

**AFFORDABLE HOUSING
POTENTIAL OPTIONS, POLICIES AND PROGRAMS
Broward County Planning Council
February 23, 2006**

General Issue/Topic	Potential Policy/Program Implementation	Comment	Potential Method Implementation	Rank (1 to 5) 1 = Lower Priority for Action 5 = Higher Priority for Action
A. Provide for the construction or supply of affordable housing	A1. "Linkage Fee" for large retail/commercial employers.	This is a mitigation or impact-type fee imposed on large, generally lower-wage paying employers based on a finding or correlation that such employers generate an area need for affordable housing.	Revision to county and/or municipal land development regulations.	Avg. (36 total) = 3.1 Mayors (9) = 3.0 Planners (16) = 2.9 Others (11) = 3.5
	A2. Dedicated source of funds from property tax value increases.	This would be a fund that includes a portion of revenues anticipated from property tax increases to support affordable housing programs.	Adoption within a county and/or municipal budget or program.	Avg. (36 total) = 3.0 Mayors (9) = 2.7 Planners (16) = 2.9 Others (11) = 3.6
	A3. Real estate resale transfer tax.	These are taxes that are assessed on real property when ownership of the property is transferred between parties. May be used to fund affordable housing programs.	Adoption of state legislation, with follow-up implementation by the county.	Avg. (36 total) = 3.6 Mayors (9) = 2.9 Planners (16) = 3.3 Others (11) = 4.5

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	A4. Enhanced use of “tax increment financing” (TIF) areas and mechanisms.	This could involve allocation of TIF funds to support specific affordable housing programs.	Inclusion of additional or new affordable housing funding programs for existing or proposed TIF areas.	Avg. (36 total) = 3.3 Mayors (9) = 3.8 Planners (16) = 2.9 Others (11) = 3.5
	A5. Government partnerships with non-profits/development community.	This would generally involve the creation of programs to maximize resources, funding and options to support or provide affordable housing.	County and/or municipal agency approval and implementation of agreements with appropriate non-profits/developers	Avg. (36 total) = 4.0 Mayors (9) = 3.5 Planners (16) = 4.0 Others (11) = 4.4
	A6. Enhance Community Development Block Grant (CDBG) programs	The CDBG is a federal program which provides annual grants on a formula basis to many different types of grantees through several programs.	Approval of additional federal funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 3.8 Mayors (9) = 3.7 Planners (16) = 3.7 Others (11) = 3.9

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	A7. Enhance Home Investment Partnership (HOME) programs.	These programs provide non-amortized, low interest loans to developers for acquisition and/or new construction or rehabilitation of affordable rental housing to low income families. The borrowers of HOME funds are for-profit developers, nonprofit housing providers, Community Housing Development Organizations or local governments, redevelopment organizations or public housing authorities.	Increase the State Housing Trust Fund, expansion of programs options at the county and municipal level.	Avg. (36 total) = 4.1 Mayors (9) = 3.5 Planners (16) = 4.3 Others (11) = 4.2
	A8. Enhance State Housing Initiatives Partnership (SHIP) Programs.	These programs established by the State of Florida via the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are collected through documentary stamp tax revenue from the sale of homes and then deposited into the Local Government Housing Trust Fund.	Approval of additional state funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 4.3 Mayors (9) = 3.6 Planners (16) = 4.3 Others (11) = 5.0
	A9. Create partnerships with Housing Authorities (including enhanced funding). Enhance the use/programs of Housing Authorities.	Generally, housing authorities provide rental housing for eligible and low-income families, the elderly and persons with disabilities, and manage public housing sites.	Enhanced funding and resources from various supporting governmental agencies, such as county and municipalities.	Avg. (36 total) = 3.3 Mayors (9) = 3.1 Planners (16) = 3.4 Others (11) = 3.6

General Issue/Topic	Potential Implementation Policy/Program	Comment	Potential Implementation Method	Rank (1 to 5) 1 = Lower Priority for Action 5 = Higher Priority for Action
B. Provide funding to facilitate the affordable purchase or renting of housing.	B1. “Linkage Fee” for large retail/commercial employers.	This is a mitigation or impact-type fee imposed on large, generally lower-wage paying employers based on a finding or correlation that such employers generate an area need for affordable housing.	Revision to county and/or municipal land development regulations.	Avg. (36 total) = 3.4 Mayors (9) = 3.0 Planners (16) = 3.2 Others (11) = 3.9
	B2. Dedicated source of funds from property tax value increases.	This would be a fund that includes a portion of revenues anticipated from property tax increases to support affordable housing programs.	Adoption within a county and/or municipal budget or program.	Avg. (36 total) = 2.9 Mayors (9) = 2.6 Planners (16) = 2.6 Others (11) = 3.6
	B3. Real estate resale transfer tax.	These are taxes that are assessed on real property when ownership of the property is transferred between parties. May be used to fund affordable housing programs.	Adoption of state legislation, with follow-up implementation by the county.	Avg. (36 total) = 3.4 Mayors (9) = 3.1 Planners (16) = 3.0 Others (11) = 4.4

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	B4. Enhanced “first-time homebuyer” programs.	Generally, such programs provide below market interest rate mortgage loans through a network of participating lenders to eligible families and individuals who are purchasing their first home or who have not owned a home over a defined period.	Additional funding/participation/sponsors	Avg. (36 total) = 3.8 Mayors (9)= 3.3 Planners (16)= 4.3 Others (11) = 3.5
	B5. Enhanced use of “tax increment financing” (TIF) areas and mechanisms.	This could involve allocation of TIF funds to support specific affordable housing programs.	Inclusion of additional or new affordable housing funding programs for existing or proposed TIF areas.	Avg. (36 total) = 3.2 Mayors (9)= 3.7 Planners (16)= 2.7 Others (11) = 3.5
	B6. County/municipal “subordinated second mortgage program” (i.e. “Coral Springs” proposal).	This program type would provide a second mortgage funding opportunity to close the gap between the purchase price of a home and household income buying power.	County and/or municipal agency approval and implementation of agreements with appropriate non-profits/developers	Avg. (31 total) = 3.6 Mayors (7)= 3.3 Planners (14)= 3.6 Others (10) = 3.8
	B7. Government partnerships with non-profits/development community.	This would generally involve the creation of programs to maximize resources, funding and options to support or provide affordable housing.	County and/or municipal agency approval and implementation of agreements with appropriate non-profits/developers	Avg. (36 total) = 4.0 Mayors (9)= 3.4 Planners (16)= 4.2 Others (11) = 4.1

General Issue/Topic	Potential Implementation Policy/Program	Comment	Potential Implementation Method	Rank (1 to 5) 1 = Lower Priority for Action 5 = Higher Priority for Action
	B8. Enhance Community Development Block Grant (CDBG) programs.	The CDBG is a federal program which provides annual grants on a formula basis to many different types of grantees through several programs.	Approval of additional federal funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 3.7 Mayors (9) = 3.6 Planners (16) = 3.8 Others (11) = 3.7
	B9. Enhance State Housing Initiatives Partnership (SHIP) Programs.	These programs established by the State of Florida via the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are collected through documentary stamp tax revenue from the sale of homes and then deposited into the Local Government Housing Trust Fund.	Approval of additional state funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 4.0 Mayors (9) = 3.5 Planners (16) = 3.9 Others (11) = 4.6
	B10. Enhance the use/programs of Housing Authorities.	Generally, housing authorities provide rental housing for eligible and low-income families, the elderly and persons with disabilities, and manage public housing sites.	Enhanced funding and resources from various supporting governmental agencies, such as county and municipalities.	Avg. (36 total) = 3.4 Mayors (9) = 2.9 Planners (16) = 3.3 Others (11) = 4.0

General Issue/Topic	Potential Implementation Policy/Program	Comment	Potential Implementation Method	Rank (1 to 5) 1 = Lower Priority for Action 5 = Higher Priority for Action
C. Maintain the existing supply of affordable housing	C1. Dedicated source of funds from property tax value increases.	This would be a fund that includes a portion of revenues anticipated from property tax increases to support affordable housing programs.	Adoption within a county and/or municipal budget or program.	Avg. (36 total) = 3.1 Mayors (9)= 2.7 Planners (16) = 2.9 Others (11) = 3.8
	C2. Real estate resale transfer tax.	These are taxes that are assessed on real property when ownership of the property is transferred between parties. May be used to fund affordable housing programs.	Adoption of state legislation, with follow-up implementation by the county.	Avg. (36 total) = 3.3 Mayors (9)= 2.9 Planners (16) = 3.3 Others (11) = 3.8
	C3. Enhanced use of “tax increment financing” (TIF) areas and mechanisms.	This could involve allocation of TIF funds to support specific affordable housing programs.	Inclusion of additional or new affordable housing funding programs for existing or proposed TIF areas.	Avg. (36 total) = 2.8 Mayors (9)= 3.2 Planners (16) = 2.3 Others (11) = 3.0
	C4. Enhance Community Development Block Grant (CDBG) programs.	The CDBG is a federal program which provides annual grants on a formula basis to many different types of grantees through several programs.	Approval of additional federal funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 3.6 Mayors (9)= 3.5 Planners (16) = 3.7 Others (11) = 3.4

General Issue/Topic	Potential Implementation Policy/Program	Comment	Potential Implementation Method	Rank (1 to 5) 1 = Lower Priority for Action 5 = Higher Priority for Action
	C5. Enhance Home Investment Partnership (HOME) programs .	These programs provide non-amortized, low interest loans to developers for acquisition and/or new construction or rehabilitation of affordable rental housing to low income families. The borrowers of HOME funds are for-profit developers, nonprofit housing providers, Community Housing Development Organizations or local governments, redevelopment organizations or public housing authorities.	Increase the State Housing Trust Fund, expansion of programs options at the county and municipal level.	Avg. (36 total) = 3.8 Mayors (9)= 3.2 Planners (16)= 3.8 Others (11) = 4.5
	C6. Enhance State Housing Initiatives Partnership (SHIP) programs .	These programs were established by the State of Florida via the passage of the 1992 William E. Sadowski Affordable Housing Act. Funds are collected through documentary stamp tax revenue from the sale of homes and then deposited into the Local Government Housing Trust Fund.	Approval of additional state funding, expansion of program options at the county and municipal level.	Avg. (36 total) = 4.0 Mayors (9)= 3.5 Planners (16)= 3.8 Others (11) = 4.6
	C7. Enhance the use/programs of Housing Authorities.	Generally, housing authorities provide rental housing for eligible and low-income families, the elderly and persons with disabilities, and manage public housing sites .	Enhanced funding and resources from various supporting governmental agencies, such as county and municipalities.	Avg. (36 total) = 3.2 Mayors (9)= 2.6 Planners (16)= 3.1 Others (11) = 3.8

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<p>D. Property tax abatement programs aimed at preserving or creating affordable housing.</p>	<p>D1. Tax abatement program for the purpose of retaining existing rental stock (e.g. recent Property Appraiser program to tax such units on “income approach, not “fair market value” of comparable units).</p>		<p>Continuance and expansion of existing methods implemented by the Property Appraiser. New methods may require revision to State law.</p>	<p>Avg. (36 total) = 3.5 Mayors (9) = 2.9 Planners (16) = 2.8 Others (11) = 4.9</p>
	<p>D2. Portable “Save Our Home” property tax program.</p>	<p>Concept would permit homesteaders to transfer all or a portion of the tax savings resulting from the difference between the “Save Our Home” value and the property assessment value to a subsequent home purchase in Broward County.</p>	<p>Requires revision to State law and implementation by Property Appraiser.</p>	<p>Avg. (36 total) = 3.8 Mayors (9) = 4.2 Planners (16) = 3.5 Others (11) = 3.9</p>
<p>E. Streamlined and reduced-cost permitting procedures for affordable housing.</p>	<p>E1. Enhanced waiver of application/impact fees for affordable housing.</p>	<p>This would involve full or partial waiver of various application and impact-type fees such as development review processing fees, utility hook-up fees, and transportation, school and park impact/concurrency fees.</p>	<p>County and/or municipal level re-evaluation and revision to current or enactment of new fee waivers.</p>	<p>Avg. (36 total) = 3.6 Mayors (9) = 2.7 Planners (16) = 3.6 Others (11) = 4.3</p>
	<p>E2. Expand “fast-track” permitting for affordable housing.</p>		<p>County and/or municipal re-evaluation and revision to permitting process, including existing “fast-tracking” procedures.</p>	<p>Avg. (36 total) = 4.0 Mayors (9) = 2.4 Planners (16) = 4.1 Others (11) = 4.9</p>

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	E3. Reduce time/complexity of land use plan revisions.		State, county (including Broward County Planning Council) and municipal re-evaluation and revision of review and approval process. It is noted that state law currently limits revisions to twice a year for regular county and municipal land use plan amendments.	Avg. (36 total) = 3.9 Mayors (9) = 3.0 Planners (16) = 3.9 Others (11) = 4.6
	E4. "One-stop shop" permitting for Broward County / municipalities.	This would generally involve County/municipal co-location or consolidation of land development permitting functions.	County/municipal agreement and implementation.	Avg. (36 total) = 3.0 Mayors (9) = 3.2 Planners (16) = 2.5 Others (11) = 4.5
	E5. Enhanced "on-line" application and permit tracking systems.	This involves the use of computerized technology to facilitate permitting process.	County and/or municipal identification and implementation of computerized permitting and tracking systems. Currently being utilized in Miami-Dade County.	Avg. (36 total) = 4.1 Mayors (9) = 3.8 Planners (16) = 3.9 Others (11) = 4.7

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F. Specific minimum set-aside requirements for new affordable housing construction	F1. Mandatory requirements or voluntary inclusionary goals, with bonus densities, and targets for new large-scale residential developments.	“Inclusionary” programs involve defined requirements or encouraged targets for affordable housing within described areas or specific residential development projects.	Mandatory requirements would involve revision to State and/or county and/or municipal law. Non-mandatory goals or targets may require revision to comprehensive plan policies and/or other county/municipal development review requirements.	Avg. (36 total) = 3.4 Mayors (9) = 2.4 Planners (16) = 3.0 Others (11) = 4.8
	F2. Increase time periods for which subsidized/regulated housing remains affordable.	Currently, the Broward County Land Use Plan affordable housing “bonus density” provisions require bonus affordable units to remain affordable for 5 years for owner-occupied housing and 15 years for rental housing.	Revision to the Broward County Land Use Plan affordable housing “bonus density” provisions would require amendment to the “Administrative Rules Document” by the Broward County Planning Council. Changes to other subsidized/regulated housing programs would require state/county/municipal action.	Avg. (36 total) = 3.9 Mayors (9) = 3.0 Planners (16) = 3.8 Others (11) = 4.6
G. Use of appropriate existing public lands, or public land-banking, to facilitate an affordable housing supply.	G1. Expand Broward County’s program of providing vacant lots for affordable housing.		Action would be required by the Broward County Commission to revise/expand program. Municipalities may also partner with the County and/or expand/create individual programs.	Avg. (36 total) = 3.9 Mayors (9) = 2.8 Planners (16) = 3.9 Others (11) = 4.9

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	G2. Publicly owned housing leasing program, such as a Community Land Trust program.	Generally, this is a nonprofit program which administers perpetually owned land on which houses priced for moderate-income or lower-income families are built or remodeled. Price controls on those homes for the initial sale and every sale thereafter would be imposed. More than 160 land trusts have been created nationwide for affordable housing.	May be sponsored by municipality and/or county and/or independent agency(ies).	Avg. (36 total) = 3.9 Mayors (9) = 3.3 Planners (16) = 4.1 Others (11) = 4.2
	G3. Partnership with School Board and/or other appropriate agencies to provide housing.	The Broward County School Board has recently indicated an interest in participating in and allocating funding to programs designed to offer affordable housing to eligible public school personnel. There has also been discussion of using portions of public school property for affordable housing development.	Action required by the Broward County School Board, including funding for specified programs. Agreements between the School Board and Broward County and/or municipalities, and or other identified partners may also be required. Permitting affordable housing on public school property would require revision to the permitted uses of the Broward County Land Use Plan for those public school sites currently designated for non-residential land uses.	Avg. (36 total) = 3.7 Mayors (9) = 3.1 Planners (16) = 3.6 Others (11) = 4.4
	G4. Countywide and/or municipal efforts to identify and promote infill sites appropriate for mixed uses, including affordable housing.		County and/or municipal sponsored planning study and analysis to identify suitable sites or areas, in conjunction with evaluation and adoption of appropriate land use planning policies and land development regulations.	Avg. (36 total) = 4.0 Mayors (9) = 3.4 Planners (16) = 4.0 Others (11) = 4.5

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	G5. Comprehensive and on-going training/information program for builders/housing professionals.			Creation and/or enhancement of county and/or municipal sponsored programs.		<p>Avg. (36 total) = 3.6</p> <p>Mayors (9) = 2.7</p> <p>Planners (16) = 3.7</p> <p>Others (11) = 4.2</p>
H. Programs and policies to facilitate the development and use of municipal and/or Broward County affordable housing density bonus provisions.	H1. Revise existing Broward County Land Use Plan (BCLUP) affordable housing density bonus provisions.		Current density bonus provisions allow density only for additional affordable units. Concept under evaluation would permit a bonus density blend of market-rate units with affordable units.	Revision of the BCLUP “Administrative Rules Document” by the Broward County Planning Council.		<p>Avg. (36 total) = 4.1</p> <p>Mayors (9) = 3.6</p> <p>Planners (16) = 4.1</p> <p>Others (11) = 4.6</p>
	H2. Seek additional permitted dwelling units as part of Broward County Land Use Plan specifically to facilitate the construction of affordable housing.			Creation of an additional “pool” of available units, beyond that which is currently available, would require revision of the BCLUP.		<p>Avg. (36 total) = 4.2</p> <p>Mayors (9) = 4.0</p> <p>Planners (16) = 3.9</p> <p>Others (11) = 4.6</p>

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<p>I. Land development regulations which promote the availability of affordable housing such as reduced lot size and floor area for dwelling units, construction of zero lot line and cluster housing, vertical integration of residential units with non-residential uses, and the allowance of accessory dwelling units.</p>	<p>I1. Rewrite existing municipal codes to reduce the need for variance requests and more easily allow mixed uses.</p>	<p>Currently, many municipal land development codes favor the development of single-use, low density, high square footage, large-lot oriented residential uses.</p>	<p>Revision of municipal land development codes.</p>	<p>Avg. (36 total) = 3.6</p> <p>Mayors (9)= 3.0</p> <p>Planners (16) = 3.1</p> <p>Others (11) = 4.7</p>
	<p>I2. Adopt design and building guidelines which promote affordable housing.</p>		<p>County and municipal evaluation and adoption of revised design and building guidelines which encourage and accept the use of materials and features which make housing more affordable. Follow-up may also include adoption of code revisions and policies which encourage mixed-income housing developments.</p>	<p>Avg. (36 total) = 3.5</p> <p>Mayors (9)= 2.9</p> <p>Planners (16) = 2.9</p> <p>Others (11) = 4.7</p>

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J. Other	J1. Support density increases in appropriate redevelopment, transit-oriented, mixed use and currently designated non-residential areas.	Development of housing in higher-density and transit-oriented areas may facilitate a reduction of the per-unit costs of housing and also reduce household transportation costs.	Municipal, county and state approval of proposals for the Broward County Land Use Plan (BCLUP) “Transit Oriented Development” and “Transit Oriented Corridor” land use classifications, as well as appropriate mixed-use and redevelopment proposals utilizing other BCLUP land use classifications such as “Mixed Use Residential,” “Regional Activity Center” and “Local Activity Center.” Also, approval of revisions to the BCLUP to enhance permitted residential uses in non-residential land use classifications (e.g. “Commercial,” “Employment Center,” etc.).	Avg. (36 total) = 4.2 Mayors (9) = 3.7 Planners (16) = 4.4 Others (11) = 4.4
	J2. Establish “Blue Ribbon” affordable housing committee.	A number of committees and groups currently exist seeking to address affordable housing issues in Broward County (e.g. Broward County Planning Council Ad Hoc Committee, the South Florida Regional Planning Council, the Broward County Management and Efficiency Study Committee, the Broward Housing Partnership, etc.). Recently, the Broward County Commission suggested creating an umbrella “blue ribbon” committee, sponsored by the County Commission to address the affordable housing issue.	Creation of a “blue ribbon” committee by the Broward County Commission.	Avg. (36 total) = 2.9 Mayors (9) = 2.5 Planners (16) = 3.1 Others (11) = 2.8

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	J3. Promote retention and creation of rental unit supply.	It has been indicated that the increase in the market value of residential properties, with the concurrent increase in tax assessment values, has significantly impacted the rental housing stock by resulting in substantial increases in rents and encouraging rental property owners to seek conversion of rental units to owner-occupied units.	Enhanced rental payment assistance would require additional funding from federal/state/county/municipal level. The Property Appraiser has recently utilized a program to tax rental units on an “income approach, not “fair market value” of comparable units. Additional revisions to property tax assessment methods to address rental housing may require state legislation.	Avg. (36 total) = 3.5 Mayors (9) = 2.5 Planners (16) = 3.8 Others (11) = 4.1
	J4. Revise density provisions for efficiencies/single room occupancy units.	The Broward County Land Use Plan currently counts efficiency/single room occupancy units as full dwelling units. Consideration could be given to count such units, for density calculation purposes, as less full dwelling units.	Revise the Broward County Land Use Plan to count efficiency/single room occupancy units, for density calculation purposes, as less than full dwelling units (e.g. 2 efficiency units count as 1 dwelling unit).	Avg. (36 total) = 3.0 Mayors (9) = 2.2 Planners (16) = 2.9 Others (11) = 4.0
	J5. General public outreach/education regarding the need for, ways to achieve, and benefits of affordable housing		Creation and/or enhancement of county/municipal/developer/non-profit/etc. sponsored programs.	Avg. (36 total) = 3.4 Mayors (9) = 2.8 Planners (16) = 3.4 Others (11) = 4.0

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	J6. Coordinate with social service providers and support “supportive,” “transitional” and elderly housing.”	It has been indicated that correlation exists between those persons who need affordable housing and social services such as educational and medical assistance. Such social services support may include housing or accessible facilities with specialized features such as training or medical facilities.	County and municipal review, revision and enhancement, as necessary, of coordination between and support of social service and affordable housing providers/developers.	Avg. (36 total) = 3.7 Mayors (9)= 3.0 Planners (16)= 3.5 Others (11) = 4.5
	J7. Revise policy requirements, and comment and analysis regarding affordable housing during land use amendment/rezoning reviews .	Currently the consideration of affordable housing in relation to land use plan amendment/rezoning reviews is minimal.	Revise Broward County Land Use Plan and municipal comprehensive plans to strengthen policy requirements regarding the availability and provision of affordable housing as part of land use plan amendment/rezoning reviews. It is noted that a land use plan amendment policy is pending approval which will enhance Broward County and municipal review and coordination regarding affordable housing issues as part of the review of proposed “Local Activity Center” and “Regional Activity Center” proposals	Avg. (36 total) = 3.4 Mayors (9)= 2.7 Planners (16)= 3.1 Others (11) = 4.2
	J8. Create and regularly update data base and projections regarding supply and need for affordable housing.		Broward County or other entity create and update data base. Funding support from County and/or other local sources.	Avg. (36 total) = 4.3 Mayors (9)= 3.8 Planners (16)= 4.5 Others (11) = 4.6