



BROWARD HOUSING COUNCIL AGENDA

A meeting of the Broward Housing Council will be held on **Friday, December 14, 2018**, at 10 AM, located at the African American Research Library and Cultural Center (AARLCC), Seminar Room 2, located at 2650 Sistrunk Boulevard, Fort Lauderdale, FL 33311.

- 1) CALL TO ORDER AND ROLL CALL
- 2) Approval of the August 31, 2018 Meeting Minutes (*see attachment*)
- 3) Approval of the October 26, 2018 Affordable Housing Workshop Minutes (*see attachment*)
- 4) Announcement of New Appointment to the Broward Housing Council: Ms. Teneshia Taylor, Representing Owner of a Business with Less Than 50 Employees
- 5) Chair's Report: Marcia Barry-Smith (*see attachment*)
 - A) Feedback from BHC Workshop Attendees
 - B) BHC Workshop Report: Discussion of Next Steps
- 6) Director's Report: Jo Sesodia (*no attachment*)
 - A) Affordable Housing Needs Assessment Update
 - B) 2019 Legislative Agenda: Identify Items of Interest to BHC Members
- 7) New Business
 - A) Proposed 2019 Meeting Dates for Broward Housing Council (*see attachment*)
 - B) Proposed 2019 Broward Housing Council Work Program (*see attachment*)
- 8) Old Business (*see attachment*)
 - A) Review of Housing Policy Tracking Matrix
- 9) Public Comments
- 10) Homeless Initiative Partnership (HIP) Administrator's Report: Rebecca McGuire (*no attachment*)
Continuum of Care (CoC) Board Report: Vice Chair Caryl Hattan (*no attachment*)
- 11) **Next Housing Council Meeting - Friday, February 22, 2019 - 10 AM**
African American Research Library and Cultural Center (AARLCC)
2650 Sistrunk Boulevard, Seminar Room 2, Fort Lauderdale, FL
- 12) Adjournment

SUMMARY MINUTES (DRAFT)

BROWARD HOUSING COUNCIL

August 31, 2018 - 10:00 AM

African American Research Library and Cultural Center, Seminar Room 2
2650 Sistrunk Boulevard, Fort Lauderdale, FL 33311

Board Members Present

Caryl Hattan, Vice-Chair
Frances Esposito
Barbara Mendez
Ralph Stone

Ajibola Balogun
Comm. Dale V.C. Holness
Gino Moro
Lisa Vecchi

Ann Deibert
Christopher Krzemien
Drew Saito
Beverly Williams

Board Members Absent

Marcia Barry-Smith, Chair
Mercedes Nunez

Heather Brinkworth

Howard Elfman

County Staff

Jo Sesodia, Director

Maite Azcoitia, CAO

Darby Delsalle, Asst.
Director

Sue Carrano, Coordinator

Attendees who signed in

Corey Hinds, Center for
Independent Living of Broward

Roderick Newkirk, Broward
resident

Erin Weiss, Legal Aid of
Broward

1) CALL TO ORDER AND ROLL CALL

The meeting called to order at approximately 10:04 am by Vice Chair Caryl Hattan who is serving as the meeting Chair, at the request of Marcia Barry-Smith who has a scheduling conflict. Roll call was taken by Sue Carrano. A quorum was present and the meeting proceeded per the published agenda.

2) Approval of the June 22, 2018 Meeting Minutes

Motion: Commissioner Dale V.C. Holness moved to approve the minutes as presented. Ajibola Balogun seconded. All in favor.

3) Chair's Report: Caryl Hattan, Vice Chair

A) Announcement of New Appointment to the Broward Housing Council: Mr. Christopher Krzemien, Representing Owner of a Business with at Least 50 Employees

Vice Chair Hattan welcomed new BHC appointee, Chris Krzemien, is a realtor who owns two RE-MAX offices (Fort Lauderdale and Wilton Manors). He serves on the Board of the Realtors of the Palm Beaches & Greater Fort Lauderdale as well as Florida Realtors®.

B) Discussion of Affordable Housing Workshop on October 26

The BHC workshop will be held at Oak Ridge Hall in Tree Tops Park, which was generously donated by the Broward County Parks and Recreation Division. Planning is underway and Marcia Barry-Smith is coordinating a speaker panel focusing on innovative ideas in financing

affordable housing. A Save the Date was emailed to BHC newsletter subscribers and the CRA Bankers Roundtable, among others. BHC members should forward this information to any interested parties.

[BHC Work Program Item: Facilitate Coordination – Co-sponsor an annual Affordable Housing Workshop for municipal, business and legislative leaders.]

C) Report on Collaboration meeting with Coordinating Council of Broward

Sue Carrano reported that staff and Marcia Barry-Smith met with Sandra Veszi Einhorn, Executive Director, Coordinating Council of Broward (CCB) on August 6. The BHC's Work Program was reviewed for partnership opportunities with the CCB, primarily related to marketing and outreach efforts.

[BHC Work Program Item: Facilitate Coordination – Seek regional collaboration with other agencies to address affordable housing issues.]

4) Director's Report: Jo Sesodia

Jo Sesodia referred to items A and B under Old Business and requested the reformatting of future agendas to move New Business and Old Business directly under the Director's Report. She also referred to an informational handout from the Florida Policy Institute regarding State Constitution Amendment 5.

5) Public Comments

Roger Newkirk, Broward resident, thanked Ms. Mendez for her referrals to affordable apartment units. He also noted that Commissioner Holness previously helped him with the Family Success Program. He has written to the HUD Regional Administrator regarding the affordable housing situation in Broward County.

Frances Esposito offered her assistance through the Broward Partnership's Families First! Rapid Rehousing program which is privately funded.

6) Homeless Initiative Partnership (HIP) Administrator's Report: Rebecca McGuire

Caryl Hattan announced that Michael Wright is no longer with the HIP and thanked him for his service. Ms. Rebecca McGuire is currently serving as the HIP interim administrator. She was unable to attend today's meeting; however, she will be advised of future BHC meetings.

Continuum of Care (CoC) Board Report: Vice Chair Caryl Hattan

Members of the Homeless Coalition and local business leaders are collaborating to solve homeless problem, in part through private investments. Commissioner Holness will provide an update at next meeting.

7) New Business

A) Report on Affordable Housing Video to Support Sadowski Affordable Housing Trust Fund

Sue Carrano reported that a County Commission action item directs the Broward Housing Council to implement an education/advocacy program for amending the Sadowski Act. A staff project team is working to produce an affordable housing video which addresses Sadowski Housing Trust Fund legislative sweeps. The video is sponsored by the BHC and is due for release in mid September.

[BHC Work Program Item: Advocate for Legislative Change – Support legislation that creates and/or retains funding for affordable housing initiatives such as the State Housing Initiatives Partnership (SHIP) and prevents future sweeps from the Sadowski Housing Trust Fund.]

8) Old Business

A) Letter of Support to Board of County Commissioners Regarding Affordable Housing Action Items

Jo Sesodia reported that the Broward Housing Council's letter supporting the County Commission's action items, with the exception of the item regarding the municipalities' fair share contributions towards affordable housing, was sent to the Board in early July.

Board Acceptance of BHC 2016-17 Annual Report

Jo Sesodia announced that the Board of County Commissioners unanimously accepted the Broward Housing Council's FY 2016-17 Annual Report at their August 13, 2018 meeting.

B) Tracking of BHC Work Program and BrowardNEXT Housing Policies Updates

The status of items included on the affordable housing policy matrix were reviewed. Ralph Stone and Commissioner Holness provided updates on some of these items.

9) Save the Date – BHC Affordable Housing Workshop on Friday, October 26, 2018; 8:30 AM – 12 PM; Tree Tops Park, Oak Ridge Hall; 3900 SW 100 Avenue, Davie, FL 33328

10) Adjournment

Motion: Commissioner Dale V.C. Holness motioned for adjournment. Barbara Mendez seconded. All in favor. Meeting adjourned at 10:35 am.

Purpose: *To serve in an advisory capacity to the County Commission and to facilitate coordination between the County, municipalities, the business community and not-for-profit groups to address housing issues including, but not limited to, affordable housing, workforce housing and homelessness. The Council shall submit an annual report to the County Commission and other organizations represented by the Council.*

Disclosure: *The above captioned minutes are transcribed in a summary format. To obtain a complete audio recording of the meeting, approved summary minutes, or any presentation or handout materials, submit a public records request through Planning and Development Management Division, 954-357-8695.*

SUMMARY MINUTES (DRAFT)

BROWARD HOUSING COUNCIL AFFORDABLE HOUSING WORKSHOP

October 26, 2018 - 8:30 AM – 12 PM

Tree Tops Park, Oak Ridge Hall

3900 SW 100th Avenue, Davie, FL 33328

Board Members Present

Marcia Barry-Smith, Chair
Heather Brinkworth
Barbara Mendez

Caryl Hattan, Vice-Chair
Howard Elfman
Ralph Stone

Ajibola Balogun
Comm. Dale V.C. Holness
Lisa Vecchi

Board Members Absent

Ann Deibert
Gino Moro
Beverly Williams

Frances Esposito
Mercedes Nunez

Christopher Krzemien
Drew Saito

County Staff

Jo Sesodia, Director, PDMD
Darby Delsalle, Asst. Director,
PDMD

Sue Carrano, Coordinator
Chris Flynn, PDMD

Albert Cummings, PDMD
Tonya Fletcher, PDMD

Attendees who signed in

See attached list

1) WELCOME AND OPENING REMARKS

Marcia Barry-Smith welcomed the attendees and introduced Broward County Commissioner Nan Rich who gave the opening remarks.

2) BROWARD HOUSING COUNCIL VIDEO PRESENTATION

The new BHC affordable housing video was presented to attendees.

3) PANELIST PRESENTATIONS

Tonya Fletcher, Workshop Facilitator, briefly introduced the panelists and referred to the written bio sheet handouts on the tables. She also reviewed the workshop agenda. Panelists included:

- Ralph Stone, Director, Broward County Housing Finance and Community Development Division
- Tim Wheat, Regional Vice President, Pinnacle Housing Group
- Nancy Robin, CEO, Habitat for Humanity of Broward
- Matt Lomenick, Ministry Operations Pastor, Rio Vista Church
- Ana Castilla, Community Development Manager, TD Bank
- Erbi Blanco-True, CRA Advisor, Iberia Bank

4) QUESTIONS AND ANSWERS

Panelists responded to a few of the cue cards submitted by workshop attendees. Due to a tight schedule, panelists were unable to answer all questions; however, written responses to all questions will be gathered after the workshop and emailed to attendees.

5) PARTICIPANT BREAKOUT SESSIONS

Attendees participated in breakout session discussions by topic: Financing; Buildable Land; and Pre-Development Obstacles. Major points were presented by each group and will be compiled into a final report.

6) WHERE DO WE GO FROM HERE?

Marcia-Barry Smith thanked everyone for their participation. A workshop report will be developed by staff and distributed to all workshop attendees. The BHC will review the report and identify the agencies that are best suited to implement proposed action items/initiatives.

7) CLOSING REMARKS AND ADJOURNMENT

Commissioner Dale V.C. Holness provided the closing remarks and call to action. The workshop was adjourned at 12 PM.

***Purpose:** To serve in an advisory capacity to the County Commission and to facilitate coordination between the County, municipalities, the business community and not-for-profit groups to address housing issues including, but not limited to, affordable housing, workforce housing and homelessness. The Council shall submit an annual report to the County Commission and other organizations represented by the Council.*

Disclosure: The above captioned minutes are transcribed in a summary format. To obtain a complete audio recording of the meeting, approved summary minutes, or any presentation or handout materials, submit a public records request through Planning and Development Management Division, 954-357-8695.

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
1. Abreu	Kim	Bank of America	Kim.abreu@bankofamerica.com	✓
2. Adkinson	Tiffany	BankUnited	TAdkinson@BankUnited.Com	✓
3. Alvarez	Maria	Not Provided	Not provided	✓
4. Andino	Julio	Iberia Bank	Julio.Andiono@iberiabank.com	✓
5. Balogun	Ajibola	City of West Park/BHC	abalogun@cityofwestpark.org	✓
6. Barry-Smith	Marcia	BHC/Habitat for Humanity	marcia@habitatbroward.org	✓
7. Batchelder	Susan	Broward Continuum of Care/HIP	SBATCHELDER@broward.org	✓
8. Biscardi	Courtnee	Urban League of Broward Co.	Cbiscardi@ulbcfl.org	✓
9. Bishop	Chester	Housing Foundation of America	cbishop@atpfl.com	✓
10. Bishop	Kristen	Broward County FACILITATOR	kbioshop@broward.org	✓
11. Blanco-True	Erbi	Iberia Bank (PANELIST)		✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
12. Boggio	Joaquin		joaquinboggio@gmail.com	✓
13. Brandt	David	Housing Finance Authority of Palm Beach County	Dbrandt@pbcgov.org	✓
14. Brinkworth	Heather	Broward County School Board/BHC	heatherbrinkworth@browardschools.com	✓
15. Burden	Patrick	Wells Fargo	patrick.l.burden@wellsfargo.com	✓
16. Cabrera	Suzanne	Housing Leadership Council of Palm Beach County, Inc.	scabrera@hlcpcb.org	✓
17. Carrano	Sue	PDMD/STAFF		✓
18. Castilla	Ana	TD Bank (PANELIST)	Ana.Castilla@td.com	✓
19. Cross Hogg	Gillian	Broward House	gcross@browardhouse.org	✓
20. Cuddemi	Robin	Broward Housing Authority	vduddemi@bchafl.org	✓
21. Cummings	Albert	PDMD/STAFF		✓
22. Cruz	Mary Ann	Mercantil Bank	mcruz@mercantilcb.com	✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
23. Delsalle	Darby	PDMD/STAFF	ddelsalle@broward.org	✓
24. Elfman	Howard	Distinctive Homes Realty/BHC STAFF	howard@ftlhomes.com	✓
25. Fejes	Suzanne	Broward County HFCD Division	sfejes@broward.org	✓
26. Fletcher	Tonya	Broward County FACILITATOR	tofletcher@broward.org	✓
27. Flowers	Debra	City of Fort Lauderdale	dflowers@fortlauderdale.gov	✓
28. Flynn	Chris	PDMD/STAFF	Clflynn@broward.org	✓
29. Fowlkes	Shira	Broward Regional Health Planning Council	sfowlkes@brhpc.org	✓
30. Greer	Ted	HOPE South Florida	tgreer@hopesouthflorida.org	✓
31. Hattan	Caryl	Town of Davie/BHC	caryl_hattan@davie-fl.gov	✓
32. Hawthorne	Diana	Covenant House	dhawthorne@covenanthousefl.org	✓
33. Hazell	Claudelle	City of Fort Lauderdale	CHazell@fortlauderdale.gov	✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
34. Hodson	Scott	BAC Florida Bank	shodson@bacflorida.com	✓
35. Holness	Dale V.C.	Broward County Commissioner	LSCARLETTE@broward.org	✓
36. Hughes	Woody	Habitat for Humanity of Broward	woody@habitatbroward.org	✓
37. Jess	David	Broward County FACILITATOR	djess@broward.org	✓
38. Juliachs	Sandra	Bank of America	sandra.m.juliachs@bankofamerica.com	✓
39. Kanzki	Regine	BRHPC	rkanzki@brhpc.org	✓
40. Korman	Mark	City of Pompano Beach	Mark.Korman@copbfl.com	✓
41. Likam	Chris	Brickell Bank	clikam@brickellbankmiami.com	✓
42. Lomenick	Matt	Rio Vista Church (PANELIST)	matt@riovistachurch.com	✓
43. Maroe	Kimberly	BOCC PIO	kmaroe@broward.org	✓
44. Mendez	Barbara	Cornerstone Group/BHC	Barbara.Mendez@CornerstoneGrp.com	✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
45. Milan	Clay	City of Hollywood	CMilan@hollywoodfl.org	✓
46. Miller	Skip	GreenspoonMarder	skip.miller@gmlaw.com	✓
47. Norlin	Elaina	Broward Libraries/FACILITATOR	enorlin@broward.org	✓
48. O'Loughlin	Mark	Broward Housing Authority	moloughlin@bcafl.org	✓
49. Orshefsky	Debbie	Holland Knight	Debbie.orshefsky@hklaw.com	✓
50. Parlato	Herb	BC Econ Develop - FACILITATOR	hparlato@broward.org	✓
51. Parnell	Joyce	Broward Housing Authority	bjoyce@bchafl.org	✓
52. Reed	Jacqueline	Oasis of Hope CDC	jacqueline@oasiscdc.org	✓
53. Reynolds	Mildred	Broward County HFCD Division	mreynolds@broward.org	✓
54. Rich	Nan	Broward County Commissioner	srosendorf@broward.org	✓
55. Richards	Priscilla	City of Plantation	prichards@plantation.org	✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
56. Ricketts	Pauline	City of Fort Lauderdale	PRicketts@fortlauderdale.gov	✓
57. Robbins	Amy	Valley Bank	arobbins@valley.com	✓
58. Robin	Nancy	Habitat for Humanity Broward (PANELIST)	nancy@habitatbroward.org	✓
59. Roman	Paola	Carrfour Supportive Housing	proman@carrfour.org	✓
60. Rosendorf	Stephanie	Broward County-FACILITATOR	srosendorf@broward.org	✓
61. Rue	Traie	National Community Renaissance	true@nationalcore.org	✓
62. Ruiz	Nidia	Iberia Bank	Nidia.Ruiz@iberiabank.com	✓
63. Senior	Lorna	Wells Fargo	Lorna.Senior@wellsfargo.com	✓
64. Sesodia	Jo	PDMD/BHC STAFF	jsesodia@broward.org	✓
65. Stone	Ralph	BHC/Broward County HFCD (PANELIST)	rstone@broward.org	✓
66. Szugajew	Noah	Broward Co. Housing Authority	nszugajew@bchafl.org	✓

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In
67. Vecchi	Lisa	Broward Housing Solutions/BHC	lisav@browardhousingsolutions.org	✓
68. Walker	James	Florida Community Loan Fund	jwalker@fclf.org	✓
69. Webbe	Garfield	Broward County Aviation/FACILITATOR	gwebbe@broward.org	✓
70. Weiss	Erin	Legal Aid of Broward	eweiss@legalaid.org	✓
71. Wheat	Tim	Pinnacle Housing (PANELIST)	Twheat@pinnaclehousing.com	✓
72. Wight	Lisa	School Board of Broward County	lisa.wight@browardschools.com	✓
73. Wilkinson	Avis	City of Fort Lauderdale	AWilkinson@fortlauderdale.gov	✓
74. Wright	Katrina	BankUnited	KKWright@BankUnited.Com	✓

TOTAL: 74

Revised 11/02/18

✓ = RSVP

✓ = Did not RSVP

Affordable Housing Workshop
October 26, 2018

Summary Report



Broward Housing Council / Planning and Development Management Division



 Prepared by:

Broward County Facilitators with contributions from
Planning and Development Management staff

Table of Contents

Executive Summary 3

Agenda..... 4

Introduction and Opening Remarks..... 5

Panelist Presentations and Questions and Answers..... 5

Breakout Sessions 6

Solution Takeaways 13

Next Steps/ Closing Remarks 13

Evaluation Scores 13

Evaluation Comments 14

Roster 15

Appendix 23

A1 – Meeting Agenda..... 24

A2 – Panelist Bio Sheets..... 25

A3 – Answered Questions sheet from Q&A session 27

Executive Summary

Focus: (see roster in this report for participant details)

- *Participants from various entities across Broward County met together to Capture Innovative Ideas for Affordable Housing Solutions*

Results: (see breakout session in this report for more details)

- *Solution ideas were generated for Affordable Housing in three key areas: Financing, Buildable Land, and Pre-development obstacles.*
- *From the solution ideas generated, the participants highlighted several as a good place to start to build momentum for Affordable Housing. Some of the highlights from the three key areas are:*
 - *Financing highlights included opportunity zoned funding and incentivizing high rental communities.*
 - *Buildable land highlights included Faith partnerships and creating a catalog of land inventory.*
 - *Pre-development obstacles highlights included a fully funded Sadowski fund and improved transportation.*

Measurement of Success:

- *The participants experienced some teambuilding moments as they worked together to come up with solution ideas.*
- *The workshop created a platform for the audience to become informed about the housing trust fund.*



County Commissioner Dale V.C. Holness, also a Broward Housing Council member, provided the "call to action."

Broward Housing Council Affordable Housing Workshop

October 26, 2018

8:30 a.m. - 12 p.m.

Treetops Park, Davie, FL

Agenda

- ✚ **Welcome and Introductions**
- ✚ **Opening Remarks**
- ✚ **Broward Housing Council Video Presentation**
- ✚ **Panelist Introductions and Presentations**
- ✚ **Questions and Answers**
- ✚ **Break**
- ✚ **Participant Breakout Sessions**
- ✚ **Solutions Takeaways**
- ✚ **Where Do We Go from Here?**
- ✚ **Closing Remarks**



County Commissioner Nan Rich gave the opening remarks and introduced the new Broward Housing Council video.



Broward Housing Council
Chair Marcia Barry-Smith
welcomed the workshop attendees.

Introduction and Opening Remarks

On October 26, 2018, the Broward Housing Council hosted an Affordable Housing workshop to bring together stakeholders to develop innovative solution ideas for Affordable Housing in Broward County. Marcia Barry-Smith, Chair for the Broward Housing Council, welcomed all the participants. Commissioner Nan Rich gave opening remarks and introduced the new Broward Housing Council video.

Panelist Presentations and Questions and Answers

Six panelists from different sectors of the housing and banking industry made presentations regarding Affordable Housing topics of interest. Several questions were presented to the panelists and answered; however, due to limited time, the answers to any questions not answered would be emailed to participants who signed in. **(See Appendix A3 on page 27 of this report for the Answered Questions sheet).**

The panelist presentations were made in the following order (seated below right to left):

Panelist	Organization	Topic
Ralph Stone	Director, Broward County Housing Finance and Community Development Division	Affordable Housing in Broward County and Need for Dedicated Funding Source
Tim Wheat	Director, Pinnacle Housing	Making Affordable Housing Profitable to for-profit Developers
Nancy Robin	CEO, Habitat for Humanity of Broward	Lack of Buildable sites and other obstacles to pre-development for non-profit developers
Matt Lomenick	Second Vice Chair, Hope South Florida and Ministry operations Pastor	Significance of Faith Based Organizations as Property Owners
Ana Castillo	Community Development Manager, TD Bank	Community Development as defined by the CRA
Erbi Blanco-True	CRA Advisor, Iberia Bank	Financing Community Development transactions



Breakout Sessions

The participants were given instructions and informed of their focus goal. The goal was to capture innovative ideas for Affordable Housing Solutions in three topic areas: Financing, Buildable Land, and Pre-development Obstacles. Participants were then given the opportunity to generate their ideas for Affordable Housing solutions.

The following are the solutions ideas that the participants came up with in response to questions posed for each topic:

*Note the ideas that are **highlighted** were identified by the table as a good place to start to build momentum for Affordable Housing solutions.

Financing – Table 1

1. *Imagine Broward County five years from now and that Affordable Housing lending opportunities are plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*

- ❖ More mixed income populations
- ❖ Inventory needs to be there.
- ❖ **Stakeholders create better ideas**
- ❖ Opening Financing to more builders
- ❖ More partners to guide new developers.



2. *What agencies can lend for Affordable Housing if Banks can't?*

- ❖ **Certified Development Financial Institutions (CDFI's)**
 - CDFI's are here now, but not being utilized effectively as many do not have knowledge of them.
- ❖ State/Local Housing Finance organizations

3. *What are some innovative financial opportunities for affordable housing projects you have seen? Any way to improve upon that in Broward County?*

- ❖ Loans used to upgrade homes. Programs such as Ygrene.
- ❖ Real Estate Investment Trusts
- ❖ **Mission Driven Funds/Opportunity zoned funding**

Financing – Table 2

1. *Imagine Broward County five years from now and that Affordable Housing lending opportunities are plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*

- ❖ People in higher income jobs
- ❖ Better coordination and efficiency using the resources we have
- ❖ **Redevelopment of vacant sites and rehab of existing/older homes**
 - What is funding source for this?
- ❖ Attracting new sources of capital
 - South Florida is not a good conduit of funds
- ❖ Expand the pot – bring in healthcare and education (higher quality)
- ❖ Federal/government funding is less attractive to investors
- ❖ Social policies
- ❖ **Financing for high rental communities**
 - Banks and other financing structures won't lend to these high rental communities
- ❖ **Find solution to incentivize banks to lend to high rental communities (i.e. SHIP grant, Sadowski funds, impact fees)**
- ❖ Give investment tools to homebuyers – they need more than just funding, they need tools to build their wealth
- ❖ Put more people into ownership (instead of rentals)
 - Build equity
- ❖ More down payment assistance for homebuyers
 - More than \$40K
 - Do more analysis of what homebuyers need
- ❖ Bring lenders, borrowers, and realtors together to come up with solutions
- ❖ Sadowski Fund – restore this fund, get people at highest level to commit to not raiding it
- ❖ Change the way we apply distribute the Sadowski funds by leveraging with different sources
- ❖ Focus more on mixed income buildings
 - Have mandatory inclusivity zoning
- ❖ People need to build more wealth so family can have stake in community
- ❖ More financing for condos
 - Issue with high HOA assessment

2. *What agencies can lend for Affordable Housing if Banks can't?*

- ❖ **Pension Funds**
 - For lending/investment for homes, especially for communities/cities/counties that manage their own money



- Credit Unions
- ❖ Crowd Funding – opportunity to invest in housing
 - Makes investment in real estate less daunting
- ❖ Opportunity Zones with resident participation

Buildable Land – Table 1

1. *Imagine Broward County five years from now and that land for Affordable Housing is plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*

- ❖ P3 incentive housing with amenities (Public-Private partnerships)
<https://news.zlien.com/p3-projects-and-affordable-housing-gaining-momentum/>
- ❖ Entrepreneurial Private-Public partnerships that provide a funding stream (separate from unpredictable grants)
- ❖ Banks hold housing and sell at cost
- ❖ Community land trust model and lease to own
- ❖ Land Endowments – a means to assemble (land) parcels and incentivize land owners (similar to university bequests)

2. *Are there any collaborative opportunities between public, private, and non-profit sectors in allocating land for affordable housing?*

- ❖ FAU Partnership with Architecture Urban Design department.
- ❖ Identify benevolent landlords and partner with organizations in CRA areas.
- ❖ RIO House Model (Faith Partnerships) (“Rio House” is a partnership with Rio Vista Community Church and provides restorative, rapid re-housing for 4 families in their own apartments.)
<https://hopesouthflorida.org/what-we-do/rapid-re-housing/>
- ❖ Underutilized church land and buildings
- ❖ Community vocation training.
- ❖ Loans to purchase land.



3. *In terms of land, where would be a cool place to see affordable housing projects? Any way to improve upon that in Broward County?*

- ❖ Build parking Buildings to replace Parking Lots and make more space available.
- ❖ School land private partnerships.

Buildable Land – Table 2

1. *Imagine Broward County five years from now and that land for Affordable Housing is plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*
 - ❖ Create a catalog of land inventory and identify the following areas:
 - Zoning uses
 - Priority uses
 - Ownership of available land
 - ❖ Municipal Advocacy
 - Be the face of 80% Area Median Income (AMI)
 - ❖ City controlled funds with goal mandates – 80% AMI
2. *Are there any collaborative opportunities between public, private, and non-profit sectors in allocating land for affordable housing?*
 - ❖ Major tax break for corporate land donations for affordable housing
 - ❖ Encourage private business owners to invest in affordable housing
 - Support employees
 - Workforce housing
 - ❖ Designated marketing campaign to promote workforce housing
 - Symbol/rating for private industries and landowners much like BBB
 - ❖ Owner non-use with flexible options to welcome affordable housing tenants
3. *In terms of land, where would be a cool place to see affordable housing projects? Any way to improve upon that in Broward County?*
 - ❖ Livable areas:
 - Access to schools and employment
 - Walkable
 - Access to transportation and healthcare centers
 - ❖ Mixed-use and income areas and projects
 - ❖ Downtown Fort Lauderdale
 - ❖ Beaches



Pre-development Obstacles – Table 1

1. *Imagine Broward County five years from now and that Affordable Housing development opportunities are plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*
 - ❖ Sadowski – Fully funded, get return on dollars from the State.
 - ❖ Land use restrictions – Too severe. * Deed restrictions come off??
 - ❖ (\$) Funded money available – too little.
 - ❖ 30 Year affordable housing leases to stay in place.
 - ❖ Federal Tax return for folks, better rates now.
 - ❖ More Federal and State monies (\$) to come into Broward.
2. *Any ideas for ways that Affordable Housing projects can be fast-tracked through the permitting process?*
 - ❖ Affordable Housing Stamp – ease of the process.
 - ❖ Contain costs of 35K developments.
 - ❖ Any development in Broward County should not have to go through expensive Zoning negotiations.
 - ❖ All Municipalities in Broward differ in: Impact Fees, Zoning and Permitting – they need to be less and uniform.
 - ❖ You need good consultants.
 - ❖ Having the right Building vendors.
 - ❖ Architect and Engineering need to be familiar with Government.
3. *What are some innovative housing development projects you have seen? Any way to improve upon that in Broward County?*
 - ❖ The City of Hollywood – developing new mixed-use Housing with some new Funds!
 - ❖ ** Using shipping containers for new housing will be coming a reality for housing soon. (the next five-years)
 - ❖ Hallmark concerns



Pre-development Obstacles – Table 2

1. *Imagine Broward County five years from now and that Affordable Housing development opportunities are plentiful. Available options are making a dent in residents living in poverty and the homeless population. What is going on that is different from today?*

- ❖ Section 8 voucher
- ❖ Improved public transportation
- ❖ Higher living wage
- ❖ Surtax (more money)
- ❖ Economic development (small business)
- ❖ Better infrastructure
- ❖ Different Elected Officials
- ❖ Fully funded Sadowski
- ❖ Workforce housing



2. *Any ideas for ways that Affordable Housing projects can be fast-tracked through the permitting process?*

- ❖ Ombudsman Program
- ❖ Preapprove Plans
- ❖ Creating Taskforces who support affordable housing (building housing officials)
- ❖ Designated officer for affordable housing
- ❖ Electronic process (fast track)
- ❖ Bring your own inspector program

3. *What are some innovative housing development projects you have seen? Any way to improve upon that in Broward County?*

- ❖ Micro homes (container homes)
- ❖ Construction of new homes
- ❖ Co-housing (millennials)
- ❖ Mixed use buildings

Other thoughts about this topic (what are the obstacles right now for affordable housing)

- Financing is a challenge
- CLT (Community Land Trust)
- Repurpose vacant buildings
- Market Study
- Cost of vacant land (availability)
- Rezoning from commercial to residential
- Landscaping requirements
- Parking
- Liaison between developers and local government
- Fee waivers
- Not in our back yard (NIMBY)
- Tree Removal (5k) lot preparation
- Infrastructure (utilities)
- Developers (profit margin)
- Density (suburban sprawl)
- Public Transportation
- “Perception” of low-income housing
- Smaller home design
- Neighborhood design



Solution Takeaways

The participants were asked to look at all the flipchart sheet of ideas posted around the room and congratulate themselves for their great work. All the participants were then invited to walk over to each of the three topic table areas as a designated table leader gave brief highlights of the solution ideas generated.

Next Steps/ Closing Remarks

The moderator/facilitator assured the participants that a summary report capturing all their solution ideas would be provided to Marcia Barry-Smith, the BHC chair. Marcia then expressed appreciation for attendance and promised the audience that their solution ideas will be reviewed for further analysis by the Broward Housing Council. Marcia then introduced Commissioner Dale V.C. Holness who gave closing remarks.

Evaluation Scores

- There were 26 evaluations received.
- Questions 1-8 were rated on a scale with 1 being LOW and 7 being HIGH. Results from questions 9-12 are below.

THE PROCESS:	AVG. SCORE
1. The extent to which the goals of the session were clearly stated	6.3
2. The extent to which you felt comfortable participating	6.8
3. The extent to which this session reached its stated goal(s)	6.3
THE FACILITATORS:	
4. The degree to which the facilitators remained neutral and used probing questions	6.8
5. The degree to which the facilitators demonstrated humor, energy and a positive attitude	6.9
6. The extent to which the facilitators kept the process on track	6.8
THE EXPERIENCE:	
7. The amount of time allocated for this session	6.0
8. The extent to which you felt involved in this session	6.4

Evaluation Comments

The comments made on the evaluations are listed below.

Do you see the product of this session contributing to a meaningful result? If so, how?

- *Kudos for putting together this workshop.*
- *yes*
- *For sure, it brought us together for a discussion that is always in our minds*
- *Tremendous ideas were generated and could lead to change with the right leaders*
- *Yes*
- *Yes. Advocacy and awareness to a serious issue*
- *Yes, innovative ways to increase available affordable housing*
- *Yes because there were individuals from different counties who provided ideas from their respective areas of employment*
- *Yes this conversation opens the opportunity to discuss an important topic where we can brainstorm active responses.*
- *Yes. Advocacy. Collaboration.*
- *Yes. The leadership/housing council are active and have these goals at heart*
- *Synergy for affordable housing*
- *Yes*
- *Yes. Aware of the future is very important for affordable housing for home ownership*
- *Yes.*
- *Always enjoy hearing about issues and solutions to housing matter in other areas*

What did you find most valuable about this facilitation?

- *Collaboration among stakeholders will be critical to using resources efficiently and effectively. Citizen education in community at large is essential to building political will to allow and enable more housing*
- *Goal setting for all*
- *Threw a lot of ideas, hope they stick. Have to keep this issue in elected officials mind all the time.*
- *Breakout sessions*
- *Sharing ideas*
- *Collaborating ideas with peers whom are like-minded for this cause*
- *New funding and re-established funding*
- *Brainstorming*
- *Affordable housing revisit*

- *Everything.*
 - *The exchange of ideas*
 - *The coming together of professionals who are knowledgeable and sharing ideas of how to possibly make changes.*
 - *The diverse topical points of views.*
 - *The update and overview of situation of affordable housing in Broward County.*
 - *Hearing everyone's views*
 - *One City is allowing 2-units on 50 square foot lots, Broward County is pursuing doc surtax*
 - *Affordable housing solutions that were offered*
-

Roster

Lead Facilitator and Moderator:

- *Tonya Fletcher*

Co- Facilitators:

- *Kristen Bishop*
- *Garfield Webbe*
- *Elaina Norlin*
- *Herb Parlato*
- *David Jess*
- *Patrick Cavanaugh*
- *Ruth Myles*


Participants: (see attached roster below for details)

- *Members of the Broward Housing Council, Representatives from the Banking Industry, Housing Industry, as well as City and County agencies.*

Stakeholders:

- *Banks, Federal Regulators, Housing Entities, Homeless, Residents Living in Poverty, and the Broward County Commission Board*


BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
1. Abreu	Kim	Bank of America		√	
2. Adkinson	Tiffany	BankUnited		√	
3. Alvarez	Maria	Not Provided		√	
4. Andino	Julio	Iberia Bank		√	
5. Balogun	Ajibola	City of West Park/BHC		√	
6. Barry-Smith	Marcia	BHC/Habitat for Humanity		√	
7. Batchelder	Susan	Broward Continuum of Care/HIP		√	
8. Biscardi	Courtnee	Urban League of Broward Co.		√	
9. Bishop	Chester	Housing Foundation of America		√	
10. Bishop	Kristen	Broward County FACILITATOR		√	
11. Blanco-True	Erbi	Iberia Bank (PANELIST)		√	

√ = RSVP

√ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
12. Boggio	Joaquin			✓	
13. Brandt	David	Housing Finance Authority of Palm Beach County		✓	
14. Brinkworth	Heather	Broward County School Board/BHC		✓	
15. Burden	Patrick	Wells Fargo		✓	
16. Cabrera	Suzanne	Housing Leadership Council of Palm Beach County, Inc.		✓	
17. Carrano	Sue	PDMD/STAFF		✓	
18. Castilla	Ana	TD Bank (PANELIST)		✓	
19. Cross Hogg	Gillian	Broward House		✓	
20. Cuddemi	Robin	Broward Housing Authority		✓	
21. Cummings	Albert	PDMD/STAFF		✓	
22. Cruz	Mary Ann	Mercantil Bank		✓	

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
23.	Delsalle	Darby	PDMD/STAFF	✓	
24.	Elfman	Howard	Distinctive Homes Realty/BHC STAFF	✓	
25.	Fejes	Suzanne	Broward County HFCD Division	✓	
26.	Fletcher	Tonya	Broward County FACILITATOR	✓	
27.	Flowers	Debra	City of Fort Lauderdale	✓	
28.	Flynn	Chris	PDMD/STAFF	✓	
29.	Fowlkes	Shira	Broward Regional Health Planning Council	✓	
30.	Greer	Ted	HOPE South Florida	✓	
31.	Hattan	Caryl	Town of Davie/BHC	✓	
32.	Hawthorne	Diana	Covenant House	✓	
33.	Hazell	Claudelle	City of Fort Lauderdale	✓	

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
34. Hodson	Scott	BAC Florida Bank		✓	
35. Holness	Dale V.C.	Broward County Commissioner		✓	
36. Hughes	Woody	Habitat for Humanity of Broward		✓	
37. Jess	David	Broward County FACILITATOR		✓	
38. Juliachs	Sandra	Bank of America		✓	
39. Kanzki	Regine	BRHPC		✓	
40. Korman	Mark	City of Pompano Beach		✓	
41. Likam	Chris	Brickell Bank		✓	
42. Lomenick	Matt	Rio Vista Church (PANELIST)		✓	
43. Maroe	Kimberly	BOCC PIO		✓	
44. Mendez	Barbara	Cornerstone Group/BHC		✓	

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
45. Milan	Clay	City of Hollywood		✓	
46. Miller	Skip	GreenspoonMarder		✓	
47. Norlin	Elaina	Broward Libraries/FACILITATOR		✓	
48. O'Loughlin	Mark	Broward Housing Authority		✓	
49. Orshefsky	Debbie	Holland Knight		✓	
50. Parlato	Herb	BC Econ Develop - FACILITATOR		✓	
51. Parnell	Joyce	Broward Housing Authority		✓	
52. Reed	Jacqueline	Oasis of Hope CDC		✓	
53. Reynolds	Mildred	Broward County HFCD Division		✓	
54. Rich	Nan	Broward County Commissioner		✓	
55. Richards	Priscilla	City of Plantation		✓	

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
56. Ricketts	Pauline	City of Fort Lauderdale		✓	
57. Robbins	Amy	Valley Bank		✓	
58. Robin	Nancy	Habitat for Humanity Broward (PANELIST)		✓	
59. Roman	Paola	Carrfour Supportive Housing		✓	
60. Rosendorf	Stephanie	Broward County-FACILITATOR		✓	
61. Rue	Traie	National Community Renaissance		✓	
62. Ruiz	Nidia	Iberia Bank		✓	
63. Senior	Lorna	Wells Fargo		✓	
64. Sesodia	Jo	PDMD/BHC STAFF		✓	
65. Stone	Ralph	BHC/Broward County HFCD (PANELIST)		✓	
66. Szugajew	Noah	Broward Co. Housing Authority		✓	

✓ = RSVP

✓ = Did not RSVP

BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

Last Name	First Name	Organization	e-mail	Signed In	BHC Member
67. Vecchi	Lisa	Broward Housing Solutions/BHC			
68. Walker	James	Florida Community Loan Fund			
69. Webbe	Garfield	Broward County Aviation/FACILITATOR		✓	
70. Weiss	Erin	Legal Aid of Broward		✓	
71. Wheat	Tim	Pinnacle Housing (PANELIST)		✓	
72. Wight	Lisa	Broward School Board		✓	
73. Wilkinson	Avis	City of Fort Lauderdale		✓	
74. Wright	Katrina	BankUnited		✓	

TOTAL: 74

✓ = RSVP

✓ = Did not RSVP

Appendix

- A1 *Meeting Agenda*
- A2 *Panelist Bio Sheets*
- A3 *Answered Questions Sheet from Q&A Session*



Workshop attendees viewed the new BHC video





BROWARD HOUSING COUNCIL
Stakeholders, Strategies and Solutions for Affordable Housing Workshop
Friday, October 26, 2018 ▪ 8:30 AM – 12 PM ▪ Tree Tops Park, Davie, FL

AGENDA

- 8:45 AM Welcome and Introductions – Marcia Barry-Smith, Chair, Broward Housing Council
- 8:50 AM Opening Remarks – Commissioner Nan Rich, Broward County, District 1
- 9:00 AM Broward Housing Council Video Presentation
- 9:10 AM Panelist Introductions and Presentations
- A) **Affordable Housing in Broward County and Need for Dedicated Funding Source** – Ralph Stone, Director, Broward County Housing Finance and Community Development Division
- B) **Making Affordable Housing Profitable to For-Profit Developers** – Tim Wheat, Regional Vice President, Pinnacle Housing Group
- C) **Lack of Buildable Sites and Other Obstacles to Predevelopment for Non-Profit Developers** – Nancy Robin, CEO, Habitat for Humanity of Broward
- D) **Significance of Faith Based Organizations as Property Owners** – Matt Lomenick, Ministry Operations Pastor, Rio Vista Church
- E) **Community Development as Defined by the Community Reinvestment Act (CRA)** – FDIC Presentation by Ana Castilla, Community Development Manager, TD Bank
- F) **Financing Community Development Transactions** – Erbi Blanco-True, CRA Advisor, Iberia Bank
- 10:15 AM Questions and Answers
- 10:30 AM Break
- 10:40 AM Participant Breakout Sessions
- 11:30 AM Solutions Takeaways
- 11:45 AM Where Do We Go from Here? – Marcia Barry-Smith, Chair, Broward Housing Council
- 11:50 AM Closing Remarks — Commissioner Dale V.C. Holness, Broward County, District 9

Appendix A2



BROWARD HOUSING COUNCIL
Stakeholders, Strategies and Solutions for Affordable Housing Workshop
Friday, October 26, 2018 ▪ 8:30 AM – 12 PM ▪ Tree Tops Park, Davie, FL

PANELIST BIOS

Ralph Stone is the Director of the Broward County Housing Finance and Community Development Division. He holds a Bachelor of Arts degree in English from the University of Central Florida and a Master's degree in Urban and Regional Planning from Florida State University. Mr. Stone has held a number of senior positions in local government in Florida including City Manager, Assistant City Manager for Economic Development, Executive Director of Downtown Development Authority, Community Redevelopment Agency Executive Director and Planning Director supervising programs including Housing, Planning, Zoning, Building and Permits, Code Enforcement and Neighborhood Services. Mr. Stone has written or directed plans and/or programs that have received over thirty national or state awards in various areas of expertise, including the Governor's Award for the Best Large City Comprehensive Plan in the State of Florida. Mr. Stone has also provided private sector services as a sole proprietor and as a senior manager in a national Engineering, Environmental Sciences and Planning firm. Mr. Stone has been accepted by both Federal and State courts as an expert witness.

Timothy P. Wheat is the Regional Vice President of Pinnacle Communities, LLC. Mr. Wheat's professional career spans over 30 years and has almost entirely been dedicated to the development and preservation of quality workforce housing. He began his career as a housing planner in Palm Beach County government, moved to the non-profit sector and then into private for-profit development. Mr. Wheat has overseen the development, financing and management of thousands of rental housing units in Florida and throughout the U.S. He joined Pinnacle in 2002 where he oversees successful, trend-setting developments statewide and utilized public/private partnerships to redevelop publicly-owned land into new rental communities. Widely recognized as an industry advocate and expert in managing successful public/private housing partnerships, he was appointed to the Federal Home Loan Bank of Atlanta's Affordable Housing Advisory Council (2013-2017; Vice-Chair 2016). He is a founding Board Member of the Community Land Trust of Palm Beach County (2006) creates housing opportunities for renters and homeowners. Mr. Wheat is a native Floridian and a Phi Beta Kappa graduate of Fordham University (Bronx, NY).

Nancy Robin is the CEO for Habit for Humanity of Broward. A former banking executive, she left banking to explore how to make a bigger difference in the world. Nancy has extensive experience in leading organizations through start-up, change, revitalization, turn-a-rounds and accelerated growth. With a passion for economic empowerment, on, Nancy has an extensive volunteer history both leading and serving several key non-profits. She has Chaired the Urban League of Palm Beach County, the Red Cross of Broward County and served on the Executive Boards for the YMCA of South Florida, The Boy Scouts Gulfstream Chapter, ArtServe of Broward County, and the Boards of Jr Achievement of Palm Beach, Florida Council of Economic Education, Urban League of Broward County, Chambers of Commerce and others. Early in her career she volunteered for Habitat and the passion for that mission drew her back to where she is today. For Nancy, It is a dream come true to be able to utilize the skill sets she has developed over the years to a cause she is so passionate about.

Matt Lomenick has served as the Ministry Operations Pastor of Rio Vista Community Church since 2009 and also serves on the boards of Hope South Florida homeless family ministry and the CityChurch Planting Partnership, which exists to cultivate new thriving churches in every community in Broward County. Born in St. Louis, Missouri, Matt and his family moved to Miami, FL when he was 4 years old, where they attended Key Biscayne Presbyterian Church. He attended Westminster Christian School in South Miami and later graduated from Southern Methodist University with a degree in Advertising. He received his Master of Divinity degree from Reformed Theological Seminary in Orlando.

PANELIST BIOS (continued)

After graduating from seminary, Matt met and married his wife, Dede (Osborn) Lomenick, at his first church in New Port Richey, FL. They have since been blessed with three children: Delaney (22), Reina (17) and Rachel (16).

Matt

Ana Castilla is Vice President, Regional Community Development Regional Manager, Florida with TD Bank. She manages community relationships and supports regional market retail and commercial staff in developing and implementing responsive community development lending, service and investment to revitalize and stabilize low- and moderate-income neighborhoods and financial empowerment for individuals throughout the bank's Florida footprint. Prior to joining TD Bank in 2014, Ana was the Regional Community Development Manager for the Federal Reserve Bank of Atlanta at the Miami Branch. She has published several research papers and articles and spoken nationally and internationally about concentrated poverty, remittances, community development finance, and financial empowerment, among others. Ana has lived in Miami for 30 years and is fluent in Spanish. Active in numerous community development and professional groups, she serves on the board of directors of South Florida Community Development Coalition, Miami Homes for All, Florida Community Loan Fund, Community Housing Partners, and is president of the board for Centro Campesino Farmworker Center. She holds a Bachelor of Arts degree in Communication from Albertus Magnus College in New Haven, CT and an MBA from Florida International University.

Erbi Blanco-True has over 30 years of experience in banking and currently serves as a CRA Advisor to IBERIABANK where she specializes in all areas of the Community Reinvestment Act. Prior to this, Erbi served as Senior Vice President, Director of CRA & Community Development at Great Florida Bank for over seven years. Erbi also served as Market President of Neighborhood Lending Partners, a multi-bank lending consortium providing financing for affordable housing developments, specializing in LIHTC and community development finance; previously she was the Senior Relationship Manager for the Federal Home Loan Bank of Atlanta in charge of Florida. Erbi obtained her MBA from Florida International University and her BA from Barry University. She is very involved in the community serving on boards and committees for several nonprofits including the Miami-Dade Empowerment Advocacy Trust Board, Habitat for Humanity of Greater Miami, AAA Scholarship Foundation and the Greater Miami Chamber of Commerce.

Appendix A3



BROWARD HOUSING COUNCIL

Stakeholders, Strategies and Solutions for Affordable Housing Workshop

Q&A

I. BUILDABLE LAND/SITES

- **Q: Why are some CRAs and some cities allowed to ignore the inclusionary zoning mandates? Shouldn't it be mandatory – one size fits all?**

Response by Ralph Stone: There are no inclusionary mandates in the County or cities that I am aware of. The County is currently updating the Rational Nexus study that would legally support inclusionary zoning, linkage fees, set asides or payment in lieu of options.

Q: Would the faith-based organizations be willing to partner with non-profits to develop rental housing for specific populations who may not be members of their congregation?

- **Response by Matt Lomenick:** I know of at least two faith-based organizations that are already in discussions with regard to utilizing part of their property for mixed income and/or affordable housing. Both of these organizations would actually assumed that residents would not be a part of their congregations. The point would be to reach out as congregations to serve people in need. Besides the conversion of underutilized, church owned property for affordable housing solutions, I would also note that faith communities are full of investors, developers, contractors, real estate professionals, etc., many of whom would be very open to identifying projects with more than a financial bottom line—those that would also be of benefit to the underserved community. They need awareness, a plan and a connector to bring them together. So the answer is yes!

Q: Is there a method or agency that the County has for handling escheated properties that could create a supply of buildable lots?

- **Response by Ralph Stone:** Yes, the County regularly receives these lots and has used these to build approximately 90 new affordable homes in the past ten years. Currently, the County has ten not for profits building 40 new homes on escheated lots.

Q: What is form-based zoning?

- **Response by Tim Wheat:** The following is excerpted from formbasedcodes.org: Form-based codes address the relationship between building facades and the public realm, the form and mass of buildings in relation to one another, and the scale and types of streets and blocks. The regulations and standards in form-based codes are presented in both words and clearly drawn diagrams and other visuals. They are keyed to a regulating plan that designates the appropriate form and scale (and therefore, character) of development, rather than only distinctions in land-use types. This approach contrasts with conventional zoning's focus on the micromanagement and segregation of land uses, and the control of development intensity through abstract and uncoordinated parameters (e.g., FAR, dwellings per acre, setbacks, parking ratios, traffic LOS), to the neglect of an integrated built form. Not to be confused with design guidelines or general statements of policy, form-based codes are regulatory, not advisory. They are drafted to implement a community plan. They try to achieve a community vision based on time-tested forms of urbanism. Ultimately, a form-based code is a tool; the quality of development outcomes depends on the quality and objectives of the community plan

that a code implements. We believe old-style prescriptive zoning regulations impose a natural cost-bias against affordable housing, and form-based codes, which exist in Regional Activity Centers in Broward County, are superior.

- **Q: How do we retain existing affordable housing?**

Response by Tim Wheat: Different types of affordable housing, depending on the type of financing from the public sector that's provided, usually comes with use restrictions that run a number of years. For multifamily affordable housing that's been financed by the Florida housing finance corporation that's directly or indirectly that use restriction runs for 50 years. There is a lot of city order use restrictions on single family type developments and I sit on the board of the community land trust in Palm Beach County; the South Florida CLT runs very successfully. The CLTs always maintain ownership of the underlying land, and sell it through a long term ground lease to the mutual owner of the improvements. So there is always the perpetual feature of community land trust of perpetual affordability that passes on from buyer to buyer to buyer and the sharing of dividends so the next buyer can afford it. There are varying methods to preserving affordability. What I was talking about in my remarks is that, in the next few years, there's going to be a challenge at some of the originally financed Florida housing developments in the onset of the tax credit programs, some of them, the early developments, had a knocked out period of 15 years, and some exited now. A lot had longer use restrictions from 30 to eventually 50 years as the policy evolved, and are going to need to recapitalize. The challenge is to figure out how to recapitalize and preserve affordability and perhaps maybe some units that are at 60% immediate income will get raised to 80% to allow for refinancing but perhaps in exchange for that, the owner agrees to preserve some at 30% of immediate income because we have such an extreme cost burden. There is a white paper on the Florida Housing website that talks about the process they are going through with their board and I think there is also a study companion, a white paper from the Shimberg Center at the University of Florida, that talks about this sort of process that everyone is going through to try and figure out. The units will stay affordable. Everything is locked into use restrictions that has been financed on multifamily world. The question is how do we maintain those as quality and how do we make sure that those units are income distributed to a wide range of people that need it, because some of the early developments financed since the mid 2000s really have.

II. FINANCING

- **Q: Will the banks consider donating foreclosed affordable properties, especially rental properties, instead of selling them to foreigners?**

Response by Ana Castilla and Erbi Blanco-True: Collateral property that is acquired by banks is a secondary source of repayment for a loan that has defaulted. The banks sell this property in order to recuperate loan losses and is sold through third party real estate companies, not directly to anyone. Property may be donated or identified for sale to a nonprofit but will be evaluated on a case by case basis, but generally the bank is first considering the mitigation of loan loss related to that property. Due to current economic conditions, there are fewer banks with foreclosed properties, however, if one is available my suggestion is to contact the bank, tell them about the project planned, the neighborhood and type of property desired and see if the bank provides any opportunities to discuss either a donation or discounted price if the property qualifies for CRA consideration.

- **Q: Is there a possibility that banks in Broward would pool together to create a Loan Pool for affordable housing (for non-profit usage), and maybe the County could do a Bond to cover them?**

Response by Ana Castilla and Erbi Blanco-True: The creation of a loan pool usually implies there is not enough capital for development. I don't think that is the case – financial institutions/lenders are looking for lending opportunities all the time, especially community development lending. I think that the access to capital challenges lie in mitigating risk and making projects profitable enough to repay credit while managing operating costs if rental. For banks to pledge money to a loan pool or CDFI, usually the default ratio of the portfolio and the underwriting guidelines are taken into account. This means that loan pools and even bonds often do not provide the type of flexibility that nonprofit and small developers are looking for – there is flexibility on the type of project and amortization, for example, but the developer still has to come up with funding to meet loan to value ratios or has to have significant capital and experience to take on the project. Another consideration with a loan pool and bond is that they are both expensive – and operational funding is perhaps harder to come by than credit. Personally, I recommend looking at working with an existing CDFI to explore any alternatives. The most challenging issue is to carefully assess what type of financing/funding is actually needed to get these smaller neighborhood projects done. Cost of acquisition, gap funding, reduction of permitting and infrastructure costs and economies of scale (building 10 homes at once instead of 2) are all issues that make development more expensive for nonprofits.

- **Q: Do any of the banks have special loan programs for non-profit (small) developers?**

Response by Ana Castilla: Regarding loan programs for nonprofits, TD Bank has a line of credit for nonprofit acquisition and soft rehab of single family homes for sale to LMI buyers. However, all lending to nonprofits and for profits alike, focus on the experience and capacity of the borrower to complete projects and the ability of the borrowing organization to repay the loan - including covering unforeseen expenses or other factors. In most cases, the debt service ratio, loan to value, interest rate and loan purpose may be more competitive (flexible) for community development purpose loans - but the borrower must meet loan underwriting guidelines that ensure safe and sound lending.

Response by Erbi Blanco-True: For multi-family apartment loans, typically every loan is tailor-made to meet the specific needs of the client and project; however, it may be more challenging to finance a project for a small builder or nonprofit due to the financial constraints of the borrower. Banks typically prefer dealing with borrowers who are very experienced and have the financial capacity to insure the project gets completed despite any challenges that may arise. That said, some banks do offer loan programs for CDC's and nonprofit developers whose projects meet CRA criteria. Banks also work with CDFI's and other partners who may be better suited to facilitate the transaction if the bank is not able to finance it directly. Even if there is a special program, in general banks will want to work with experienced developers who have the financial strength and resources to support a project and who qualify based on standard underwriting criteria.

Q: RE: Broward's RFA \$5 million – Please explain intention of timing of the RFP relative to FHC's tax credit RFAs. The FHFC requires gap and commitments before applying for tax credits. Is Broward deliberately avoiding FHFC's competitive process?

Response by Ralph Stone: Several years ago FHFC discontinued regularly scheduled RFAs. Prior to that the County timed its gap financing to the State cycle. However, since there is no regular schedule

at FHFC the county issues its gap financing when available. The County currently has a RFP totaling \$4.9 million dollars for gap financing for new affordable multifamily.

- **Q: Vancouver just passed a vacancy tax. Here in South Florida, we have a large number of units tied up by persons who have invested in housing units but do not occupy them. Also, because they don't live in them, they are not likely a voting constituency. Do you feel that this a new funding source we should pursue in Broward?**

Response by Ralph Stone: I don't think that is a realistic option in Broward. Currently, our focus is on fully funding the Sadowski Trust Funds, receiving a fair share from those funds and pursuing a local Surtax program like exists in Miami-Dade.

- **Q: How do the local elected officials of Broward allow the State to sweep funding?**

Response by Ralph Stone: Reluctantly. It's an aggravation. Unfortunately, our local officials don't control that process. As the Senator mentioned, for a couple of years now, our number one priority has been affordable housing, as it is again this year. We're hoping to get, number one, the Sadowski Fund fully funded, and after we do that, get a fair share, so that Broward gets what it deserves

Response by Tim Wheat: I just wanted to follow up. In case any of you haven't heard, there's an election going on. I know that one candidate...I don't know where both candidates for governor stand on this ... I know that one candidate for governor has stated loudly and emphatically said that he will veto a budget that sweeps one dollar from Sadowski. He has said it to my face. I know this is nonpartisan and again I don't know where the other candidate stands, but I do think there is some recognition outside of Broward County that we have got to stop the gates with Sadowski. It's hurting the State of Florida's economic growth and development, even if you're not in need or a consumer of affordable housing. The endless game with trust funds has got to end.

Response by Senator Nan Rich: I would like to respond about the trust fund. People need to know that the reason that we can't do anything about it is because the trust fund is a statute. If it were included in our State Constitution we could file a lawsuit. We've been trying to look at that but it's not hopeful so that's one of the reasons why we pushed the Charter Review Commission to do a charter amendment for a Broward County trust fund. Because it's not as if it's an ordinance that the County Commission is passing it's going to be in the Charter so if somebody wanted to change it they have to go back and get a Charter change. That's what makes it a lock box. It's unfortunate the other way we've tried every year, the legislature can just change the Statute, and there's nothing we can do about that. What we're doing now is a really positive step.

- **Q: Please expound on mixed use options.**

Response by Ana Castilla: Mixed use and mixed income are a way of making properties not only more affordable but also more responsive and more flexible to market needs. From a community development perspective, remember these are all loans and deals that we would do anyway, but if we want to get CRA credit for them, what will happen is, if we document the percentage of units that are going to low and moderate income, or if it's mixed use and the commercial space is going to employ people from the neighborhood and we can document it, then we can take a portion of the entire loan and ask for credit for that portion of the loan. If it's over 51% of the beneficiaries that are low and moderate income or a small business, then we will get credit for entire thing. Another consideration is if its located in a low or moderate income area. That's another confusing point

because not everything in a low or moderate income area gets credit. Let's say that it's mixed use but it's like that gargantuan tower they built in Brickell that the units sell for a million dollars. That may be mixed use and you may put it in a low income census tract but if it's not beneficial to low or moderate income people, we aren't going to get any credit for that. It could be located in a middle or higher income area but it's benefitting low and moderate income people, and we can demonstrate it, banks can get credit for that.

Response by Ralph Stone: One thing that is absolutely critical as we do move forward is that we migrate toward a development model – particularly in a County that's 100% built out – which means we will have 100% redevelopment. When that occurs, it has to include and probably will move toward requiring mixed income development. We have had enormous missed opportunities that we've experienced in the rollup out of the secession. If you think about the old commercial corridors in Broward County – north, south, east and west – the big box size in the old malls, those are the places that should be redeveloped. They will probably be mixed use and absolutely need to be and should be mixed income.

III. OBSTACLES TO PRE-DEVELOPMENT

- **Q: What's the School Board doing with all their unused land?**

Response by Ralph Stone: A School Board representative from the planning office is in attendance today, and they have been kind enough to meet with us in the last year within a variety of affordable housing opportunities, including vacant land. By the way, an example of an idea we've talked about is when they have significant pieces of land in a community, it's not always the most attractive option to lead with "we're going to sell it for affordable housing" for the property owners or city leaders for that matter. So what we talked with them about it is go ahead and sell it at market rate, whatever it's going to be, get the top dollar, but dedicate 10% of earnings or revenues for affordable housing. We can put it in our County bucket when we do a tax credit deal through an RFP for development. When it's a deal for 100 units, we can do 10% of the gap with the School Board funding and will earmark and dedicate 10 of the units for School Board employees. This is just an example of how to get to the issue. To the extent that the School Board has available land, they've been very good at working with us. We hope we can come up with some options.

Response by Ana Castilla: I want to add something to that. In Miami...I know the counties all compete, there is a lot of competition here...I would like to suggest Miami Homes for All, is working with Enterprise Communities Partners out of Atlanta, on an initiative called Naturally Occurring Affordable Housing that specifically focuses on preservation. They are also developing an affordable housing plan for five years for the City of Miami that is looking at ways to finance, and they have also entered into agreement with the Dade County Public School System to build housing. So leverage that; I'm sure that they would share. All of the data that's been accumulated is very similar, and when it comes to housing and jobs, we're all one community because everyone is crossing that border all the time. So that's an excellent resource; take advantage of all the dollars and time that have gone into that.

- **Q: Why does the County charge impact fees for buyers who are already residents of Broward?**

Response by Jo Sesodia, Director, Planning & Development Management Division: Impact fees are charged to offset impacts that construction of a new housing unit will have on local public services (transit, parks, schools, etc.) Usually, they are paid by a developer when a building permit is received. Impact fees are property-based. Each housing unit that is added to a neighborhood increases the

total number of vehicle trips generated by the neighborhood, regardless of who lives in the home. New housing units that are deed restricted for affordable housing are eligible for impact fee waivers from Broward County and the Broward County School Board.

- **Q: Give examples to cities/counties where your affordable housing developments have been readily accepted by the government entities involved. What aspects of the local regulatory environment help facilitate these developments?**

Response by Tim Wheat: I'll give 2 examples – in downtown Fort Lauderdale, we were able to innovate and create a high-rise mixed income and mixed use development called Pinnacle at Tarpon River, partly because of the form-based codes discussed earlier through the City having a favorable approach to affordable housing in the Downtown Regional Activity Center. In the City of Hollywood, we were able to utilize the Public Private Partnership regulations to acquire city-owned land and to foster a community partnership to create new senior housing. In both instances, the local governments either created a regulatory environment favorable to affordable housing, or provided land, and in both instances embraced what we were doing in part because of our proactive approach to building community-based support from civil groups.

- **Q: Provide suggestions on how to overcome NIMBYism. How do we help elected officials understand the need for new affordable units?**

Response by Ralph Stone: I think the best approach is two things. One is to remind them that most affordable unit owners/renters are working families who work in low wage service jobs, although in our county low income wages would include teachers, government workers and other professionals. The second is to show how the physical and “managed” projects are indistinguishable from market rate projects. Most people who drive by modern affordable housing believe these are market rate products.

Response by Matt Lomenick: With regard to the NIMBY issue, there are at least two things the faith community can do to help. First, we can consistently teach our congregations proactive, vigilant, intentional love of our neighbors with a core belief that a neighbor is anyone in need. In a healthy community we don't isolate and protect ourselves from problems. We come together to solve them, willing to make individual sacrifices for the common good. But there is a personal benefit as well. Living in relationship to people who are different than me, perhaps less fortunate than me, and being compelled by proximity and circumstance to engage, to love and be loved by those others, is good for my own soul. It's good for my children to see me doing that and, when they're old enough, to join me in it. It will make them more complete people and better citizens. And if we all go in on this together, as a community, there are ways to do it safely and effectively and sustainably. These ideas are fundamental to the worldview of the faith community. Second, we can continue to inspire and mobilize our members to go out and serve people face-to-face. In so doing, we encounter human beings and not just concepts. It's much easier to fence out a concept from my backyard than it is to expel a person, or a family.

BROWARD HOUSING COUNCIL
PROPOSED
2019
MEETING DATES, TIME AND LOCATION

DATES	TIME	LOCATION
Friday, February 22	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL
Friday, April 26	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL
Friday, June 28	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL
Friday, August 23	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL
Friday, October 25	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL
Friday, December 13	10:00 a.m.	AARLCC Seminar Rm. 2 2650 Sistrunk Boulevard Fort Lauderdale, FL

AARLCC - African American Research Library & Cultural Center



BROWARD HOUSING COUNCIL 2019 Proposed Work Program

Purpose: *To serve in an advisory capacity to the County Commission and to facilitate coordination between the County, Municipalities, the business community and not-for-profit groups to address housing issues including, but not limited to, affordable housing, workforce housing and homelessness.*

1. Facilitate Coordination

- Seek regional collaboration with other agencies to address affordable housing issues.
- Sponsor an annual Affordable Housing Workshop for municipal, business and legislative leaders.
- Report on all Broward Housing Council activities for the year and submit to the Board of County Commissioners for acceptance.
- Re-design (when appropriate) and maintain the Broward Housing Council website with a focus on affordable housing policy, research and studies.
- Prepare quarterly newsletter and distribute via e-mail.

2. Increase Affordable Housing Stock

- Support the allocation of CRA funding for affordable housing.
- Support policies that address flexible sources of “gap financing” for affordable housing (i.e. second mortgage programs).
- Engage the development community to increase affordable housing production especially for very low income rentals.
- Continue to recommend the Florida Housing Finance Corporation (FHFC) allocate set-aside of units for Broward County tax credit projects, based on need.
- Identify partnerships with faith-based property owners and create a catalog of land inventory.
- Develop a community land trust model for Broward County.

3. Enhance Housing Stability

- Develop an outreach campaign to educate local municipal, business and legislative leaders on affordable housing issues and funding strategies.
- Support the acquisition and rehabilitation of existing affordable housing inventory that will preserve the housing stock.
- Update local leaders on affordable housing policy issues.
- Encourage foreclosure counseling workshops by HUD certified agencies and local banks, and encourage local funding of foreclosure counseling/assistance programs and homebuyer education courses.
- Highlight locally successful neighborhood improvement programs and other affordable housing projects.
- Encourage Improved transportation programs that support affordable housing.

4. Advocate for Legislative Change

- Support legislation that creates and/or retains funding for affordable housing initiatives such as the State Housing Initiatives Partnership (SHIP) and prevents future sweeps from the Sadowski Housing Trust Fund.
- Advocate affordable housing programs and policies that include workforce housing.
- Support policies that assist renters and homebuyers by reducing the gap between household income and housing costs.
- Seek to leverage Integration of business community

5. Streamline Process

- Support the Affordable Housing goals, objectives and policies in BrowardNEXT.
- Support inclusionary zoning policies and bonus densities to incentivize affordable housing construction.
- Sponsor and support assessments of local and regional affordable housing needs and programs to identify needs, costs and trends and to develop potential pilot programs.
- Explore incentives for the development of affordable rental housing on high density, mission driven and opportunity zoned properties (i.e., grants, fee waivers)

6. Address Homelessness

- Support the county-wide homeless services of the Broward County Continuum of Care without duplication of efforts.

7. NEW: Support Countywide Financing

- Support Broward County's continued allocation of public funding towards the Affordable Housing Trust Fund.
- Work to leverage private sector investments in the Affordable Housing Trust Fund that support the production and preservation of affordable housing units.
- Encourage Broward County to designate future re-captured CRA funds towards affordable housing initiatives and workforce development programs.

BROWARD HOUSING COUNCIL – HOUSING POLICY TRACKING TABLE



Broward Housing Council 2018 Work Program [adopted 12/15/17]

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Item 1: Facilitate Coordination				
Seek regional collaboration with other agencies to address affordable housing issues.	Broward Housing Council	Not applicable.		Ongoing collaboration with the Coordinating Council of Broward County, Inc.
Co-sponsor an annual Affordable Housing Workshop for municipal, business and legislative leaders.	Broward Housing Council	Not applicable.		BHC Affordable Housing Workshop held on Friday, October 26, 2018; 8:30 AM – 12 PM. Approximately 75 in attendance.
Report on all Broward Housing Council activities for the calendar year and submit to the Board of County Commissioners.	Broward Housing Council	Not applicable.		2018 Annual Report to be approved by the Housing Council in February 2019
Re-design and maintain the Broward Housing Council website to focus on affordable housing policy, research and studies.	Broward Housing Council	Not applicable.	Planning and Development Management Division (PDMD)	Re-design completed in January 2018. Ongoing updates/maintenance by PDMD staff.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Prepare quarterly newsletter and distribute via e-mail.	Broward Housing Council	Not applicable.	Planning and Development Management Division (PDMD) through Mail Chimp	Quarterly newsletter distributed by PDMD staff in April, June, September (December issue pending)
Item 2: Increase Affordable Housing Stock				
Establish a dedicated source of funding (i.e. affordable housing trust fund) to support the creation and preservation of affordable housing.	Charter Review Commission	Trust fund oversight agency to seek public and private funding	Board of County Commissioners	Charter Review Commission Resolution 2018-007 regarding creation of Affordable Housing Trust Fund was APPROVED by Broward voters on November 6, 2018
Support the allocation of CRA funding for affordable housing.	Broward Housing Council	Not applicable.	Housing Finance and Community Redevelopment Division (HFCRD)	County Commission meeting in November re: City of Hollywood's CRAs resulted in affordable housing requirements for portion of funds
Encourage Broward County to designate future re-captured CRA funds towards affordable housing initiatives and workforce development programs.	Broward Housing Council	Not applicable.	Housing Finance and Community Redevelopment Division (HFCRD)	Ongoing.
Support policies that address flexible sources of "gap financing" for affordable housing (i.e. second mortgage programs).	Broward Housing Council; Board of County Commissioners	Not applicable.	Housing Finance and Community Redevelopment Division (HFCRD)	Ongoing.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Engage the development community to increase affordable housing production especially for very low income rentals.	Broward Housing Council	Not applicable.		Development community, bankers, lenders and not for profits served as panelists and were the target audience for BHC Workshop on October 26.
Continue to recommend the Florida Housing Finance Corporation (FHFC) allocate set-aside of units for Broward County tax credit projects, based on need.	Broward Housing Council	Not applicable.	Housing Finance and Community Redevelopment Division (HFCRD)	Ongoing.
Item 3: Enhance Housing Stability				
Develop an outreach campaign to educate local municipal, business and legislative leaders on affordable housing issues and funding strategies.	Broward Housing Council	Not applicable.	Partnership with Coordinating Council of Broward, Inc.	Meeting between BHC Chair and Coordinating Council Executive director in September 2018. Purpose: Discuss collaborative affordable housing education and advocacy efforts.
Support the acquisition and rehabilitation of existing affordable housing inventory that will preserve the housing stock.	Broward Housing Council	SHIP funds; other government funding and grants.	Housing Finance and Community Redevelopment Division (HFCRD)	HFCRD staff conducting Inventory of boarded up and/or neglected properties within the Broward Municipal Services District (BMSD) for possible acquisition.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Update local leaders on affordable housing policy issues.	Broward Housing Council	Not applicable.		Ongoing.
Encourage foreclosure counseling workshops by HUD certified agencies and local banks, and encourage local funding of foreclosure counseling/assistance programs and homebuyer education courses.	Broward Housing Council	Not applicable.	Include workshop information on Broward Housing Council website.	Ongoing (by request).
Highlight locally successful neighborhood improvement programs and other affordable housing projects.	Broward Housing Council	Not applicable.	BHC website and quarterly newsletter.	Ongoing.
Item 4: Advocate for Legislative Change				
Support legislation that creates and/or retains funding for affordable housing initiatives such as the State Housing Initiatives Partnership (SHIP) and prevents future sweeps from the Sadowski Housing Trust Fund.	Broward Housing Council	Not applicable.	Broward County Planning and Development Management Division (PDMD); Office of Public Communications	BHC Affordable Housing video addressing the Sadowski Trust Fund produced by PDMD and HFCRD staff. Presented during BHC Workshop; included on the November 13, 2018 County Commission agenda.
Advocate affordable housing programs and policies that include workforce housing.	Broward Housing Council	Not applicable.		Ongoing.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Support policies that assist renters and homebuyers by reducing the gap between household income and housing costs.	Broward Housing Council	Not applicable.		Ongoing.
Item 5: Streamline Process				
Support the Affordable Housing goals, objectives and policies in BrowardNEXT.	Broward Housing Council	Not applicable.		Goals, Objectives and Policies of Broward NEXT 2.0 are pending adoption by the Board of County Commissioners.
Support inclusionary zoning policies and bonus densities to incentivize affordable housing construction.	Broward Housing Council	Not applicable.		BrowardNEXT 2.0 Housing Element (HE) proposed Policy H1.9. Pending adoption by the Board of County Commissioners
Sponsor and support assessments of local and regional affordable housing needs and programs to identify needs, costs and trends and to develop potential pilot programs.	Broward Housing Council	Not applicable.		2018 Affordable Housing Needs Assessment in progress; targeted completion date January 31, 2019.
Item 6: Address Homelessness				
Support the county-wide homeless services of the Broward County Continuum of Care without duplication of efforts.	Broward Housing Council	Not applicable.		Ongoing.



Board of County Commissioners (BOCC) Affordable Housing Workshop [04/17/18]

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
Future Direction from BOCC				
1. Initiate Sadowski Legislation Amendment to Retain 90% of Doc Stamps.	Broward Housing Council (see Item 5); Housing Finance & Community Redevelopment Division (HFCRD)	Florida Housing Coalition; Florida Legislature	HFCRD Staff; Coordinating Council of Broward; Broward County Intergovernmental Affairs Broward Legislative Delegation; Florida Housing Coalition	HFCRD Staff meetings with Executive Director of Florida Housing Coalition (first meeting in July 2018)
2. Fund \$5 million for FY19 Affordable Housing Fund (second \$5 million of three years).	Housing Finance & Community Redevelopment Division (HFCRD)	\$5 million proposed in County's FY19 budget.	If budget approved, HFCRD will issue an RPF regarding gap financing for new multi-family units (end of October 2018)	FY19 Budget approved by Board.
3. *Affordable Housing Fund. Request all municipalities to fund proportional share of \$5 million countywide (\$5 million/population = \$2.58 per person). * BHC recommends a review of alternatives for determining the per capita assessment recommended for each city				Ongoing.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
4. Direct administration to contract for Rational Nexus Study for residential development and update Non-Residential Linkage Fee Study.	Housing Finance & Community Redevelopment Division (HFCRD)	HFCRD will seek funding	HFCRD; Purchasing Division	FIU Metropolitan Center is updating commercial linkage fee study and adding analysis of linkage fee for new residential development (report due Spring 2019)
5. Request the Broward Housing Council to implement an education/advocacy program for amending the Sadowski Act.	Broward Housing Council	Not applicable.	Broward Housing Council; Broward County Planning and Development Management Division; Office of Public Communications	BHCAffordable Housing video addressing the Sadowski Trust Fund produced by PDMD and HFCRD staff. Presented during BHC Workshop; included on the November 13, 2018 County Commission agenda.
6. Direct staff to evaluate affordable housing and density bonuses for major commercial corridors/"Big Box" site redevelopment.	Broward Planning Council	Not applicable.	BrowardNEXT Bonus Densities; Redevelopment Units: Goals, Objectives & Policies	Planning Council staff has initiated an effort to address these opportunities and will provide recommendations to policy makers later this year
7. Establish a Land Bank Program, and assess government and School Board property for affordable housing.	Housing Finance & Community Redevelopment Division (HFCRD)	HFCRD will seek funding from future School Board land sales	HFCRD; Broward County Real Property Section; School Board of Broward County	Ongoing meetings and discussion between County and School Board staff. County would have option to review/acquire sites for affordable housing, which could lead to set aside affordable units for School Board employees.

BROWARDNEXT20 Housing Element Goal, Objectives & Policies

OBJECTIVE H1 – Provide, Preserve, and Maintain Affordable Housing

Preserve and extend the life of existing rental and owner-occupied housing and eliminate substandard housing.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H1.1 Broward County shall maintain existing affordable housing units, address substandard housing conditions, wherever feasible, as an alternative to household displacement, and provide for permanent relocation housing assistance.	Broward County Housing Finance and Community Redevelopment Division (HFCR)	HFCR to seek funds	Home Repair Program	The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.
POLICY H1.2 Broward County shall periodically review and amend the County's housing codes, ordinances, regulations, and permitting processes for the purposes of minimizing costs and delays.	Broward County Planning and Development Management Division (PDMD)	Not applicable	Broward County Land Development Code and Zoning Code Development and Environmental Review Process	
POLICY H1.3 Broward County shall continue to maintain land development codes that reduce the cost of new housing units affordable to very low, low, and moderate-income households through waiver of impact, concurrency, and application fees for projects that:	Broward County Planning and Development Management Division (PDMD)	PDM Division to seek funds	Broward County Land Development Code	

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
<ol style="list-style-type: none"> 1. Designate dwelling units for very low and low incomes; 2. Dedicate land for affordable housing; 3. Dedicate money in lieu of land or designation of dwelling units for very low and low income; 4. Allocate flexibility units; 5. Use density bonuses 				
POLICY H1.4 Broward County shall maintain land development codes allowing mobile homes and manufactured homes that meet building code regulations in residential areas and encourage the redevelopment of mobile homes with safer affordable housing options such as manufactured /modular housing.	Broward County Planning and Development Management Division (PDMD)	Not applicable	Broward County Land Development Code	
POLICY H1.5 Broward County shall facilitate the development of very low, low, and moderate-income housing on sites within a ¼ mile walking distance to premium transit, employment, and educational opportunities through the County's "Affordable Housing Density Bonus Program."	Broward County Planning Council	Not applicable	BrowardNEXT - Affordable Housing Density Bonus Program	
POLICY H1.6 Broward County shall prepare an inventory of all County-owned property that may be appropriate for infill housing by 2019 and encourage certain housing design models, including design principles focusing on the needs of the elderly population.	Broward County Housing Finance and Community Redevelopment Division (HFCR)	Not applicable	Central County Community Redevelopment Plan	

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H1.7 Broward County shall support the affordable housing requirements of Broward County Land Use Plan (BCLUP) Policy 2.16.2 and Article 5 of the Administrative Rules Document for amendments to the BCLUP which propose to add 100 or more residential dwelling units to the existing densities approved by the BCLUP.	Broward County Planning Council	Not applicable	Land Use Plan Amendment (LUPA) application review for consistency with policy by Planning and Development Management Division – Planning Section	
POLICY H1.8 Broward County shall continue to utilize federal and state subsidy programs and funds to: <ol style="list-style-type: none"> 1. Assist with home repairs; 2. Maximize grant funds to create new affordable rental units and home ownership; 3. Provide barrier-free home improvements for special needs and elderly populations; 4. Offer financial assistance with home repairs resulting from a natural disaster; and 5. Provide purchase assistance to facilitate home ownership. 	Broward County Housing Finance and Community Redevelopment Division (HFCR)	HFCR Division to seek federal and state funds	State Housing Initiative Partnership (SHIP); HOME Investment Partnerships; Community Development Block Grant (CDBG); Neighborhood Stabilization Program (NSP); Florida Division of Emergency Management - Hurricane Loss Mitigation Program; Emergency Solutions Grant (ESG); Broward Redevelopment Program; and Central County Community Redevelopment Agency (CRA)	
POLICY H1.9 Broward County shall develop a model inclusionary zoning ordinance and encourage municipalities to consider adoption.	Broward County Planning and Development Management Division (PDMD)	Not applicable	Broward County Zoning Code	

OBJECTIVE H2 – Address Homelessness through Affordable Housing

Recognize and address the needs of its present and future homeless populations by implementing strategies set forth in the “A Way Home Plan” [Broward County’s Ten-Year Plan to End Homelessness.](#)”

POLICY	IMPLEMENTATION AGENCY (IES)	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H2.1 Broward County shall increase the number of permanent quality affordable and supported housing units targeted to and accessible by the homeless.	Broward County Homeless Imitative Partnership (HIP)	HIP to seek local, federal and state funds	Emergency Solutions Grant; Landlord Recruitment Initiative	The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.
POLICY H2.2 Broward County shall continue to support dedicated recurring Homeless Continuum of Care (CoC) funding through the Homeless Fund, in partnership collaboration with its municipal, public, and private partners.	Broward County Homeless Imitative Partnership (HIP); Continuum of Care (CoC)	The Homeless Fund	McKinney-Vento Homeless Assistance Act (McKinney-Vento)	
POLICY H2.3 Broward County shall seek public and private funding sources to support homeless services and housing.	Broward County Homeless Imitative Partnership (HIP); Continuum of Care (CoC)	HIP and CoC to seek funds	Emergency Solutions Grant; <i>A Way Home</i> Plan to End Homelessness; Recommendations for Implementation of the Federal HEARTH Act; McKinney-Vento Homeless Assistance Act	
POLICY H2.4 Broward County shall encourage the development and implementation of a housing first Homeless Continuum of Care (CoC) philosophy and implement recognized best practice intervention, such as:	Broward County Homeless Imitative Partnership (HIP); Continuum of Care (CoC)	HIP and CoC to seek funds	<i>A Way Home</i> Plan to End Homelessness; Recommendations for Implementation of the Federal HEARTH Act	

POLICY	IMPLEMENTATION AGENCY (IES)	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
<ol style="list-style-type: none"> 1. Housing Focused Crisis Shelter; 2. Targeted Behavioral Health Transitional Housing; 3. Rapid Re-housing; and 4. Permanent Supportive Housing. <p>Such interventions shall be located within close proximity to supporting infrastructure and public facilities and services.</p>			<p>McKinney-Vento Homeless Assistance Act</p> <p>Homeless Housing and Service Delivery System</p> <p>HMIS Homeless Management Information System</p>	
<p>POLICY H2.5 Broward County shall continue to participate in the Homeless Initiative Partnership Continuum of Care (CoC) Board and support provisional components of a CoC for the homeless.</p>	<p>Broward County Homeless Initiative Partnership, Continuum of Care</p> <p>Broward County Planning and Development Management Division (PDM)</p>	Not applicable	<p><i>A Way Home</i> Plan to End Homelessness</p> <p>Broward Housing Council Work Program</p> <p>HMIS Homeless Management Information System</p>	
<p>POLICY H2.6 Broward County shall encourage converting and/or developing vacant, underutilized, or surplus lands and properties into affordable housing, including single rooms intended for occupancy as separate living quarters, at appropriate locations.</p>	<p>Broward County Housing Finance and Community Redevelopment Division (HFCR)</p>	HFCR Division to seek funds	<p>Inventory of Vacant, Underutilized and/or Surplus Lands</p>	

OBJECTIVE H3 – Establish a Dedicated Funding Source for Affordable Housing Programs

Pursue funding and resources for affordable housing that are not solely reliant on federal, state, and local government resources.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H3.1 Broward County shall encourage land acquisition and land banking to subsidize the development of affordable housing projects.	Broward County Housing Finance and Community Redevelopment Division (HFCR) Planning and Development Management Division (PDMD)	HCFR to seek funds	Inventory of Vacant, Underutilized and/or Surplus Lands Broward Housing Council Work Program	The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.
POLICY H3.2 Broward County shall establish a permanent funding mechanism to support affordable housing, such as Real Estate Excise tax, linkage fees, property taxes, recording fees, and revenue bonds.	Broward County Housing Finance and Community Redevelopment Division (HFCR)	Board of County Commissioners to establish an Affordable Housing Trust Fund	Broward County Charter amendments or BOCC Resolution	
POLICY H3.3 Broward County shall establish an affordable housing trust fund with a dedicated revenue source for the construction and preservation of affordable housing and the provision of matching funds for federal and other housing grants.	Broward County Housing Finance and Community Redevelopment Division (HFCR)	Funding to be provided by Board of County Commissioners, other local agencies and/or the private sector	Broward County Charter amendments or BOCC Resolution	
POLICY H3.4. Broward County shall engage the business community, chambers of commerce, and other workforce organizations to encourage major employers to develop housing assistance	Planning and Development Management Division (PDMD)	Not applicable	Broward Housing Council Work Program	

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
programs for their lower-income and workforce employees.				
POLICY H3.5 Broward County shall support and encourage County, state, and federal legislation to expand existing and develop new programs to support and fund affordable housing needs.	Broward County Planning and Development Management Division (PDMD) Broward Legislative Delegation Office	Not applicable	Broward Housing Council Work Program Legislative Affairs - Broward County Legislative Program	

OBJECTIVE H4 – Promote Energy Efficiency Housing Standards

Support sustainability and energy conservation and promote energy efficient design and construction principals through the County's housing initiatives.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H4.1 Broward County shall develop and provide incentives to encourage developers to comply with green certification standards found within Florida Green Building Coalition, U.S. Green Building Council Leadership in Energy and Environmental Design (LEED), or other acceptable environmental,	Broward County Environmental Planning and Community Resilience (EPCR) Division	EPCR Division to seek funding	Broward County Go Green Building Policy Building Permit Issuance Process	The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
residential, and commercial building standards.				
<p>POLICY H4.2 Broward County shall promote housing projects that contain compact building design principles, mixed use, and medium to high densities, promote pedestrian activity, enable access to healthy foods through Urban Farming and Food Waste Recycling programs, and support multi-modal transportation options, in coordination with other local municipalities and/or governmental agencies, which use energy conservation principles.</p>	<p>Broward County Environmental Planning and Community Resilience (EPCR) Division</p> <p>Broward Planning Council</p>	<p>Not applicable</p> <p>Not applicable</p>	<p>Broward County Go Green Initiative - Building Policy</p> <p>Sustainability Stewards Workshops</p> <p>Energy and Sustainability Program</p> <p>BrowardNEXT</p>	
<p>POLICY H4.3 Broward County shall encourage energy and water conservation saving measures to be implemented in all new construction and redevelopment projects to achieve energy efficient development through combinations of site planning,</p>	<p>Broward County Environmental Planning and Community Resilience (EPCR) Division</p>	<p>Not applicable</p>	<p>Broward County Go Green Initiative - Building Policy</p> <p>Energy and Sustainability Program</p> <p>Community Energy Strategic Plan</p>	

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
landscaping, building design, and construction practices.				
POLICY H4.4 Broward County shall use the County's website to promote the economic and environmental benefits of installing renewable energy systems. Continue to educate the public about energy efficiency, sustainable design, and climate change, and encourage investment in energy efficiency improvements.	Broward County Environmental Planning and Community Resilience (EPCR) Division	Not applicable	Promote on County's website: Energy and Sustainability Program Community Energy Strategic Plan	

OBJECTIVE H5 – Enhance Public/Private Partnerships

The County shall continue to facilitate a regional approach, through enhanced local government relationships with the public and private sectors, to formulate housing implementation programs and to increase the supply of affordable housing for the needs of present and future residents.

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
<p>POLICY H5.1 Broward County shall provide incentives to developers and not-for-profit groups to construct and rehabilitate housing units for very low, low, and moderate-income households, such as waivers of impact and/or concurrency fees for certain income levels and expedited review of all applications submitted for development review.</p>	<p>Broward County Planning and Development Management Division (PDMD)</p> <p>Broward County Housing Finance and Community Redevelopment (FHCR) Division</p>	<p>Not applicable</p> <p>FHCR to seek state and federal funding</p>	<p>Broward Housing Council Work Program</p> <p>Affordable Housing Certification Letters</p> <p>State Housing Initiative Partnership (SHIP); HOME Investment Partnerships; Community Development Block Grant (CDBG); Neighborhood Stabilization Program (NSP); Broward Redevelopment Program;</p>	<p>The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.</p>
<p>POLICY H5.2 Broward County shall further housing opportunities for very low, low and moderate-income households by pursuing and supporting private and public partnerships with lenders, builders, developers, real estate professionals, advocates for low income and special needs persons, and community groups.</p>	<p>Broward County Planning and Development Management Division (PDMD)</p>	<p>Not applicable</p>	<p>Broward Housing Council Work Program</p>	

POLICY	IMPLEMENTATION AGENCY	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
POLICY H5.3 Broward County shall utilize federal programs offering housing assistance through census and geographic based programs such as Opportunity Zones and HUD Mandated Small Area Fair Market Rent (FMR).	Broward County Housing Finance and Community Redevelopment (FHCR) Division	FHCR Division to seek funds	Department of Housing and Urban Development FMR Tax Cuts and Jobs Act US Census	
POLICY H5.4 Broward County shall initiate a program addressing Broward County's proposed acquisition of boarded-up and/or vacant properties for redevelopment as affordable housing projects.	Broward County Planning and Development Management Division (PDMD)	PDMD to seek funds	Broward Housing Council Work Program Affordable Housing Trust Fund (proposed)	

OBJECTIVE H6 – Develop Strategies to Help Residents Achieve and Maintain Access to Home Ownership

Broward County shall develop a comprehensive strategy to assist residents seeking home ownership and housing stability. A wrap-around approach is an intensive, holistic method of engaging with individuals with a range of life issues so that they can live and thrive in their homes and communities and realize their hopes and dreams.

POLICY	IMPLEMENTATION AGENCY (IES)	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
<p>POLICY H6.1 Broward County shall apply a wrap-around housing strategy to implement and support home ownership that shall include:</p> <ol style="list-style-type: none">1. Education on how to obtain housing (“Housing Literacy”);2. Home ownership training to assist with housing retention;3. Workforce training to help eliminate income gaps;4. Family counseling to enable families to remain in their communities;5. Assistance with access to mobility options;6. Youth programs to encourage civic engagement and invest them in their communities; and	<p>Broward Housing Authority (BHA)</p> <p>Broward County Office of Economic and Small Business Development (OESBD)</p> <p>Broward County Human Services Department</p>	<p>BHA to seek funds</p>	<p>Comprehensive Housing Counseling; Resident Relations; Tenant Integrity and Compliance; and Fraud Alert Services</p> <p>Community Relations and Outreach (CRO) section</p> <p>Family Success Center Services</p>	<p>The Goals, Objectives and Policies included in this matrix are pending adoption by the Board of County Commissioners.</p>

POLICY	IMPLEMENTATION AGENCY (IES)	FUNDING	RESOURCES & IMPLEMENTATION	STATUS/PROGRESS
7. Neighborhood consensus building and facilitation to encourage residents to be “good neighbors.”				
POLICY H6.2 Broward County shall address the gap between income and housing costs through workforce training, apprenticeship and/or mentorship programs for those neighborhoods with significant concentrations of high unemployment and maintain and expand partnerships with the economic development community and private sector.	Broward County Office of Economic and Small Business Development (OESBD)	OESB to seek funding	Community Relations and Outreach (CRO) section	
POLICY H6.3 In collaboration with Broward County’s Office of Economic and Small Business Development, Broward County shall expand the use of workforce training and investments programs to bring needed job skills to neighborhoods with high rates of homelessness, unemployment, special needs population, and cost burdened households.	<p>Broward County Office of Economic and Small Business Development (OESBD)</p> <p>Broward County Homeless Initiative Partnership (HIP)</p>	OESB to seek funding	<p>Business Assistance programs</p> <p>Community Relations and Outreach (CRO) section</p> <p><i>A Way Home</i> Plan to End Homelessness</p>	