

HOUSING ELEMENT

Goals, Objectives and Policies

GOAL 1

TO PROMOTE SAFE, SANITARY, AND AFFORDABLE HOUSING FOR ALL ALACHUA COUNTY RESIDENTS.

OBJECTIVE 1.1

Alachua County shall provide for the development of affordable housing, dispersed throughout the County, through policies which focus on the following areas:

- Land use and facilities
- Methods to promote the dispersion of affordable housing, and
- Manufactured housing.

Policy 1.1.1 Alachua County shall, through the policies in the Future Land Use Element, provide areas for residential development which would be suitable for the development of affordable housing. These areas shall take into account the availability of infrastructure and land, the accessibility to employment and services, the proximity to shopping, daycare facilities, transit corridors, and the promotion of infill opportunities.

Policy 1.1.2 Neighborhoods in the County shall be located, designed and maintained in accordance with the Future Land Use Element, other Elements of the Comprehensive Plan, and land development regulations.

Policy 1.1.3 Alachua County shall, with participation by the Gainesville Builder's Association, the Board of Realtors, lending institutions, Habitat for Humanity, the public, and other housing providers, conduct a detailed Housing Study which includes the following elements:

1. A detailed, County-wide Needs Assessment;
2. A Housing Production Cost Analysis, taking into account the cost of production, including any differences related to the unit's geographical location within the County;
3. An Economic Feasibility Analysis of building affordable housing;
4. An Inventory of substandard housing;
5. An assessment of existing affordable housing developments; and
6. An identification of specific areas in the County where the market and incentive programs are not producing enough affordable housing to meet the area's needs including the needs of very low, low and moderate income households.

The results of this study shall form one of the bases for any future affordable housing goals, development requirements, and implementation strategies.

Measure: This Study shall be completed by 2002.

Policy 1.1.4 It is and shall be the policy of the Board of County Commissioners to promote the dispersion of newly built affordable housing units within developments throughout the entire County. This should include areas which are proximate to schools, shopping, employment centers, daycare facilities, and transit corridors. The Board of County Commissioners shall promote the development of affordable housing in the areas identified in the Housing Study that are deficient in market produced, or incentive based, affordable housing. This policy shall also apply to any proposed Development of Regional Impact (DRI), and shall be used as a guideline to determine future affordable housing development goals. This policy shall not limit housing programs created to assist farmers or rehabilitation assistance programs and activities which may be appropriate in rural areas.

Policy 1.1.5 Alachua County shall support the development of new affordable housing within the areas identified in Policy 1.1.3 through the allocation of dedicated funding sources such as CDBG or single family revenue bond programs.

Policy 1.1.6 Alachua County shall enact an Affordable Housing Ordinance that:

1. Establishes a need for new development that must be affordable within the areas that the Housing Study indicated where the market or incentive based housing programs are not producing affordable housing. The amount of new affordable housing needed shall be equivalent to a percentage of the County-wide need as determined by the Housing Study called for in Policy 1.1.3;
2. Establishes development requirements for affordable housing, including provisions requiring a phasing schedule for affordable housing units to be constructed in conjunction with the market based housing;
3. Establishes incentives for the creation of affordable housing;
4. Establishes incentives for the rehabilitation of the existing housing supply to ensure its long-term affordability and re-use;
5. Establishes mitigation options for new development unable to meet the required development percentage, provided that mitigation options a. and b. below may only be applied to areas identified in policy 1.1.3(6) that are not producing enough affordable housing to meet the area's needs. Mitigation options may include:
 - a. off-site development of affordable housing units;

- b. fees paid in-lieu of the creation of affordable housing units to be contributed to a fund to be used for things such as; down payment assistance, the creation of affordable housing units, reduced rate financing, and the reduction of fees;
 - c. off-site rehabilitation of existing affordable housing units; or
 - d. off-site redevelopment of neighborhoods characterized by substandard and blighted housing.
6. Allocates a portion of the annual SHIP funding to assist the development community in meeting the County requirements.
 7. Establishes a process whereby the effectiveness of the provisions of this Ordinance shall be reviewed at least every 3 years after adoption, and allows for change in priorities and requirements.

Policy 1.1.7 Alachua County shall review and update the list of areas for affordable development identified in Policy 1.1.3 every three years, to determine whether areas need to be added or removed from the list.

Policy 1.1.8 Alachua County will review surplus land in its possession for suitability for sale or donation to organizations which propose to develop affordable housing projects.

Measure: By 2001, revise the list of County owned parcels which may be suitable for affordable housing projects, and disseminate this information to developers and builders throughout the County.

Policy 1.1.9 Facilities and Services for New Housing Development. All new housing shall be served by adequate facilities and services as defined in other elements of the Alachua County Comprehensive Plan. These facilities or services may be provided, in accordance with the policies in the Potable Water and Sanitary Sewer Elements of the Comprehensive Plan, by the County, other public service entities or the developer.

Policy 1.1.10 Expansion of County services for new housing development shall be permitted in accordance with the priorities of the Alachua County Capital Improvements Element, and the procedures and criteria in the Alachua County Potable Water and Sanitary Sewer Element.

Policy 1.1.11 Manufactured homes. Alachua County recognizes manufactured homes as one source of affordable housing when constructed, placed, and maintained in a safe manner. Although recognized as a source of housing, Alachua County may be restricted in its ability to offer funding for the construction, rehabilitation, or repair of manufactured homes.

- Policy 1.1.12 Manufactured/ or mobile homes shall be subject to the same density regulations as are applicable to conventional residential construction.
- Policy 1.1.13 Manufactured/ or mobile homes meeting the minimum construction standards should be generally permitted for use as permanent housing in the same manner as conventional housing for the following areas of the County:
- a. in rural areas;
 - b. in areas where the nature of surrounding development indicates that there will not be adverse impacts on existing development
or
 - c. provided that any adverse impacts can be mitigated through buffers and other design strategies.
- Policy 1.1.14 The development regulations shall establish rules for the temporary use of manufactured/ or mobile homes. Generally, such use should be permitted administratively pursuant to specific standards regarding need, time limits, parcel size and configuration, location, and buffering and screening. Any revisions made to the development regulations affecting temporary use of manufactured/mobile homes shall address the status of manufactured/mobile homes permitted under previous regulations and should permit phased removal of such previously approved units.
- Policy 1.1.15 These policies shall not be construed as applying to the use of a manufactured/ or mobile home, trailer, or other modular or manufactured building unit for non-residential purposes subject to the applicable limitations of the law, provided that the use of land is consistent with the adopted Comprehensive Plan of Alachua County and with the development regulations. This section shall not be construed as applying to the transport, display, and/or sale of manufactured/mobile homes.

OBJECTIVE 1.2

The land development regulations shall be evaluated for their impacts on housing prices and periodically reviewed.

- Policy 1.2.1 Alachua County shall provide incentives in the land development regulations for residential development at the maximum allowable density.
- Policy 1.2.2 Alachua County shall provide incentives in the land development regulations for the development and redevelopment of affordable housing. These incentives may include but are not limited to:
- a. relaxation of applicable impact fees;
 - b. fee relief;

- c. provisions for expedited development review, approval, and permitting processes;
- d. special provisions for reservation of infrastructure capacity for concurrency;
- e. density bonuses;
- f. provisions for reduced lot sizes and modification of setback requirements; and
- g. grants and other financial incentives.

Policy 1.2.3 The land development regulations shall be periodically reviewed to consider the inclusion of new construction techniques and promote the usage of building materials which can help reduce housing construction costs, and/or enhance public health and safety.

Policy 1.2.4 Alachua County shall periodically review and evaluate its zoning and other regulations to ensure that requirements are reasonable and do not unduly limit opportunities for lower income groups to secure housing in desirable locations, consistent with the health, safety, and welfare of the public.

Policy 1.2.5 Alachua County's development review process shall include performance standards that reward developers who use construction techniques which reduce future maintenance and energy costs, such as homes oriented and constructed for energy efficiency and sustainability.

Measure: By 2002, identify appropriate building technologies and revise the appropriate land development regulations or building codes to implement this policy.

Policy 1.2.6 Alachua County shall provide flexibility for innovative housing design for non-traditional households and emerging home-based economic activities.

OBJECTIVE 1.3

To ensure consistency of housing activities, and to provide for the most effective methods for achieving its housing goals, Alachua County shall embark on the following policies of collaboration and implementation.

Policy 1.3.1 Alachua County shall review plans and programs of other local, regional and state agencies to ensure consistency of County efforts and to accomplish effective coordination of housing opportunity activities.

- Policy 1.3.2 Alachua County shall continue to provide funding for affordable housing to residents of local municipalities as well as the unincorporated County, through mechanisms such as partnerships, interlocal agreements and joint planning activities.
- Policy 1.3.3 Alachua County will assist any affordable housing provider in making information available to all persons concerning opportunities to obtain affordable housing in the County.
- Policy 1.3.4 Alachua County shall continue County participation in local affordable housing advocacy groups.
- Policy 1.3.5 Alachua County shall establish partnerships with for-profit and non-profit developers of affordable housing.
- Policy 1.3.6 Alachua County shall establish partnerships with lending institutions to assist with affordable housing for citizens of local municipalities as well as unincorporated Alachua County.

OBJECTIVE 1.4

To ensure access to housing for all income levels of the population, Alachua County shall provide funding for affordable housing activities

- Policy 1.4.1 Alachua County shall continue to allocate public funds for the creation, rehabilitation, or purchase of affordable housing.
- Policy 1.4.2 Alachua County shall continue to dedicate a portion of its annual State Housing Initiatives Partnership (SHIP) Program allocation to the following programs:
- a. down payment assistance;
 - b. single-family housing development (new, affordable housing construction);
 - c. multi-family housing development (new, affordable, rental units)
- Policy 1.4.3 By 2002, Alachua County staff shall present a report to the Board of County Commissioners outlining additional funding sources that can be used to fund affordable housing activities within the County .
- Policy 1.4.4 Alachua County shall utilize Alachua County Housing Finance Authority bonds and approved bonds from other Issuing County Housing Finance Authorities to provide low interest rate mortgage loans to eligible homebuyers or to subsidize the creation of affordable rental housing in Alachua County. Areas identified under Policy 1.1.3 are

eligible for bond financing, in addition to areas previously defined by the U.S. Department of Housing and Urban Development (HUD).

- Policy 1.4.5 Alachua County shall apply for Federal or State housing funding, under such programs as the Community Development Block Grant (CDBG) Programs or the HOME (Home Ownership Made Easy) Programs.
- Policy 1.4.6 Alachua County shall encourage methods of financing which will increase the opportunities for low and very low income households to obtain decent, safe, sanitary, attractive and affordable housing.
- Policy 1.4.7 Alachua County shall assist the Alachua County Housing Authority in the pursuit of increased Federal and State funding for the creation of new assisted dwelling units
- Policy 1.4.8 By 2003, Alachua County staff shall provide a report to the Board of County Commissioners, detailing ways that local assistance can be offered to meet certain needs for which state and federal funds are not available. Approaches that are determined to be feasible and potentially effective will be incorporated as experimental projects.

GOAL 2: TO MAINTAIN AND IMPROVE THE EXISTING SUPPLY OF AFFORDABLE HOUSING, AND PROVIDE FOR THE REDEVELOPMENT OF NEIGHBORHOODS.

OBJECTIVE 2.1

Alachua County shall provide a systematic approach to the identification, preservation, and redevelopment of neighborhoods and existing affordable housing across the County.

- Policy 2.1.1 Alachua County shall prepare an inventory of substandard homes within the County, to identify geographic areas requiring housing conservation, rehabilitation, redevelopment, or improvement of historically significant housing in the unincorporated area. This inventory shall be updated every 3 years.
- Policy 2.1.2 Based on the results of an inventory of substandard housing provided for in Policy 2.1.1, Alachua County shall develop and implement a community planning process using local participation to develop strategies, and identify funding sources for those strategies, for areas identified as requiring rehabilitation, redevelopment, or improvement of historically significant housing.
- Policy 2.1.3 Alachua County shall create an unincorporated area Neighborhood Redevelopment Code.
- Policy 2.1.4 Alachua County shall conserve and extend the useful life of the existing housing stock through the following methods:

- a. Conservation. (Areas that are characterized by mostly sound dwelling units and structures, few land use conflicts, and generally adequate facilities.) The conservation strategy will be to maintain and enhance the area's developed character by upgrading public facilities as necessary, and careful monitoring for signs of deterioration.
- b. Transition. (Areas where a change in character from one general type of use to another is occurring or is expected to occur, and areas where a new type of predominant land use character is expected to emerge from an existing uncoordinated mix of uses.) The transition strategy shall be to confine and minimize impacts of new uses on adjacent uses and to orient facilities planning toward serving the new use types.
- c. Rehabilitation. (Areas characterized by a significant number of substandard structures interspersed among sound structures and vacant land and/or are also lacking adequate streets, drainage, facilities, and/or utilities.) The rehabilitation strategy shall be to reduce blighting factors by selectively eliminating dilapidated structures while upgrading public facilities and services to create incentives for investment in improving existing structures or in new development.
- d. Redevelopment. (Areas characterized predominantly by substandard units and blighted conditions.) The redevelopment strategy shall be a comprehensive evaluation of the best future use of the area with regard to the Comprehensive Plan. Future land use and public facility planning would be consistent with the needs identified in the redevelopment strategy. The County's redevelopment and public improvement efforts shall be directed by the policies and standards set forth herein.

Policy 2.1.5 Alachua County shall assist, as appropriate, in the rehabilitation and adaptive reuse of historically significant structures through the policies defined under the Historic Preservation Element of this Comprehensive Plan. This shall include assisting private property owners of historically significant structures in applying for and utilizing state and federal assistance programs as appropriate.

OBJECTIVE 2.2.

Alachua County shall promote construction and rehabilitation techniques that enhance the long-term usability and affordability of housing.

Policy 2.2.1 Energy Conservation. Alachua County shall promote Energy Conservation techniques that incorporate Federal Energy Star Standards as consistent with the requirements of the State Energy Code.

- Policy 2.2.2 Alachua County shall provide developers/builders with information on how to incorporate Federal Energy Star Standards into construction.
- Policy 2.2.3 Alachua County shall seek financial resources that mitigate the cost of building to Federal Energy Star Standards in affordable housing units.
- Policy 2.2.4 Alachua County shall collaborate with local builders, developers, contractors, labor unions, and educational institutions to create a program that enhances apprenticeship opportunities for home-building related trades.
- Policy 2.2.5 Alachua County shall collaborate with the Alachua County Cooperative Extension Office, the banking community, the builders’ associations and other interested parties, to determine ways builders can incorporate “Sustainable Building” technologies in the construction of affordable housing, through the following areas:
- a. Water (e.g., indoor water conservation, low-flow/low-flush fixtures, composting toilets, pervious materials, xeriscaping, reclaimed water irrigation, harvested rainwater, water budget)
 - b. Energy (e.g., Energy Star ratings, traditional, local vernacular techniques of climate sensitive design, passive solar design, landscaping for energy conservation, site development and unit orientation (e.g. north/south rather than east/west windows)) that takes advantage of the natural shade and lighting available, radiant barrier and ridge and soffit venting, earth sheltered design, solar heating and cooling systems, photovoltaic systems, gas water heating systems, ductwork, fans, energy recovery ventilators, programmable thermostats, energy efficient appliances)
 - c. Building materials (e.g., dimensional lumber, wood treatment, engineered structural materials, engineered siding and trim, flyash concrete, non-toxic termite control, earth materials, floor coverings, wood flooring, roofing structural wall panels, insulation, windows and doors, cabinets, finishes and adhesives, straw bale construction)
 - d. Solid Waste Management (e.g., home recycling, compost systems, construction waste recycling)

OBJECTIVE 2.3

Provide funding for rehabilitation and redevelopment.

- Policy 2.3.1 Alachua County shall continue to dedicate a portion of its annual State Housing Initiatives Partnership (SHIP) Program allocation to the following programs:

- a. down payment assistance;
- b. single-family housing development (emergency repair and housing rehabilitation);
- c. multi-family housing development (acquisition/rehabilitation of affordable rental units).

Policy 2.3.2 Alachua County will pursue additional dedicated funding sources that can be used to fund the rehabilitation of housing within the County.

Policy 2.3.3 Utilize Alachua County Housing Finance Authority bonds and approved bonds from other Issuing County Housing Finance Authorities to provide low interest rate mortgage loans to eligible home buyers in Alachua County.

Policy 2.3.4 Alachua County shall provide local funds and/or seek federal, state and local funding for the rehabilitation or demolition of dangerous residential buildings .

Policy 2.3.5 Alachua County shall apply for federal and state funds including Community Development Block Grant (CDBG) funding sources for improving neighborhoods in the County. Private partnerships to provide redevelopment shall also be sought.

Policy 2.3.6 The local priority for using federal and state housing funds shall be for improvement activities within residential neighborhoods. To the extent program rules and scoring criteria allow, the local criteria for setting priorities among eligible projects shall include:

- a. Condition of the Neighborhood: Target neighborhoods shall exhibit characteristics of housing costs and condition, household incomes, housing usage and population demography which meet eligible area requirements of the federal program for indicating public assistance needs.
- b. Size and Scope of Project: The project size and scope should be such that the available funds will permit a substantial improvement to the neighborhood so as to create incentives for continued investment by residents and developers in neighborhood improvements.
- c. Project Location: Project neighborhoods shall represent a viable part of the long term residential development patterns of the County. Priority will be given to projects that, by upgrading a single neighborhood, will also improve the surrounding area for uses proposed in the Future Land Use Element. This shall also include areas identified in Policy 1.1.3.

- Policy 2.3.7 A variety of funding programs should be used in conjunction with local money, rehabilitation assistance funds and/or housing assistance funds where possible in order to achieve a comprehensive approach for improving a target neighborhood.
- Policy 2.3.8 Alachua County shall seek innovative approaches for using available funding sources to eliminate factors that contribute to neighborhood decline.
- Policy 2.3.9 Alachua County shall assist the Alachua County Housing Authority in the pursuit of increased Federal and State support for the rehabilitation of the existing housing stock.
- Policy 2.3.10 The Alachua County Housing Authority shall be a responsible entity for coordinating home financing or rent subsidy assistance through federal and state programs. Rehabilitation and neighborhood revitalization assistance shall be coordinated directly through the County department administering Community Development Block Grant or other Federal and State funds.

OBJECTIVE 2.4

To ensure that the County’s land development regulations are consistent and conducive to cost-effective redevelopment of neighborhoods.

- Policy 2.4.1 Ensure that all Alachua County housing meets minimum standards for health and safety in order to eliminate substandard housing conditions and provide for the structural and aesthetic improvement of existing housing
- Policy 2.4.2 Alachua County shall maintain a housing code that will set minimum standards for the condition and use of occupied dwelling units. It is the intent of the County to use the adopted housing code to determine instances where conditions exist which pose a serious threat to the health and safety of residents such that corrective actions are warranted.
- Policy 2.4.3 A continuing program of comprehensive code enforcement shall be developed for the entire County, providing a systematic application of minimum standards to all dwelling units including manufactured homes. Alachua County shall establish housing assistance programs for those eligible homeowners who are unable to meet the cost of abating code violations or who are unable to replace a substandard manufactured home.
- Policy 2.4.4 The housing code shall not require displacement of persons from substandard homes where the homeowner occupant cannot afford the necessary improvements to meet the minimum housing code, and relocation or rehabilitation resources are not available. In the case of rental units, the housing code shall not require the displacement of tenants except in cases in which the code violations are potentially life threatening. This policy does not absolve landlords or home owners of the responsibility to maintain the unit in a manner that promotes the health, safety, and welfare of the tenant.
- Policy 2.4.5 Alachua County shall provide assistance to households displaced by public programs.

GOAL 3:

TO ENSURE ACCESS TO HOUSING OPPORTUNITIES FOR THOSE WITH SPECIALIZED HOUSING NEEDS, PARTICULARLY THE ELDERLY, THE HOMELESS, PERSONS WITH DISABILITIES, OR FARM WORKERS, ALACHUA COUNTY SHALL IMPLEMENT THE FOLLOWING POLICIES:

OBJECTIVE 3.1

Alachua County shall provide access to housing opportunities for groups identified as having special needs.

- Policy 3.1.1 Alachua County shall encourage and promote the opportunity for each person to obtain housing of their choice, without regard to race, color, ancestry, sex, familial status, marital status, age, disability, housing status, religion, or national origin. Alachua County shall provide policies and programs which will help alleviate conditions resulting from discrimination. Chief among these shall be the continued enforcement of its Fair Housing Ordinance.
- Policy 3.1.2 Alachua County shall continually review its development regulations to ensure that farmworker housing needs are addressed.
- Policy 3.1.3 Alachua County shall continue to provide adequate sites in areas of residential character for group homes and foster care facilities licensed or funded by the Florida Department of Children and Families (DCF).
- Policy 3.1.4 Alachua County shall cooperate with and assist the Florida Department of Children and Family Services (DCFS) in its effort to deinstitutionalize and equitably distribute foster care facilities and group homes throughout the County.
- Policy 3.1.5 To promote greater accessibility to employment, facilities, and services, adult congregate living facilities and housing for the elderly are encouraged to locate inside or close to activity centers, as defined in the Future Land Use Element of the Comprehensive Plan.
- Policy 3.1.6 Alachua County shall continue to provide funding and assistance through the SHIP program to homeless shelters or housing providers that support the “working homeless”.

OBJECTIVE 3.2

Alachua County shall ensure that the land development regulations concerning the provision of housing for those with special needs comply, at a minimum, with the statutory requirements.

- Policy 3.2.1 The development regulations shall allow densities for farmworker housing which may be in excess of the maximum densities shown on the Future Land Use Map. Such farmworker housing may be permitted by a special use permit or other appropriate mechanism to allow living accommodations of multiple farm employees and their families on one parcel without regard to duration, while performing agricultural labor.
- Policy 3.2.2 Alachua County may require farmworker housing which exceeds the density permitted on the future land use map to be provided by manufactured homes which can be removed once the need for provision of farmworker housing is no longer present. Such ordinance shall ensure that all appropriate federal, state and local regulations are met especially with regard to the provision of water and wastewater facilities.
- Policy 3.2.3. In accordance with Florida Statutes Section 419.001, the development regulations shall provide that homes falling within the statutory definition of a community residential home which has six or fewer residents shall be allowed in any single or multifamily zoning district, In accordance with Florida Statutes Section 419.001, community residential homes which have between 7 and 14 residents shall be allowed in multifamily zoning districts.
- Policy 3.2.4 Alachua County shall consider the proposed size, intensity and type of care, and prospective number of residents of community residential homes when reviewing suitable locations for new facilities.
- Policy 3.2.5 Density thresholds as set forth in the Future Land Use Element for other residential uses shall apply to community residential homes. Standards shall be developed for inclusion in the development regulations for converting the capacity of community residential homes into "equivalent residential units" for the purpose of ensuring compliance with the density thresholds. Such standards should define the comparable density as resident capacity divided by persons per household, divided by site area.

OBJECTIVE 3.3

Alachua County shall provide a dedicated funding source for the provision of Special Needs housing, and form partnerships with local advocacy groups or organizations providing such housing.

- Policy 3.3.1 Alachua County shall actively seek opportunities to partner with local organizations or agencies providing housing assistance to those with special needs, including the homeless, the elderly, and the disabled.
- Policy 3.3.2 Alachua County shall dedicate a portion of its annual State Housing Initiatives Partnership (SHIP) Program allocation to assist agencies in the provision of special needs housing, including, but not limited to the construction of new housing, or the rehabilitation of existing units.

Policy 3.3.3 Alachua County shall assist local organizations or agencies that are providing special needs housing in securing additional Federal or State funding. This assistance may be in the form of dedicated funding that can be used for leveraging, information sharing, or grant writing assistance.

Policy 3.3.4 Alachua County shall continue to participate in local advocacy groups which provide assistance to those needing specialized housing. The Alachua County Affordable Housing Coalition and the Coalition for the Hungry and Homeless are examples of such groups.

HOUSING ELEMENT DEFINITIONS

Affordable Housing: Affordable means that monthly rent or monthly mortgage payments including insurance and property taxes generally do not exceed 30 percent of that amount which represents the percentage of the median adjusted gross income for households qualifying under the definitions for low-income, moderate-income and very low-income. This does not preclude participation in federal or state programs that allow for a higher percentage of income to be devoted to rent or mortgage payments.

Community residential home: A dwelling unit licensed to serve clients of the Department of Children and Family Services, which provides a living environment for 7 to 14 unrelated residents who operate as the functional equivalent of a family, including such supervision and care by supportive staff as may be necessary to meet the physical, emotional, and social needs of the residents.

Low-income: Low-income means one or more natural persons or a family that has a total annual adjusted gross income for the household that does not exceed 80 percent of the median annual gross income for households, adjusted for family size, within the metropolitan statistical area.

Manufactured home: means a mobile home fabricated on or after June 15, 1976, in an offsite manufacturing facility for installation or assembly at the building site, with each section bearing a seal certifying that it is built in compliance with the federal Manufactured Home Construction and Safety Standard Act.

Mobile home: means any residential unit constructed to standards promulgated by the United States Department of Housing and Urban Development.

Moderate-income: Moderate-income means one or more natural persons or a family that has a total annual gross income for the household that is less than 120 percent of the median annual gross income for households, adjusted for family size, within the metropolitan statistical area.

Very low-income: Very low-income means one or more natural persons or a family that has a total annual gross income for the household that does not exceed 50 percent of the median annual gross income for households, adjusted for family size, within the metropolitan statistical area.