343.00	18
2	Downpayment - Existing	\$823,956.00	14
3	Rehabilitation	\$1,527,418.23	19
4	Reconstruction	\$744,821.80	4
<b>Homeownership Totals:</b>		<b>\$4,232,539.03</b>	<b>55</b>

- 2 of the 6 eligible funding activities support Purchase Assistance
- 46% of all SHIP funds went towards Purchase Assistance in 2022/2023 FY

# Written Recommendations for Manatee County AHAC

## FHFC Programs

- Homeownership Pool Program (HOP)
  - Purchase assistance only
  - Developers apply for a project to match homebuyer pipeline
  - Intended to be noncompetitive and on-going
  - Reservation system, first-come first-serve

Available Funds:	
Hurricane Michael:	Zero
Self-Help Housing:	\$30,873.00
Non-Participating Jurisdictions (Non-PJs):	\$236,698.00
Participating Jurisdictions (PJs):	\$25,053.00

# Written Recommendations for Manatee County AHAC

## FHFC Programs

- **Hometown Heroes Program**
  - Purchase assistance and first mortgage
  - homeowners apply through a participating lender, real estate agent
  - Eligible homeowners must meet occupational requirements
    - health care worker, school staff member, first responder, public safety or court employee, or child care worker
    - A servicemember of the United States military or military reserves, the United States Coast Guard or its reserves, or the Florida National Guard; or
    - A veteran employed full-time by a Florida-based employer.
  - Up to 5% of total first mortgage amount

### Hometown Heroes Homebuyer Loan Program - **3,094** Families Served

*(August 18, 2025 to February 20, 2026)*

<b>65</b> Counties Served	<b>\$50,000,000</b> Down Payment Assistance Funds Provided	<b>36</b> Avg. Age of Borrower	<b>\$319,979</b> Average Loan Amount	<b>\$16,160</b> Average Down Payment Assistance Provided	<b>96%</b> Avg. LTV of Purchase
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# Written Recommendations for Manatee County AHAC

## FHFC Programs

- **Single Family Homebuyer Loan Program**
  - 30-year fixed rate first mortgage with option of Purchase Assistance (2<sup>nd</sup> mortgage)
    - DPA only provided in conjunction with 1<sup>st</sup> mortgage
  - homeowners apply through participating lenders

# SINGLE FAMILY HOMEBUYER LOAN PROGRAM

Single Family Homebuyer Loan Program - **11,072** Families Served  
*(January 1 to December 31, 2024)*

**67**  
Counties  
Served

**\$159,977,143**  
Down Payment Assistance  
Funds Provided

**38**  
Avg. Age of  
Borrower

**\$295,704**  
Average Loan  
Amount

**\$15,908**  
Average Down Payment  
Assistance Provided

**95%**  
Avg. LTV of  
Purchase

COALITION



# Written Recommendations for Manatee County AHAC

## Recommendations on Purchase Assistance:

### 1. Prioritize Low-Income Households

- According to Florida Realtors data, the median purchase price for a single-family home in Manatee County in 2025 was \$475,000 - far out of reach for the 3-person low-income household (\$82,160)
- Over 21,000 VLI and LI cost-burdened residents in Manatee

### 2. Ensure Maximum Awards Reflect Market Conditions

- At least ten counties have higher maximum awards for purchase assistance than Manatee County – including neighboring Sarasota (\$75,000)
- Consider increasing award to align with other markets

### 3. Require Repayment for Loans to Higher-Income Borrowers

- Higher-income borrowers have greater ability to repay loans
- Consider requiring Moderate-Income homebuyers earning between 100% and 140% AMI to repay any purchase assistance loan

# Written Recommendations for Manatee County AHAC

## Recommendations on Purchase Assistance:

### 4. Leverage other Resources for Providing Assistance

- Increase purchase assistance from CDBG and HOME
- Use all program income for further Purchase Assistance
- Partner with HFA to fund more purchase assistance

### 5. Prioritize Permanent Affordability by Supporting Community Land Trusts (CLTs).

- Use available purchase assistance to require affordability in perpetuity
- Partner with reputable CLT in Manatee to pilot a program



# Written Recommendations for Manatee County AHAC

## 2. Rental Assistance

Some common sources of Rental Assistance:

- SHIP Rental Assistance
- Continuum of Care (COC)\*
- Emergency Solutions Grants (ESG) - Homeless Prevention and Rapid Re-Housing\*
- Housing Choice Vouchers (HCV) and Project Based Vouchers (Section 8)\*
- Veterans Affairs Supportive Housing (VASH)\*
- Community Development Block Grant (CDBG)\*
- HOME Investment Partnership\*

\*HUD programs

# Written Recommendations for Manatee County AHAC

## SHIP Rental Assistance

- Up to 25% of each SHIP allocation can be used for “Tenant Assistance”
  - 65% must go towards homeownership
- Can include direct rent payments as well as security and utility deposits
- Seventeen counties across Florida provide some form of Rental Assistance through their SHIP allocation including **Charlotte, Escambia, Highlands, Hillsborough, Lake, Lee, Leon, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, and Seminole.**

SHIP funds may be used for:

- ▶ Emergency repairs
- ▶ New construction
- ▶ Rehabilitation
- ▶ Down payment/mortgage assistance and closing cost assistance
- ▶ Impact fees
- ▶ Construction and gap financing,
- ▶ Acquisition of property for affordable housing
- ▶ **Tenant Assistance (rent, deposits)**
- ▶ Matching dollars for federal housing grants and programs
- ▶ Homeownership counseling

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# Written Recommendations for Manatee County AHAC

## Continuum of Care (CoC)

- designed to promote communitywide commitment to the goal of ending homelessness;
- provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families
- Manatee-Sarasota CoC managed through Suncoast Partnership to End Homelessness (lead agency)

<p><b>Project Applicants</b> States, local governments, private nonprofit organizations</p> <p><b>Beneficiaries:</b> Homeless households</p>	<p><b>Housing Type</b> Rental, with lease in name of tenant household</p>
<p><b>Application Cycle</b> Annual, but variable</p>	<p><b>Primary Use</b> Permanent Housing, Transitional Housing, Supportive Services, HMIS, and Homelessness Prevention</p>

**TABLE 10: FY2025-26 DCF OFFICE ON HOMELESSNESS FUNDING BY CoC**

CoC #	CoC Catchment Area (Counties)	Challenge	Staffing	ESG	ESG-RUSH	TANF
FL-500	Manatee, Sarasota	\$713,036.49	\$189,039.35	\$215,816.63	\$663,752.84	\$31,574.33

# Written Recommendations for Manatee County AHAC

## Emergency Solutions Grant (ESG) - Homelessness Prevention (one of 5 eligible uses of ESG)

- Homelessness Prevention is utilized for (1) housing relocation and stabilization services and/or (2) short and/or medium term rental assistance necessary to prevent homelessness

<b>Project Applicants</b> Metropolitan cities, urban counties and territories (may subgrant), States (must subgrant)	<b>Housing Type</b> Rental
<b>Application Cycle</b> Annual	<b>Primary Use</b> Rental Assistance to Prevent Homelessness

- Emergency Solutions Grant (ESG) – Rapid Re-Housing

<b>Project Applicants</b> Metropolitan cities, urban counties and territories (may subgrant), States (must subgrant)	<b>Housing Type</b> Rental
<b>Application Cycle</b> Annual	<b>Primary Use</b> Rental Assistance to Assist Households Quickly Exit Homelessness

2025-2026 FY allocation (both ESG): \$157,808

# Written Recommendations for Manatee County AHAC

## Housing Choice and Project-Based Vouchers (HCV) Program

- federal rental subsidy program supported by HUD funds, administered by local Public Housing Authorities (PHAs).
- PHAs provide payments to private landlords and to reduce rental housing costs for low and very low income voucher holders.

### Tenant-Based Vouchers (80% of all PHA vouchers)

<b>Applicants</b> Very low- and low-income households	<b>Housing Type</b> Rental
<b>Application Cycle</b> Varies with each Public Housing Agency	<b>Primary Use</b> Rental Assistance

### Project-Based Vouchers (20% of all PHA vouchers)

<b>Applicants</b> Housing developers apply for project based vouchers which are available to eligible tenants	<b>Housing Type</b> Rental
<b>Application Cycle</b> Variable	<b>Primary Use</b> Rental Assistance



# Written Recommendations for Manatee County AHAC

## HUD – Veterans Affairs Supportive Housing

- combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs (VA).
- VA provides the services at VA medical centers (VAMCs) and community-based outreach clinics.
- The goal is permanent housing for eligible single, homeless Veterans or eligible homeless Veterans with families.

<b>Project Applicants</b> Public Housing Agencies	<b>Housing Type</b> Rental
<b>Application Cycle</b> Varies with each participating Public Housing Agency	<b>Primary Use</b> Rental Assistance

# Written Recommendations for Manatee County AHAC

## Community Development Block Grant (CDBG)

- Most flexible federal block grant that can support one of three National Objectives: 1) Benefit to low- and moderate-income persons, 2) Prevent or eliminate slums and blight, or 3) Meet urgent community needs (e.g. for infrastructure)
- Through the 1<sup>st</sup> objective, CDBG can be used for rental assistance and typically as pass-through funds to non-profit service providers
- Manatee provides some rental assistance through CDBG but HOME's TBRA is primary conduit
  - 2025-2026 FY allocation: \$1,833,537

<b>Applicants</b> Affordable housing developers, Individuals	<b>Housing Type</b> Rental, Homeownership
<b>Application Cycle</b> State or local government control based on annual Congressional appropriation	<b>Primary Use</b> Gap Financing, Emergency Repairs, Acquisition, Rehabilitation, Slum and Blight Clearance, Infrastructure, Public Services

# Written Recommendations for Manatee County AHAC

## HOME Investment Partnership (HOME)

- Largest federal block grant that supports housing
- 4 priority areas:
  1. New construction or acquisition/rehab (rental and home ownership)
  2. Purchase assistance and gap financing (homeownership)
  3. Homeowner rehab
  4. Tenant-based rental assistance (TBRA)
- 2025-2026 FY allocation: \$588,051.16

<b>Applicants</b> Low- and very low-income households; Nonprofit and for-profit affordable housing developers	<b>Housing Type</b> Homeownership, Lease Purchase, Rental
<b>Application Cycle</b> Varies by Participating Jurisdiction	<b>Primary Use</b> Acquisition, Purchase Assistance, Rehabilitation, Gap Financing, Rental Assistance

# Written Recommendations for Manatee County AHAC

## Recommendations on Providing Rental Assistance:

### 1. Offer “flex funds” to help divert at-risk households from becoming homeless.

- Provide flexible funding that can be directly awarded or accessed by agencies with **diversion** programs
- Allow agencies to use funds quickly to prevent households from entering homelessness
- Utilize the Suncoast Partnership to End Homelessness (SPEH) as a funding intermediary and to provide training and ongoing support to participating agencies

*The AHAC can recommend to County Staff to research potential funding sources for such a flex fund to help with homeless diversion.*

### 2. Establish a permanent rental assistance program

- Create a locally funded rental assistance program modeled after ERAP
- Target households at or below 80% AMI, with priority for those at or below 50% AMI
  - Focus on households most at risk of homelessness

*The AHAC could recommend that County Staff investigate what existing funding source(s) could be utilized - or what new funding would need to be raised – in order to capitalize a rental assistance program.*

# Written Recommendations for Manatee County AHAC

## Recommendations on Providing Rental Assistance:

### 3. Use General Revenue to establish a Landlord Risk Mitigation Fund.

- Create incentives for landlords to rent to higher-risk tenants and reduce concerns about lease defaults, property damage
- Should be funded with General Revenue to ensure flexibility of funds

*Individual AHAC members can start this discussion by advocating directly to the County Commission and start by setting up a meeting with their own Commissioner.*

### 4. Support a Master Lease Model for Permanent Supportive Housing.

- Invest in a scattered-site leasing program for chronically homeless households
  - Partner with an experienced provider to manage and implement the program
  - Use a master lease structure to streamline operations and ensure consistency
- between 180 and 240 households with an investment of \$3.6 million (\$15,000 to \$20,000 annually per HH)
- Use General Revenue for flexibility, especially to cover unit turnover costs



# Written Recommendations for Manatee County AHAC

## Recommendations on Providing Rental Assistance:

### 5. Utilize CDBG funds for Short-term Rental Assistance

- Leverage more CDBG for housing assistance, expand use of Tenant-Based Rental Assistance (TBRA) under CDBG
  - Most TBRA outlays have come from HOME
- Increase CDBG utilization: increase overall impact of diversion and short-term assistance programs

### 6. Consider adding Rental Assistance as an eligible use of the County's SHIP funding.

- Amend the Local Housing Assistance Plan (LHAP) to include rental assistance
  - Provide assistance such as monthly rent, utilities, and security deposits
  - Balance current focus on homeownership with rental housing needs
- At least seventeen other counties already fund rental assistance through their SHIP allocations



# Written Recommendations for Manatee County AHAC

## 3. Effective Communication of Local Affordable Housing Incentives and Programs

- Cities and counties vary in how they present affordable housing incentives and programs
- Strong examples share clear public-facing websites, developer guides, and resident eligibility tools
- Effective jurisdictions also offer outreach workshops, transparent incentive details, and regular program updates
- Manatee County stands out with a well-developed, informative website on developer incentives and housing programs
  - Its resources are easy to locate, even through a simple online search

### Recommended Actions:

- 1. Use internal staff capacity to research better communication strategies.** The AHAC could suggest Manatee County staff research one or more of the “Florida Examples” from this report to glean areas for replication.
- 2. Improvements to website layout for improved visibility.** The AHAC could recommend a revision to the Community Development tab on Manatee County’s website to recategorize some information as “Developer Incentives” and “Resident Services”
  - An interactive map or listing of affordable housing developments supported by Manatee County Government could also be useful in demonstrating impact.
- 3. Deploy AHAC members to promote the incentives to leadership.**
  - AHAC members, except the Elected Official representative, could meet with County Commissioners and advocate for the local housing policies the AHAC has identified to implement.



# Written Recommendations for Manatee County AHAC

## Florida Examples:

1. **Orange County** uses a centralized, branded initiative (“[Housing for All](#)”) that clearly explains goals, incentives, and outcomes.
2. **Pinellas County’s [Community Development](#)** Department hosts an effective website detailing their affordable housing programs and incentives.
3. **The City of St. Petersburg** has a centralized, branded initiative – like Orange County – called “[Housing Opportunities for All](#)” that includes separate information tabs for Developers, Homebuyers, Homeowners, and Renters.



# Written Recommendations for Manatee County AHAC

## 4. Form-Based Code (FBC) for Infill Development

- Form-based code emphasizes building design, placement, and relationship to public spaces rather than land use
- an alternative to Euclidean zoning, which separates uses (residential, commercial, industrial) and limits density
- FBC allows more flexibility in housing location, enabling higher density, smaller lots, and “missing middle” housing (e.g., duplexes, triplexes)
- Streamlined, by-right approvals can speed development and support more housing production
- While FBC encourages mixed-use and increased housing supply, it does not guarantee affordability on its own
  - Additional tools—like inclusionary housing policies or developer incentives—are typically needed to achieve affordability for lower-income households

## 5 main features of a Form-Based Code:

1. Regulating Plan: denotes what land is covered under the different form-based regulations (similar to what the zoning map does under Euclidian zoning)
2. Public Space Standards: Governs streets, sidewalks, and pedestrian amenities – such as benches, trash can placement, etc.
3. Building Form Standards: ensures the buildings confirm to its use and the use of surrounding public space by controlling for building height, minimum number of windows, and other physical characteristics affecting the building’s relationship to public spaces.
4. Administration: Establishes a clear review and approval process.
5. Definitions: Provides consistent terminology through a thorough glossary.



# Written Recommendations for Manatee County AHAC

## Recommended Actions for FBC:

- 1. Request expertise from the County on Form-Based Code.**
  - A certified Planner (AICP) would have the knowledge and experience with Form-Based Code zoning
  - The AHAC could recruit a County Planner or third-party Planner to research possible applications of Form-Based Code in Manatee County and present findings to the AHAC.
- 2. Request expertise from a local government that has implemented FBC.**
  - In 2011, Bradenton approved “SmartCode” – a kind of open-source Form-based Code zoning – for approximately 1,830 acres in their downtown core.
  - The AHAC could request a presentation or meeting with a City of Bradenton Planner and the City’s AHAC to discuss the City’s downtown application of Smart Code.
- 3. Deploy AHAC members to start a zoning reform discussion at the BoCC.**
  - Except for the Elected Official representative, any AHAC member could work with their own County Commissioner to advocate for zoning reforms – including FBC.
  - The request could culminate in the Manatee County Board of County Commissioners including a “Form-Based Code” agenda item at an upcoming meeting to encourage a broader discussion about potential applications in the future.

# Questions And Comments?

