



Affordable Housing Advisory Committee
Report to Martin County Board of County Commissioners
SHIP Affordable Housing Incentive Strategies

November 12, 2025

SUBMITTED TO:
FLORIDA HOUSING FINANCE CORPORATION

BACKGROUND

As a recipient of State Housing Initiative Partnership (SHIP) funds, Martin County established an Affordable Housing Advisory Committee (AHAC) on April 6, 1993 as required by the Florida Statutes, Sec. 420.9076. The AHAC is responsible for reviewing and evaluating local plans, policies, procedures, land development regulations, the Comprehensive Growth Management Plan (Comprehensive Plan), and other aspects of the County housing activities that impact the production of affordable housing. Further, the AHAC is specifically directed by the SHIP Statute to consider and evaluate the implementation of the incentives set out by Florida Statutes, Sec. 420.9076 (4). Based on the AHAC evaluation, it may recommend to local government that it make modifications of, exceptions to, or create new plans, policies, procedures, and other governing vehicles which would encourage production of affordable housing.

As approved by the Board of County Commissioners (Board), the recommendations are used to amend the Local Housing Assistance Plan and the Comprehensive Plan Housing Element.

The AHAC is required to submit an incentive strategy report annually to Florida Housing Finance Coalition. The report includes recommendations by the AHAC as well as comments on the implementation of incentives for at least the following eleven distinct areas provided by Florida Housing Finance Coalition:

- The processing of approvals of development orders or permits, for affordable housing projects is expedited to a greater degree than other projects.
- All allowable fee waves provided for the development or construction of affordable housing.
- 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.
- The allowance of affordable accessory residential units.
- The reduction of parking and setback requirements for affordable housing.
- The allowance of flexible lot configurations, including zero-lot-line configurations for affordable housing.
- The modification of street requirements for affordable housing.
- 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.
- The preparation of a printed inventory of locally owned public lands suitable for affordable housing.
- The support of development near transportation hubs and major employment centers and mixed-use developments.

Committee Composition

The Board appoints members to the AHAC. Florida Statutes, Sec. 420.9076(2) lists the categories from which committee members must be selected. Each AHAC must have a locally elected official from the county or municipality participating in the SHIP program. The locally elected official must be a City or County Commissioner. The elected official will count as a member of the AHAC for purposes of meeting the number of members requirements. There must be at least eight committee members with representation from at least six of the following categories:

- (a)A citizen who is actively engaged in the residential home building industry in connection with affordable housing.
- (b)A citizen who is actively engaged in the banking or mortgage banking industry in connection with affordable housing.
- (c)A citizen who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.
- (d)A citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing.
- (e)A citizen who is actively engaged as a for-profit provider of affordable housing.
- (f)A citizen who is actively engaged as a not-for-profit provider of affordable housing.
- (g)A citizen who is actively engaged as a real estate professional in connection with affordable housing.
- (h)A citizen who actively serves on the local planning agency pursuant to s. 163.3174. If the local planning agency is comprised of the governing board of the county or municipality, the governing board may appoint a designee who is knowledgeable in the local planning process.
- (i)A citizen who resides within the jurisdiction of the local governing body making the appointments.
- (j)A citizen who represents employers within the jurisdiction.
- (k)A citizen who represents essential services personnel, as defined in the local housing assistance plan.

The appointed AHAC Committee members are included here, along with their category affiliation.

Name	Category Represented	Date Appointed
Chester Edwards	Citizen actively engaged in the residential home building industry in connection with affordable housing	10/14/2008
Thomas Campenni	Local Planning Agency	05/22/2024
Michael Dooley	Citizen actively engaged as a real estate professional in connection with affordable housing	10/14/2019
Nick Blount	Citizen who is actively engages as an advocate for low income persons in connection with affordable housing	05/22/2022
Teena White	Citizen who represents essential service personnel	04/23/2013

Jesse Nasianceno	Citizen who resides within Martin County	01/09/2018
Linda Fithian	Citizen who resides within Martin County	5/22/2022
Eileen Vargas	County Commissioner	11/19/2024
Rev. Dr. Deborah C. Allen	Citizen who is actively engages as an advocate for low income persons in connection with affordable housing	09/25/2023
Diana Parker-Owens	Citizen who resides within Martin County	09/25/2023
Peggy Hetherington	Citizen who is actively engaged as an advocate for low-income persons in connection with affordable housing	05/22/2024

AFFORDABLE HOUSING INCENTIVES

Staff presented the latest affordable housing practices and recommendations on incentives to the AHAC the committee's meeting held on November 12, 2025. Each of the eleven affordable housing incentives recommended by the State were thoroughly examined and discussed with AHAC members. This plan is a result of the recommendations from the AHAC and meetings held with internal staff members to determine the feasibility of the recommendations. If approved by the Board, the recommendations will be used to amend the Local Housing Assistance Plan (LHAP) and the local Comprehensive Plan Housing Element, as necessary.

A. EXPEDITED PERMITTING

Meeting Synopsis: The AHAC was advised this strategy is required by Florida Statute, Sec. 163.3177(6)(F)3. Martin County realizes that developments are time sensitive. An expedited permitting process may provide an incentive for developers to provide more affordable housing projects.

Existing Strategy: **Yes.**

AHAC Recommendation: Continue the strategy.

Implementation: Martin County has in place expedited review and accelerated permitting for affordable housing units. The expedited affordable housing review provisions of Section 10.5. E.3.4b, Land Development Regulations, Martin County Code implements this policy. The Human Services Housing Program has the oversight responsibility for implementation of this provision and works with other departments and affordable housing providers to insure seamless implementation

of the process.

B. MODIFICATION OF IMPACT FEES

Meeting Synopsis: Modification of impact fee requirements were explained to the AHAC; including reduction or waiver of fees and alternative methods of fee payment for affordable housing. Collected impact fees typically are used to build and/or maintain roads/transportation, parks and recreation, emergency medical services, fire, safety, water & sewer connections and schools.

Existing Strategy: **Yes.**

AHAC Recommendation: Continue the strategy.

Implementation: The County receives a request for Impact Fee Deferral, which is authorized under Section 6.11.c, Land Development Regulations Martin County Code. A completed summary of the pertinent information is detailed on the Impact Fee Deferral Request Information form.

Prior to the application for a building permit, buyers of very low and low income housing may apply for a loan from the County for 100 percent of the impact fees assessed on very low and low income housing as that term is defined in the Martin County Comprehensive Plan. Repayment is due upon sale or transfer of the effected property, or at the end of 15years, whichever occurs first, unless the County chooses to allow refinancing of the loan if the affected housing continues to meet the County's definition of very low or low income housing. Deferral requests are subject to approval by the County Administrator.

Martin County is currently working on an impact fee study. The Impact Fee consultant scope of work includes looking at further reductions in impact fees for affordable housing.

C. FLEXIBLE DENSITIES

Meeting Synopsis: The AHAC was advised by staff that increased density offers an economic incentive by selling/renting a larger number of units to offset the lower sale price/rent level charged for each affordable unit. Key consideration regarding density is as follows: length of time that units must maintain affordability; provision, on or off site (transferred, or built as accessory dwellings), and may be more applicable to multi-family rental, rather than to single family subdivisions.

Existing Strategy: **Yes.**

AHAC Recommendation: Continue the strategy.

Implementation: The County currently provides opportunities for a density bonus pursuant to Policy 6.1D.7 Comprehensive Plan. In High Density areas under Policy 4.13A.7(5), 15 units instead of 10 could be approved and in Medium Density areas under Policy 4.13A.7(4) 10 units instead of 8 units per acre could be approved. These provisions also are applicable to parcels in Commercial Office/Residential areas that allow 10 units per acre to receive a density bonus. In addition, a provision applicable to the Community Development Areas allows a unit of 800 square feet or less to count as ½ unit for density calculation purposes.

D. RESERVATION OF INFRASTRUCTURE CAPACITY

Meeting Synopsis: The AHAC was advised that this strategy is a primary determinant for water and sewer capacity for all potential developments within Martin County. Staff updated the AHAC regarding the status of implementation. Staff advised that currently, we have plenty of water and sewer capacity.

Existing Strategy: **Yes.**

AHAC Recommendation: Continue the strategy.

Implementation: The Land Development Regulations address reservation of water and wastewater capacity. Per the sections below:

Sec. 4.184. - Monthly charge or rate for water service; connection charge; service availability charge; capital facility charge; distribution line charge; service charges.

4.184.A.: Any user of the services of the waterworks system shall pay a monthly charge or rate for water service as provided for by resolution.

4.184.B. There shall be a connection charge, a capital facility charge, a distribution line charge, a service availability charge, a monthly fire sprinkler service charge, special service charges, and a monthly service charge at the rates provided for by resolution.

4.184.C. When charges are due.

1. The capital facility charge is due when water service to a property has been approved by the County.
2. The connection charge shall be due when the request for connection is made.
3. A service availability charge (SAC) is due monthly after water service has been approved by the County. Where the County has constructed and financed a water system pursuant to F.S. Ch. 153, all owners of vacant buildable lots shall pay the applicable minimum reserve availability charge.
4. Special service charges are due whenever special services are provided to the customer.
5. The distribution line charge is due when water service to a property has been approved by the County. Where the distribution lines have been installed by a developer or an applicant at no cost to the County, the distribution line charge shall be waived.

And:

Sec. 4.266. - Monthly charges or rates for sewer service; service availability charge (SAC); capital facility charge (CFC); special service charges.

4.266.A. All users of the services of the wastewater system shall pay the charges or rates for service as provided for by resolution of the Board of County Commissioners.

4.266.B. There shall be a capital facility charge, a service availability charge, wastewater service charges, and special service charges as provided for by resolution.

4.266.C. When charges are due.

1. The capital facility charge (CFC) is due when wastewater service to a property has been approved by the County.
2. A service availability charge (SAC) is due monthly after wastewater service has been approved by the County.
3. A wastewater service charge is due monthly when customer has received wastewater service.
4. Special service charges are due whenever special services are provided to the customer.

E. AFFORDABLE ACCESSORY RESIDENTIAL UNITS

Meeting Synopsis: AHAC was advised by staff that Accessory Dwelling Units (ADU) are one option to provide affordable rental alternatives. ADU is a residential unit that is secondary to the primary residence of the homeowner. This could be an accessory dwelling within the primary residence or an attached or freestanding accessory dwelling on the same lot as the primary residence.

Existing Strategy: No.

AHAC Recommendation: Not include this strategy.

Implementation: Staff has requested our legislative delegate advocate for a change in Florida Statute 163.31771 to exclude the affidavit requirement for accessory dwelling units.

F. PARKING AND SETBACK REQUIREMENTS

Meeting Synopsis: AHAC was advised by staff that the current parking and setback requirements for affordable housing are the same as for all housing and are determined by the zoning district.

Existing Strategy: Yes.

AHAC Recommendation: Continue the strategy.

Implementation: Parking and setback requirements are the same for all housing as determined by individual zoning districts.

G. FLEXIBLE LOT CONFIGURATIONS

Meeting Synopsis: Staff presented the status of flexible lot configurations for affordable housing in Martin County to the AHAC.

Existing Strategy: No.

AHAC Recommendation: Not include strategy.

Implementation: Approval of this strategy would require an amendment to the Comprehensive Plan and amendment to the Land Development Regulations.

H. MODIFICATION OF STREET REQUIREMENTS

Meeting Synopsis: Staff advised AHAC regarding Martin County's street requirements for affordable housing.

AHAC Recommendation: No.

Implementation: Approval of this strategy would require an amendment to the Comprehensive Plan and amendment to the Land Development Regulations.

I. PROCESS OF ONGOING REVIEW

Meeting Synopsis: The AHAC was advised this strategy is required by Florida Statutes Section 163.3177(6)(f)3. As new policies, ordinances, or development plans are reviewed, a mechanism shall be established to review these actions with respect to affordability. The county has existing staff-level reviews and policy boards which are used for this purpose.

Existing Strategy: Yes.

AHAC Recommendation: Continue the strategy.

Implementation: Martin County has a staff-level multi departmental review team that reviews all development applications. All Land Development Regulations and Comprehensive Plan amendments are reviewed by staff, and by the Local Planning Agency and the Board. Martin County has an active AHAC, which provides recommendations to the Board on issues that affect affordable housing.

J. PUBLIC LAND INVENTORY

Meeting Synopsis: AHAC was advised that Martin County is required, per Florida Statute Section 125.379, to review and comprise a list of eligible properties that are suitable for the use of affordable housing every three (3) years.

Existing Strategy: Yes.

AHAC Recommendation: Continue the strategy.

Implementation: The most current list of eligible properties (in keeping with F.S. 125.379) was presented to the Board of County Commissioners on January 12, 2021.

K. SUPPORT OF DEVELOPMENT NEAR TRANSPORTATION HUBS

Meeting Synopsis: AHAC was advised by staff regarding Martin County's plan for development near proposed transportation hubs.

Existing Strategy: No.

AHAC Recommendation: Not include this strategy.

Implementation: N/A