

**From:** Ty Alexander [<mailto:tyronea@bellsouth.net>]

**Sent:** Monday, October 16, 2017 2:47 PM

**To:** Taylore Maxey <[Taylore.Maxey@floridahousing.org](mailto:Taylore.Maxey@floridahousing.org)>

**Subject:** Re: Affordable Housing Workgroup Miami Meeting October 30th Will Take Public Comments

Taylore,

I have had a business plan for about ten years to build single-family detached workforce, ie. police force, school teachers, fire department, service workers, etc., housing. The plan calls for steel framed Mods that are quality driven with a low HERS rating. It might be trendy to build high-rise urban multifamily but given the choice, I am fairly certain that the American Dream still exists for a large segment of the general population.

There is a long history of funds from programs such as Social Security, Florida Lottery, and the Sadowski Act being robbed by the general fund. Then lawmakers act puzzled when taxpayers complain about empty coffers or program reductions.

Many workers in counties such as St. Johns, can't afford to live in the same county that they work in. They aren't interested in walking or taking public transportation to a nearby apartment to sleep and go back to work the next day. They don't have the funds or possibly the desire to participate in urban nighttime activities. They want to start a family, have children, go to the ballpark to watch their children play sports, grow a garden, and have outdoor BBQs. As a real estate broker and General Contractor, I can tell you that the inclusionary requirements regarding housing developments are not being adhered to. They oftentimes make promises to get a PUD approved but when horizontal work starts they announce that "market changes" have impacted costs and the set-aside portion of land has to be used for higher profit margin housing.

I'm sure that you already know these conditions exist and I am not looking for an argument. I simply want to cater to this market and offer them the same quality of life that middle class America enjoys. After the war many suburban areas were developed, such as Arlington in Jacksonville, FL. This was before McMansions existed, which incidentally are becoming less popular by the day.

If we are subsidizing rents why can we not create a reduction in impact fees, CDD charges, and land, so that the service workers can afford small housing in desirable locations?

Let's Make Housing Normal again.

Sincerely,

Tyrone Alexander  
Alexander Builders LLC  
904-759-2521

**From:** Vicki White  
**Sent:** Wednesday, October 18, 2017 8:12 AM  
**To:** '[Trey@floridahousing.org](mailto:Trey@floridahousing.org)'  
**Subject:** Affordable Housing workgroup

Dear Mr. Price,

I have some recommendations I would like to make to the Affordable Housing Workgroup:

**Leave the State Housing Trust Fund alone.** This fund can be used to meet the affordable housing needs in Florida in many ways, and yet for the past ten years the Legislature has taken money out of the trust fund for other uses. Meanwhile, the cost of housing has increased significantly, as has the state's population. On top of that, the state has lost affordable housing units. In the city I can think of at least two complexes that went market rate over the past five years. People may scoff at the idea of affordable housing, saying that providing it discourages initiative, but they fail to realize that the people who need to be able to afford to live where they work are the people they interface with on a daily basis- the customer service representative in utility billing helping you with your account, the CNA that made sure your mom had a clean bed and her lunch when she was in rehab, the guys that picked up your garbage this morning, and the team fixing the sidewalk by your house are a few examples that come to mind. To say that they don't deserve any better than to spend 50% (or more) of their monthly income on their housing is cruel.

**Inclusionary zoning.** I guess builders and developers have been fighting this one for years, and maybe they have some valid reasons for not wanting inclusionary zoning, but I think it would be another way to increase the supply of housing that is affordable. However, builders and developers still need to be able to make a profit, so there needs to be a combination of sticks and carrots to make this happen. California has a number of inclusionary zoning regulations in different areas, and some of the tools they use include donations of land or funding in lieu of building affordable units in a development, density bonuses tied to the number of affordable units built, and so on.

**More support for extremely low income housing.** Over the past 15 years or so the federal government has decreased the amount of funding to its subsidized rental programs, decreasing the amount of housing available to extremely low-income families. This includes people who are elderly, disabled, or handicapped. In the city we have been able to help a number of extremely low income people who are homeowners that own their homes free and clear, but since they are disabled, elderly, or handicapped, they do not have the money to repair their homes or increase their accessibility. We use our SHIP funds for housing rehab to preserve this affordable housing. However, that does not help elderly, disabled or handicapped people who are renters in search of something affordable, decent, safe and sanitary. Florida receives funding from the National Housing Trust Fund to serve extremely low income families, so the state needs to advocate for this program through its representatives in Congress.

**Vicki White, MPA**  
**Housing and Community Development Manager**  
**City of Bradenton**  
**101 12<sup>th</sup> St. W.**  
**Bradenton, FL 34205**  
**Phone: 941-932-9493**  
**Fax: 941-932-9534**

# FLORIDA ALHFA

ASSOCIATION OF LOCAL HOUSING FINANCE AUTHORITIES

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October 20, 2017

Members of the Affordable Housing Workgroup  
c/o Florida Housing Finance Corporation

Re: Comments for Workgroup

Dear Workgroup Members:

I am writing on behalf of the Florida Association of Local Housing Finance Authorities, the organization that represents local HFA's in all large and medium sized counties in Florida. Our organizations utilize bond financing for home ownership and rental housing, and also utilize other resources to fund a wide variety of locally based housing strategies. Local HFA's are active participants in financing deals that involve SAIL loans for gap financing in rental developments, as well as down payment assistance for first time homebuyers.

Florida ALHFA's recommendations are focused only on the areas where we bring a level of professional expertise to the table:

1. The Workgroup should recommend that the Florida legislature appropriate all funds in the State and Local Housing Trust Funds for Florida's highly successful housing programs. SHIP, SAIL, Catalyst and other programs are the best in the nation—they have been tested over time and have proven to be highly effective in serving homebuyers, homeowners, renters—and bring private sector investment to affordable housing at a ratio of over 4-1.

One question that has arisen: Is this a "policy" issue? Florida ALHFA can think of no other item more fundamental to Florida's housing policy than if the legislature makes a policy decision to appropriate these funds for their intended purpose.

Another question that has been asked: Is this "throwing money" at a problem? Throwing money at a problem is when you know there is a problem, but you really don't know what to do about it—so you start spending money in an uncoordinated and often inefficient manner. Nothing could be further from the truth in Florida—we know the problem and we know that our housing programs provide cost effective solutions to the problem. We simply have not used the available funding.

Florida ALHFA recommends that the Workgroup take a policy position that is clear and strong— all funds in the housing trust funds should be appropriated by the legislature for our highly successful and efficient housing programs.

2. Florida ALHFA's second recommendation is that the Workgroup endorse legislation that would provide exemption from documentary stamp and intangible taxes on related to all mortgages financed by or on behalf of local HFA's.

Current law provides this exemption if the mortgage is made in connection with bonds issued by a local HFA [F.S. 159.621(1)]. However, most local HFA's operate successful home ownership programs that do not use bond financing. The Florida Housing Finance Corporation currently is granted the exemption for any mortgage, while local HFA's are not.

The public purpose is clear—we are providing down payment assistance to moderate income first-time homebuyers, while at the same time increasing the need for greater assistance by charging those same homebuyers a tax at loan closing. The exemption granted to FHFC shows that the public is best served by extending this same exemption to all mortgages made by or on behalf of local HFA's.

Florida ALHFA thanks you for your work and for being open to input from the public. I am available to answer any questions on either of our recommendations.

Sincerely,



Mark Hendrickson  
Executive Director  
Florida Association of Local Housing Finance Authorities

F L O R I D A H O U S E O F R E P R E S E N T A T I V E S

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A bill to be entitled

An act relating to housing finance authorities;  
amending s. 159.621, F.S.; exempting certain notes and  
mortgages from taxation as well as interest or income  
thereon, which are part of a loan made by or on behalf  
of a housing financing authority; providing  
requirements for exemption to apply; providing an  
effective date.

Be It Enacted by the Legislature of the State of Florida:

Section 1. Section 159.621, Florida Statutes, is amended  
to read:

159.621 Housing bonds exempted from taxation.—

(1) The bonds of a housing finance authority issued under  
this act, together with all notes, mortgages, security  
agreements, letters of credit, or other instruments which arise  
out of or are given to secure the repayment of bonds issued in  
connection with the financing of any housing development under  
this part, ~~any note or mortgage given in connection with a loan  
made by or on behalf of a housing finance authority pursuant to  
s. 159.608(8),~~ as well as the interest thereon and income  
therefrom, shall be exempt from all taxes.

(2) Any note or mortgage given in connection with a loan  
made by or on behalf of a housing finance authority pursuant to

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26 s. 159.608(8), as well as the interest thereon and income  
 27 therefrom, is also exempt from all taxes if documentation from  
 28 the housing finance authority that affirms that the loan was  
 29 made by or on behalf of the housing finance authority is  
 30 included with the note or mortgage at the time the note or  
 31 mortgage is recorded.

32  
 33 The exemption granted by this section shall not be applicable to  
 34 any tax imposed by chapter 220 on interest, income, or profits  
 35 on debt obligations owned by corporations.

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36 ~~(2) For any note or mortgage given with respect to a loan~~  
 37 ~~made by or on behalf of a housing finance authority pursuant to~~  
 38 ~~s. 159.608(8), to be exempt from all taxes pursuant to~~  
 39 ~~subsection (1), documentation from the housing finance authority~~  
 40 ~~affirming that the loan was made by or on behalf of the housing~~  
 41 ~~finance authority must be included with the note or mortgage at~~  
 42 ~~the time the note or mortgage is recorded.~~

43 Section 2. This act shall take effect July 1, 2018.



# Florida Supportive Housing Coalition

P.O. Box 11242 • Tallahassee , Florida 32302 • [www.fshc.org](http://www.fshc.org)

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October 23, 2017

Trey Price, Executive Director  
Florida Housing Finance Corporation  
227 N. Bronough Street, Suite 5000  
Tallahassee, FL 32301

Dear Mr. Price:

Thank you for continuing the Florida Housing Finance Corporation's efforts in developing supportive housing for persons with disabling conditions and special needs, and those experiencing homelessness. Thank you also for helping the Workgroup understand their needs.

The Florida Supportive Housing Coalition is the only statewide organization whose mission since 2000 has been to advocate for the expansion of supportive housing for individuals with disabling conditions. This includes individuals experiencing psychiatric disorders, individuals with developmental disabilities, veterans or seniors with special needs, victims of domestic violence, youth aging out of foster care, and individuals and families with extremely low incomes (ELI). The Florida Supportive Housing Coalition is also an advocate for individuals experiencing homelessness.

Although in recent years there have been good strides by the state and Florida Housing Finance Corporation to advance homeless and special needs housing the overall inventory is still well below need. Housing for ELI is also limited. For example:

- Homeless and Special Needs Housing is only 3.4% of the existing housing inventory. (7,293 units out of 213,225 produced) (FHFC, Sept.2017) compared with 22% of the need.
- Persons experiencing homelessness or individuals with special needs are 22.4% of the total need.(184,161/822,552) (119,324 households with special needs + 32,533 homeless individuals + 32,304 homeless families). (2016 Rental Market Study)
- Households with extremely low incomes comprise 40% of the total need. (2016 Rental Market Study, p 8)
- Florida has only 32 affordable and available rental units for every 100 households with incomes of 0-30 percent AMI, a deficit of 309,971 units. For most other income ranges, the number of units is equal to or greater than the number of households. (2016 Rental Market Study, p.28).

- Florida has only 32 permanent supportive housing units for every 100 homeless individuals and eight permanent supportive housing family units for every 100 homeless families. (2016 Rental Market Study, p.67).

Based on the statistics and our experience in advancing housing targeting households with special needs, etc. the Florida Supportive Housing Coalition offers the following recommendations.

1) Florida Housing Finance Corporation should target its entire rental housing resources for special needs, extremely low income, and homeless housing units until parity is reached. Both Florida law and the 2016 Rental Market Study support this.

- Section 420.0003(3)(a) Housing need (states) - "The continuum of need for decent and affordable housing shall be addressed, with an emphasis on assisting the neediest persons".
- The 2016 Rental Market Study (p.44) states "its affordable/available analysis highlights the severity of the need for housing supply for households at the lowest income levels" and ... "Additional production should be targeted based on demographics, with services and design measures to serve special needs households appropriately... rather than adding to saturated markets".

2) Florida's Federal Tax Credits should be set aside for Homeless and Special Needs Housing until parity is reached. This recommendation would incentivize more developers to build special needs and homeless affordable housing by offering a market driven tool for mobilizing private investment capital.

3) Request the legislature appropriate \$10 million to Florida Housing Finance Corporation for communities that are leading the way with public/private financing initiatives for special needs and homeless housing. This funding could be used to leverages private and philanthropic investment capital on a matching basis.

4) The Legislature should amend the Florida Local Option Food & Beverage Tax statute (Chapter 212.0306 F.S.) to allow for Local Option referendums to increase local funding for affordable housing. For example Miami Dade County was able to get an exemption to pass a local food and beverage tax to create funding for homelessness. It provided match money to help draw federal funds and to create local initiatives. It currently raises about \$20 million a year from 1% food and beverage tax collected in certain restaurants .

5) Request the Legislature explore funding and regulatory changes that would increase rental assistance and other housing supports for persons with special needs or experiencing homelessness through the assistance of the Department of Children & Families, the Department of Elder Affairs, and the Agency for Health Care Administration.

For example permanent supportive housing should be added as a special living arrangement to the Department of Children & Families Rule 65-A2 so recipients on SSI under the Department of Children & Families can receive Optional State Supplementation (OSS). Optional State Supplementation is a form of housing assistance allowable under federal law (Regulations No. 16 - Section 416.2001; 416.2020 through 416.2035; and 416.2050). It is payable to an eligible an individual or couple with no countable income in excess of the Federal SSI rate.

Each state sets its own payment rate, living arrangement variations, and/or geographic variation. More than half of the states include persons living in an independent living arrangement such as permanent supportive as eligible to receive OSS. Currently Florida only defines group living arrangement such as an assisted living facilities and residential treatment facilities as special living arrangements. This change would allow individuals or couples whose incomes are only SSI to receive up to \$238/individual or \$478/couple per month to assist in meeting rent requirements.

6) Florida Housing Finance Corporation has begun to include scored questions regarding low barrier intake in its special needs RFA's. Florida Housing Finance Corporation should adopt these same scored questions in all its RFAs to encourage all developers (not just not-for-profits in special needs cycles) to implement low barrier intake practices.

Although the task is challenging it is a challenge worth accomplishing. We all know that housing is important to everyone and safe and stable housing significantly improves the self sufficiency of persons with special needs or of those experiencing homelessness. Research also shows supportive housing provides significant cost savings across other public resources.

We hope you find the recommendations useful and will include them into the Workgroup recommendations. If you have any questions please let us know by emailing: [karen@fshc.org](mailto:karen@fshc.org)

Sincerely,



Olga Golik  
In-coming President, FSHC



## THE PACES FOUNDATION

Sustainable Affordable Housing Developers

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October 23, 2017

Mr. Trey Price  
Executive Director  
Florida Housing Finance Corporation  
227 North Bronough Street  
Suite 5000  
Tallahassee, FL 32301

### **RE: Affordable Housing Workgroup Recommendation**

Dear Mr. Price:

We wish to propose a different and hopefully more strategic use of Section 42 Non-Profit low income housing tax credits. Having competed for these scarce resources, it is our observation that the present structure distributes Non-Profit LIHTC by default rather than design. One must ask, as occurred in 2016, what does the statewide community gain if all Non-Profit resources go to a few large, economically diverse municipalities with the most likely strong Non-Profit organizations? To better emphasize this point, consider the converse circumstance if all for-profit credits were similarly distributed to only the three largest municipalities. Thus, we submit for your consideration the following recommendations for future RFAs under all applicable housing programs within FHFC jurisdiction.

### **FIRST RECOMMENDATION**

#### **Establish a policy that seeks to proportionally distribute Non-Profit set aside funds across the three geographic categories of Small, Medium and Large counties.**

This ensures that Non-Profits are broadly supported throughout the state. This broad support is needed to secure and hold affordable housing in otherwise overlooked or disadvantaged areas seeking Florida's scarce resources. This would likely help ensure the ongoing presence of a network of socially focused, prepared, capable and responsive Non-Profit groups. Any paucity of existing Non-Profits to serve small counties today, after 30 years of Section 42, can be attributed, we believe, to this lack of focused intent to create and sustain credible Non-Profits to serve such communities (such as our organization). It is never too late to begin this initiative and we strongly encourage you to begin now. In 2016, 100% of the Non-Profit allocation went to large counties,

## **SECOND RECOMMENDATION**

**Establish a ranking for allocating Non-Profit awardees starting with those which are 100% developed and owned by a single, sustainable Non-Profit.**

**First Priority: 100% Developer and 100% Owner are a single and identical Non-Profit 501(c)(3) organization pursuant to Section 42.**

**Second Priority: Joint ventures or other suitable alliances of Developer and Owner among Non-Profits, 100% comprised of two or more Non-Profits.**

**Third Priority: Non-Profit/for-profit joint ventures or relationships, provided that the Non-Profit maintain 51% control of the Developer and Owner entity and 51% of any financial benefits.**

**Fourth Priority: Non-Profit/for profit joint ventures or relationships which meet the statutory minimums, presumably 51% Non-Profit Ownership pursuant to IRC Section 42.**

Congress established the IRC Section 42(h)(5) Non-Profit set aside for Non-Profits, not for for-profits. Those Non-Profits which qualify should be allowed this Federal opportunity without dilution or encroachment by the for-profit community, albeit under the auspices of “seeking to help” weak or unestablished Non-Profits. Such “weaker or non-housing (those without affordable housing missions) Non-Profits” are always encouraged to and are able to seek out qualified affordable housing Non-Profits such as our organization, The Paces Foundation, Inc.; Mercy Housing; National Church Residences, etc etc. to help provide the expertise in LIHTC development either as partners, sponsors or consultant/developers. Many capable Non-Profits are available to help other Non-Profits in their missions. If capacity and experience of the Non-Profit are of concern, consider the State of Georgia DCA 2017 QAP which ranks all applicants according to their volume of properties owned/developed, eg, those with 20 properties garner the most points, 15 the next, 10 the next and so forth.

### **THIRD RECOMMENDATION**

**Any remaining non-profit set aside credits could be distributed as presently done under normal ranking AFTER the preceding two recommendations are met.**

A fairly common observation regarding social progress is that various Non-Profit organizations are at the forefront/vanguard of social progress. This could be churches, food banks, neighborhood watch groups or community organizations, such as CHDOs. We are acutely aware of this in the Non-Profit community. The broader the network of strong Non-Profits helps ensure that when such social need arises an active, healthy and proactive Non-Profit can serve the need. Most often, for-profit organizations pursuing economic gain are unaware or disinterested in such matters. Only after a Non-Profit has worked in an area of real estate development and successfully established a presence do for-profit interests follow: gentrification of neighborhoods is a good example of this dynamic. One wonders had this been consistently applied heretofore it is likely there would be a broader, thriving sustainable, nonprofit community existing now serving Floridians. Thus it behooves us all to support the Non-Profit community to the greatest extent possible.

These three modest recommended policy actions, with your help, will serve to encourage, stabilize and grow the congressionally intended community of Non-Profit housing developers

Sincerely,

Mark M. du Mas  
President 404-307-9232  
[www.pacesfoundation.org](http://www.pacesfoundation.org)

Ms. Nancy Muller, FHFC Policy and Special Programs

# Housing Broward

## *An Inclusive Housing Plan*



**THE COORDINATING COUNCIL OF BROWARD  
BROWARD HOUSING COUNCIL**

**OCTOBER 2017**

# The Coordinating Council of Broward County



- **Chairperson, Senator (Commissioner) Nan Rich**
- **Executive Director, Sandra Veszi-Einhorn**
  
- ***Mission:* To create and support collaborative systems that more efficiently and effectively meet community needs.**
- **Top Need (2017): Affordable and Workforce Housing**
  
- **Consultant: James Carras**

# Section 1 Introduction



- Letter from CCB Chair
- Letter from CCB Executive Director
- Credits - Carras Community Investment, Inc.; South Florida Health Foundation

# Housing in Broward – Defining the Crisis



- Broward County is one of the ***least affordable counties in the United States***
  - ***Most cost burdened rental market*** in the nation with 67% of families spending more than 30% of their income on housing. (Miami metro region)
  - ***Worst in the nation*** for severely cost burdened households with 38% of households spending more than 50% income on housing. (Broward County)
  - ***Worst in the nation*** for the amount that moderate-income households expend on a combination of housing plus transportation who spend over 72% of their income on housing plus transportation costs. (Miami metro region)
- Need for 70,000 affordable rental units

# Housing in Broward – Current Conditions



- Median home price: **\$409,000** (single family detached)
- Median Income: **\$64,100** (Household of 4)
- Gap: **\$217,000**

# Impact



- A failure to attend to the housing crisis, will inhibit our **ability to recruit and retain workers** at all income levels.
- ***Low- to moderate-income households are the hardest hit.*** All individuals and families below moderate-income levels have to make difficult decisions choosing between the cost of food, health care, transportation, child care and housing.
- Lack of affordable housing leads to ***further income and racial isolation.***

# Broward Housing Summit Recommendations

## March 2017



- ***Planning***
  - Create strategy and set goals for affordable housing;
  - Create 5 Year Plan with production targets
- ***Funding and Financing***
  - Identify permanent, dedicated, and affordable housing funding source (multiple sources) at local level;
  - Advocate to preserve the Ship funds (state housing initiatives partnership fund) dedicated to affordable housing (Sadowski Act);
- ***Land Use and Zoning***
  - Promote mixed-income/mixed-used development;
  - Mandatory Inclusionary zoning;
  - Density Bonus Programs;
  - Amend zoning and code policies to promote more flexible housing alternatives;

# Broward Housing Summit Recommendations



- ***Banks***

- Encourage stronger Community Reinvestment Act commitment

- ***Other***

- Large employers and anchor institutions provide housing
- Greater use of Community Land Trusts;
- Prioritize Affordable Housing support in Government Budgets e.g. CRAs subset - setting a minimum percentage of dollars aside);
- Increase wages.

# Six Pillars Housing Recommendations



Quality of Life and Quality Places (QOL)	T13	Prepare a regional, affordable workforce housing plan that addresses the need and demand for mixed-income and mixed- housing type development near existing and planned employment centers
Quality of Life and Quality Places (QOL)	T14	Establish laws and provide incentives for developers to create well designed, mixed-use, multifamily housing (e.g. Sailboat Bend Artists' Lofts)
Quality of Life and Quality Places (QOL)	T15	Develop laws, incentives and tax credits for “urban pioneers” to move to multifamily, mixed- income housing
Quality of Life and Quality Places (QOL)	T16	Provide incentives to promote the creation of diverse, affordable workforce housing options including rentals, utilizing public resources, tax and appropriate bonus incentives
Quality of Life and Quality Places (QOL)	T17	Create a development fund to facilitate the purchase of vacant and underutilized land for affordable workforce housing that is in close proximity to employment centers
Quality of Life and Quality Places (QOL)	T18	Convert bank foreclosures to first time home ownership for low and moderate income families by leveraging resources to ensure sustainable best practices
Quality of Life and Quality Places (QOL)	T19	Provide market data and capacity- building for profit and non-profit developers to utilize public and private financing and funding to develop housing options
Quality of Life and Quality Places (QOL)	T20	Align private, public and independent sector initiatives to support attainment of high quality urban environments
Quality of Life and Quality Places (QOL)	T21	Increase pedestrian and bicycle access to retail services and neighborhood amenities and strive toward the development and redevelopment of walkable communities that includes addressing special needs constituents

# Review of “Hot Market” Housing Plans



- **Boston**
- **San Francisco**
- **New York**
- **Denver**
- **Minneapolis**
- **Oahu**
- **Raleigh**
- **Washington**
- **New Orleans**
- **Chicago**
- **Seattle**

# County Plan – Adopted FY 2017-2018 Budget



- **\$5 million per year for the next three years from General Fund**
- **Recapture of TIF when CRAs expire – 50% dedicated to affordable and workforce housing on an ongoing basis for next twenty years.**

# 20 Year Projection of Existing and Potential Funding Sources – Broward County



## Affordable Housing

Existing & Potential Funding Source	FY18 - FY22		FY23 - FY27		FY28 - FY32		FY33 - FY37	
	\$	Units	\$	Units	\$	Units	\$	Units
Housing Grants - Broward	14,580,000	265	14,580,000	208	14,580,000	163	14,580,000	128
Housing Grants - Cities	61,968,000	1,127	61,968,000	883	61,968,000	692	61,968,000	542
State 9% Tax Credit		500		500		500		500
HFA Bond Issuance		500		500		500		500
<b>Subtotal: Units Added with Existing Funding Sources</b>		<b>2,392</b>		<b>2,090</b>		<b>1,855</b>		<b>1,670</b>
50% of Savings from Expired Tax Increment Financing Payments to CRAs	8,010,000	135	22,965,000	323	112,420,000	1,236	141,850,000	1,240
County Reserves	15,000,000	286						
<b>Subtotal: Units Added with Potential Funding Sources</b>		<b>421</b>		<b>323</b>		<b>1,236</b>		<b>1,240</b>
<b>Total: Units Added with All Funding Sources</b>		<b>2,813</b>		<b>2,413</b>		<b>3,091</b>		<b>2,910</b>
<b>Total Units Added Over 20 Years</b>								<b>11,227</b>

# I. Creating and preserving dedicated affordable housing units



- **Establishing County and Municipal incentives or requirements for affordable housing**
  - Inclusionary zoning, density bonuses
- **Generating revenue for affordable housing**
  - Create a Broward Housing Trust Fund for County, Municipal and private participation; (Sources: General Fund(s), CRAs, Savings from expiring CRAs, real estate document recording fees, linkage fees, condominium conversion fees, hotel taxes, sale of public properties)
  - Better utilization of Tax Increment Financing through CRAs
- **Facilitating the acquisition or identification of land for affordable housing**
  - Use of publicly owned land and facilities (oversupply parking, air rights)
- **Preserving existing affordable housing**
  - Track properties with expiring affordability covenants
  - Provide non-profits with right of first refusal on properties with expiring uses

# I. Creating and preserving dedicated affordable housing units



- Repurposing Vacant and Underused Retail Space
- Expanding the availability of affordable housing in higher opportunity areas
- Building capacity of non-profit development organizations and provide support and gap funding
- Creating durable affordable homeownership opportunities
  - Share equity homeownership through community land trusts
- Updating regulations to encourage affordable housing by permitting higher densities
- Incentivizing mixed-income developments and increase density - Increase number of affordable units in high-opportunity neighborhoods and include affordable units in market-rate housing developments
- Promoting preserving and creating affordable housing in Transit Corridors (equitable TOD)
- Encouraging major employers to address affordable housing for their workforces
- Increase participation of anchor institutions including School Board, hospitals, universities

## II. Promoting affordability by increasing the overall supply of housing and lowering barriers and costs

- **Expanding the overall supply of housing units**
  - Rezoning for higher density residential development
  - Reducing barriers to development by allowing for greater density
  - Reduce parking requirements
- **Facilitating the use of lower-cost housing types**
  - Revising zoning policies to facilitate the use of lower-cost housing types
  - Incentivizing the development of lower-cost housing types
  - Facilitating the maintenance and rehabilitation of small multifamily rental properties
  - Allow for accessory dwelling units
- **Streamlining and expediting permitting and plan review processes**
- **Redeveloping nonfunctioning golf courses**

## II. Promoting affordability by increasing the overall supply of housing and lowering barriers and costs



- **Reducing construction costs by working with building trades, hosting design and green construction competitions, and building relations with firms that produce construction materials while leveraging NPO status (shipping containers);**

# III. Helping renters and homeowners maintain housing stability



- **Ensuring renters' housing stability**
  - Rent regulation
  - “Good cause” eviction policies
  - Protection from condo conversions
  - Eviction prevention programs
  - Legal assistance for at-risk renters
- **Ensuring homeowners' housing stability**
  - Tax relief programs for income-qualified homeowners
  - Homeowner rehabilitation assistance programs
  - Foreclosure prevention programs through post purchase counseling

# Complementary Efforts



- Meeting the emergency needs of **homeless individuals and families**
- Reducing **housing discrimination** and **affirmatively furthering fair housing**
- Ensuring housing **quality** and **safety**
- Promoting **healthy housing**
- Enabling **older adults** and **persons with disabilities** to live independently
- Coordinating **housing and education** policy
- Coordinating **housing and transportation** policy
- Promoting Smart Growth and **environmental sustainability**
- **Strengthening communities**
- **Encourage financial institutions to strengthen their CRA initiatives to increase lending and investment for affordable housing**

# Complementary Efforts



- **Advocating changes in State policy**
  - (fully fund Sadowski; change allocation formula; designate additional official State data centers in south Florida; adjust 70/30 % homeownership/rental formula)
  
- **Advocating changes in Federal policy**
  - (Retain and expand housing program funding including CDBG, HOME, HOPWA, public housing support, Section 8 vouchers, Low Income Housing Tax Credits)

# Conclusions



- **Local role in housing is indispensable**
- **Local housing policy is very complicated and fragmented**
- **We need:**
  - clearer expectations and models
  - better guidance and training
  - talented professionals to develop and execute policies
- **The public needs to make this a priority**

# Appendices



- **Listening sessions**
- **Housing Council meeting**
- **Survey results**
- **Broward County Housing Program (e.g. increase in General Fund commitment; commitment to use CRA savings for housing; current initiatives)**

# Next Steps



- **Complete Plan – October 2017**
- **Disseminate Plan – November 2017**
- **Present to key stakeholder groups for endorsement and adoption – November 2017 ongoing**