

The Coordinating Council of Broward



# HOUSING BROWARD: AN INCLUSIVE PLAN

2018 - 2028

RECOMMENDING HOUSING POLICY, GOALS, AND ACTIONS



JANUARY 2018

## From Senator Nan Rich & Executive Director Sandra Veszi Einhorn



December 15, 2017

Dear Community Partners and Stakeholders,

More than 44% of Broward County residents represent ALICE (Asset Limited, Income Constrained, Employed) families that earn more than the poverty level but less than the basic cost of living in Broward. Over the last 18 months, the Coordinating Council of Broward has convened meetings and focus groups around this issue to analyze data, understand market conditions, and build consensus around the lack of affordable housing at all income levels. South Florida continues to be the most cost burdened metro region in the nation, with over half of Broward residents spending more than 30% of their monthly income on housing expenses.

With so much uncertainty at the state and federal level, it is incumbent upon all of us to come together around local solutions. Earlier this year we convened the Broward Housing Summit in conjunction with the Broward Housing Council. Since then, we have engaged business, government, and nonprofit leaders in solution driven dialogue.

The result of our work is the Housing Broward Plan. This plan represents ideas and strategies that have been vetted and have strong support from a variety of stakeholders, including developers, residents, and advocates, as well as municipal leaders and business leaders. We focused on national best practice models, taking into consideration the nuances of our region.

We look forward to seeking solutions as a community and leading the way to ensure that residents at all income levels are able to access safe and affordable housing. We thank you for your partnership in this endeavor.

Sincerely,

Senator Nan Rich, Chair

Sandra Veszi Einhorn, Executive Director

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## Acknowledgements

The Coordinating Council of Broward, Inc. appreciates the generous support and contribution of the Health Foundation of South Florida to the “Housing Broward: An Inclusive Plan.” During the planning process, significant progress has been made in addressing the affordable housing challenges faced in Broward County.

In 2017, for the first time in Broward County’s history, the Board of County Commissioners invested \$5 million of general revenue funds for affordable housing, with a commitment to continue that funding for 3 years and a plan to utilize 50% of sunseting CRA monies in the future. These funds will be leveraged to increase the number of affordable units to be built, rehabilitated, and rented to low and moderate income households. The Broward County Human Rights Act has been updated to include protections from housing discrimination against veteran or service member status, lawful source of income, or being the victim of domestic violence, dating violence, or stalking. The County also approved BrowardNEXT, a comprehensive update to the County’s land use plan, which included a number of policies and programs to address affordable housing.

The Broward County School Board supported changes to their impact fee waiver program. These changes include extending waivers to include very low and low income certified units, doubling the maximum per project threshold to \$50,000, and doubling the redemption period of the waiver letters from 30 days to 60 days.

The Broward County Charter Review Commission has also addressed the issue of affordable housing. In late 2017, they voted overwhelmingly to place an initiative on the November, 2018 ballot for Broward County voters to approve the creation of a Broward County Affordable Housing Trust Fund.

The CCB acknowledges the Broward Housing Council, the Greater Fort Lauderdale Alliance, the Broward Regional Health Planning Council, Nova Southeastern University, and the Broward Workshop for their generosity in hosting over 400 stakeholders that participated and provided meaningful recommendations, feedback, and information throughout the past year.

The CCB also thanks the principal author of this report, James Carras, Principal, Carras Community Investment, Inc. and Nika Zyryanova for report design.

*Cover pictures: Kennedy Homes, Fort Lauderdale, Designed by Glavovic Studios, picture by Robin Hall.  
Village Place Apartments, Fort Lauderdale, costructed by Housing Trust Group  
Arbor View, Margate, costructed by Housing Trust Group and  
East Village, Davie, financed and constructed by Broward County Housing Authority (BCHA)*

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## Executive Summary

### Overview

Broward County is at a pivotal point where it is experiencing economic growth and low unemployment. However, housing costs have been growing at a rapid pace and incomes cannot keep up. Housing Broward: An Inclusive Plan outlines goals and actions to create and preserve affordable housing for all Broward residents. The plan is centered around a set of guiding principles and four core goals.

### Fundamental Guiding Principles

People of all income levels, in all of Broward's communities, should have a **range of housing options** and should have **access to quality, affordable housing**.

Broward's **future prosperity and economic vitality** is tied to its ability to house its workforce.

The plan requires **creative and flexible approaches** advanced by a **diverse set of partners**.

There is **no silver bullet** that will solve this problem, and a one size fits all approach will not work.

**Private-sector investment and involvement** is a critical component of building the market and providing affordable housing in all types of neighborhoods.

**Public investments in housing** should be strategically focused to achieve particular goals and to attract the maximum amount of private investment.

**Increasing the capacity and production of dedicated non-profit housing organizations**, including community development corporations and community land trusts, is essential for program delivery.

**Communication and coordination** among all stakeholders that connect residents to affordable and supportive housing is essential to a successful housing strategy.

## Core Goals

The Plan provides four major goals including:



### I. Create and preserve dedicated affordable housing units



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

### III. Help renters and homeowners maintain housing stability



### IV. Help renters and homebuyers afford units they locate in the private market

## Priorities for Action

The action steps to implement the four major goals that have the highest priority include:

- Generate revenue for affordable housing by creating a Broward County Affordable Housing Trust Fund, as well as local municipal Trust Funds.
- Establish county and municipal incentives or requirements for affordable housing by creating county and local mixed-income housing requirements.
- Create an independent, public/private housing partnership intermediary.
- Promote long-term affordability of housing through community land trusts.
- Encourage greater involvement of Broward's Community Redevelopment Agencies in addressing affordable housing.
- Leverage publicly-owned land for affordable housing development.
- Adjust land use and zoning regulations to encourage more housing development and create new units with an adjustment in zoning codes to include compact units.
- Promote and ensure transit oriented development with a strong emphasis on affordable housing.
- Support a living wage and minimum wage increases.
- Engage major employers and anchor institutions.
- Increase engagement with area financial institutions to ensure equal access to home mortgages, as well as increased community development lending and investment.

## Introduction

Housing affordability is vital to the social and economic sustainability of our community. By providing a range of affordability, young families, seniors and employees directly benefit and become more successful. Housing affordability also strengthens our economy by; enhancing our market competitiveness; ensuring employers have access to the workers they need for a variety of jobs; providing better access for workers to homes near their jobs, attracting the best employees, connecting business owners with a stable customer base, and allowing consumers the flexibility to spend less of their income on housing. The ability to provide sufficient affordable housing to people at all income levels is increasingly important for meeting Broward County's full economic development potential. Workers in emerging industry sectors as well as workers in lower-wage jobs form the backbone of the County's economy. Without a sufficient supply of housing affordable to these workers and their families, it will become increasingly difficult to continue to grow a vibrant, sustainable economy in the future.

### Purpose of Housing Broward – An Inclusive Plan

*Housing Broward: An Inclusive Plan* provides a unified, strategic direction with specific goals and actions that will position Broward County and its municipalities to implement solutions for affordable housing. This Plan has grown from the dramatic need for affordable housing, particularly for those who earn less than 60% of the annual median income. Federal resources have been decreasing for a number of years and are currently under further threat from budget cuts. The State Sadowski Housing Trust Fund has been swept annually for general fund purposes rather than to address affordable housing, for which the funds were mandated to be used.

At the local level, there have been numerous plans that have been prepared for both the County and municipalities, including Housing Elements of Comprehensive Land Use Plans, Consolidated Plans (HUD mandated plans for Community Development Block Grant and HOME funds), the Homeless Plan for Broward (Continuum of Care), Assessments of Fair Housing, Public Housing Agency Plans, and State of Florida mandated SHIP plans. BrowardNEXT, a comprehensive update to the County's land use plan, was adopted in September 2017 and included a number of policies and programs to address affordable housing. Most of these aforementioned plans focus on programmatic and statutory requirements and do not necessarily address affordable housing needs from a comprehensive local housing strategy.

In response, Housing Broward: An Inclusive Plan's goal is to help align resources, specify strategies, and clarify and coordinate the community's role in achieving the shared vision for the future. A robust community engagement process and research from many cities that have prepared comprehensive housing strategies and guidance from numerous housing experts has informed this Plan. The Plan includes a vision, a set of Guiding Principles, a review of priority housing needs in Broward, and a focus on specific goals and action steps.

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## Vision

A vibrant housing market with a range of choices for existing and new residents at all income levels throughout Broward County.

## Guiding Principles

- People of all income levels, in all of Broward’s communities, should have a range of housing options and should have access to quality, affordable housing including workforce, the homeless, the elderly, people with special needs, and others.
- Broward’s future prosperity and economic vitality is tied to its ability to house its workforce.
- A commitment to diverse communities and affirmatively furthering fair housing is essential to a healthy, vibrant Broward County.
- Public and private resources will be needed to address the affordable housing crisis.
- To address the crisis, the plan requires creative and flexible approaches advanced by a diverse set of partners.
- There is no silver bullet that will solve this problem, and a one size fits all approach will not work.
- Private-sector investment and involvement is a critical component of building the market and providing affordable housing in a variety of neighborhoods.
- Public investments in housing should be strategically focused to achieve particular goals and to attract the maximum amount of private investment.
- Housing strategies should be coordinated with broader social equity efforts to create safe and healthy communities, schools of excellence, thriving businesses, employment opportunities, effective transportation choices, and a sustainable environment.
- Long-term affordability requirements are critical to addressing the issue for future residents.
- Increasing the capacity and production of dedicated, non-profit housing organizations, including community development corporations and community land trusts, is essential for program delivery.
- Communication and coordination among county and city departments, private-sector partners, community-based organizations, and agencies that connect residents to affordable housing is essential to a successful housing strategy.

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## Community Engagement

The Coordinating Council of Broward (CCB) and the Broward Housing Council (BHC) jointly engaged key community stakeholders throughout the development of *Housing Broward: An Inclusive Plan*. The CCB is a county-wide organization comprised of the top executives of state and county entities from both the public and private sectors, who are responsible for the provision of a broad array of health, public safety, education, economic and human services. This year, the CCB established affordable housing as its primary issue, with its focus on educating the broader community and advocating for solutions. The BHC is a Broward County Charter-created body and serves in an advisory capacity to the Broward County Commission. The BHC Work Plan for 2017 focused on identifying key solutions to the affordable housing crisis and sharing those solutions with the Board of County Commissioners.

With the collaboration of the Coordinating Council of Broward and the Broward Housing Council, the Broward Housing Summit was held in March 2017 and was attended by over 200 people. Through facilitated participants' working solutions sessions, a list of specific recommendations was created (see Appendix). One of the primary recommendations was the creation of a comprehensive housing strategy for Broward and its municipalities that detailed the multitude of solutions as well as stakeholder roles. With the support of the Health Foundation of South Florida, the preparation of the Plan began in the summer of 2017.

After a comprehensive review of other community housing plans across the country similar to the Broward initiative, a series of listening sessions were planned and conducted including:

- Greater Fort Lauderdale Alliance (two sessions) with business representatives
- Non-profit organizations
- Broward Housing Council
- Broward Workshop Urban Core Committee
- Financial institutions
- Coordinating Council of Broward

In addition, a survey was provided, and more than 70 responses were received from a diverse group of stakeholders (See Appendix for all of the responses).

## One: Broward Context and Need

### Defining Affordable and workforce Housing

*Affordable Housing:* Standard, nationally-adopted guidelines for measuring housing affordability were used for this analysis of housing needs in the County. Specifically, a household spending 30 percent or less of its income on housing costs is assumed to have “affordable housing,” while a household spending more than 30 percent of household income on housing is defined as being “cost burdened.” Those spending more than 50% of household income are “severely cost-burdened.” National analyses of housing affordability use the 30-percent rule to track housing needs over time and many federal housing programs use the 30-percent rule in their regulations.

*Workforce Housing:* Unlike the term “affordable housing,” workforce housing does not have an official definition such as the one provided by HUD for affordable housing. “Workforce housing” is often used to describe the provision of shelter to a segment of the local population that isn’t really low-income but is challenged to find affordable housing in hot markets such as South Florida. The Urban Land Institute (ULI) defines workforce housing as “housing for people making up to 120 percent of area median income (AMI).”

The goals and actions in the Plan are based on analysis of the County’s current housing market and patterns of affordability. Understanding the characteristics of the County’s existing and future households—including household incomes, sizes, and presence of older adults and persons with disabilities—is essential for the recommendations of particular affordable housing policies and the adoption of specific tools. The information in this chapter summarizes the results of the Broward County Affordable Housing Needs Assessment conducted in 2014 as well as updated information from the Shimberg Center of the University of Florida and the Harvard Joint Center for Housing Studies Annual Rental Housing Report. The assessment makes evident the need for affordable housing in Broward County as homeownership is unaffordable to 80% of County households.



### Income Limit by Number of Persons in Household

In Broward County, affordable housing specifically includes the following income level targets for the area, and is based on income categories determined by the U.S. Department of Housing and Urban Development (HUD):

Household size, EL=Extremely Low (30%), VL=Very Low (50%), L=Low (80%),  
M=Moderate (120%)

1 person:	EL \$15,250,	VL \$25,400,	L \$40,600,	M \$60,960
2 person:	EL \$17,400,	VL \$29,000,	L \$46,400,	M \$69,600
3 person:	EL \$20,160,	VL \$32,650,	L \$52,200,	M \$78,360
4 person:	EL \$24,300,	VL \$36,250,	L \$58,000,	M \$87,000
5 person:	EL \$28,440,	VL \$39,150,	L \$62,650,	M \$93,960
6 person:	EL \$32,580,	VL \$42,050,	L \$67,300,	M \$100,920
7 person:	EL \$36,730,	VL \$44,950,	L \$71,950,	M \$107,880
8 person:	EL \$40,890,	VL \$47,850,	L \$76,600,	M \$114,840

Source: Broward County and Florida Housing Finance Corporation

### Broward County's Median Income

**\$60,900**

Source: Broward County and Florida Housing Finance Corporation

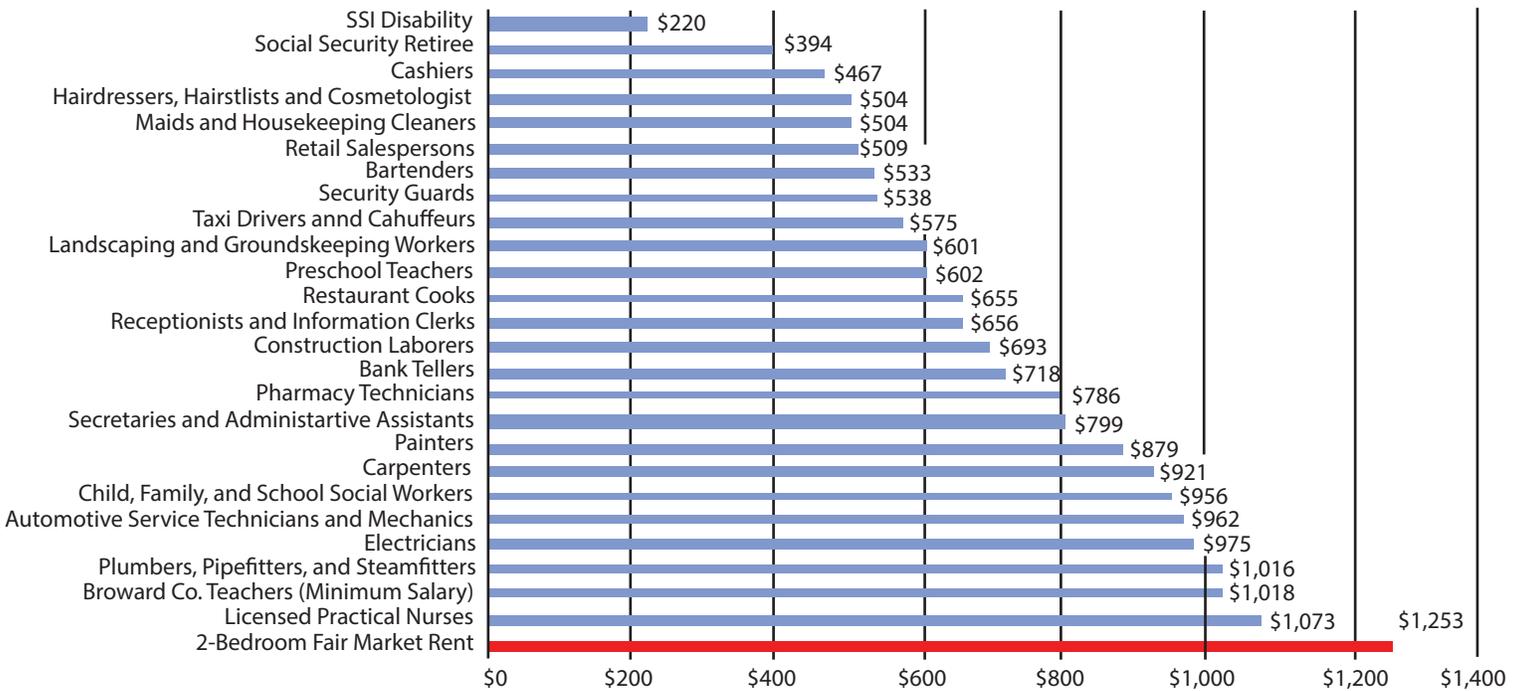
**CURRENT MARKET PROFILE**

**Rents and Wages for Occupations in Broward County**

According to the *Broward County Housing Needs Assessment*, escalating rental housing prices are significantly impacting Broward County’s working families and households. Most working families and households earn salaries and wages in service sector occupations, including retail trade, leisure and hospitality, and educational and health services. The majority (54 percent) of Broward County’s workers are employed in low-wage service sector occupations with hourly wages that translate to workers earning 40-60 percent of the County’s median household income.

**Rents outpace wages for many occupations in Broward County**

Affordable Rents for Median-Wage Workers vs. 2 Bedroom Fair Market Rent, Broward County, 2016



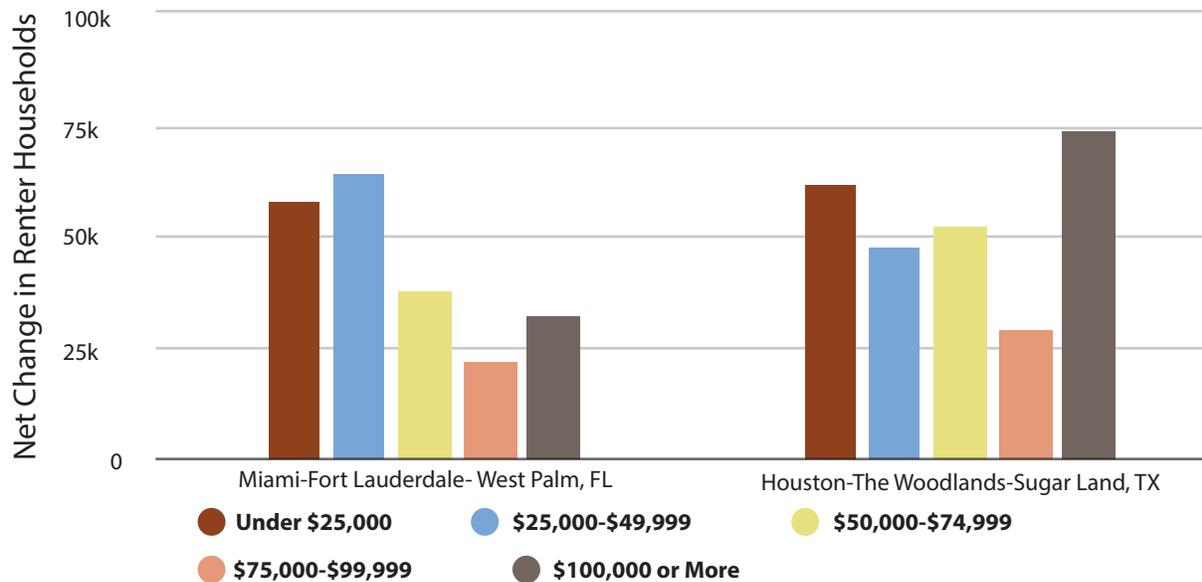
Based on median wage for occupation. Maximum rent calculated as 30% of monthly salary; compared to HUD Fair Market Rent for 2-Bedroom unit.

Source: Florida Agency for Workforce Innovation, 2016 Occupational Employment Statistics and Wages; U.S Department of Housing and Urban Development, 2016 Fair Market Rents; Broward Country Public Schools; U.S Social Security Administration.

## Growth in Rental Households in Greater Miami Metropolitan Market Including Broward County

In the Miami metropolitan market, which includes Broward County, the number of renter households has increased by approximately 225,000, with over half of those households earning less than 80% of the area median income. The chart below compares the South Florida market to the Houston metropolitan area where similar growth has taken place.

### Change in Renter Households by Real Household Income, 2006-2016

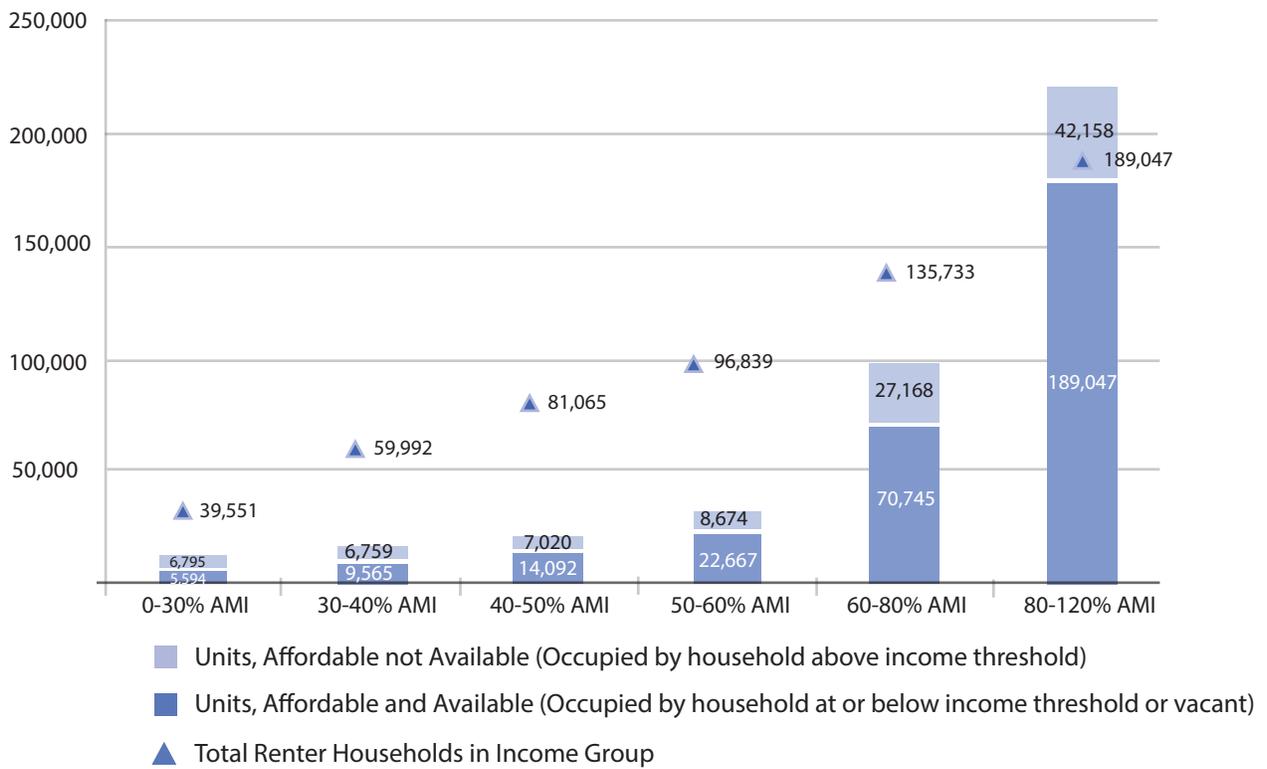


Note: Household incomes are in constant 2016 dollars, adjusted for inflation using the CPI-U for All items.  
 Source: JCHS tabulations of US Census Bureau, American Community Survey 1-year Estimates using Missouri Data.

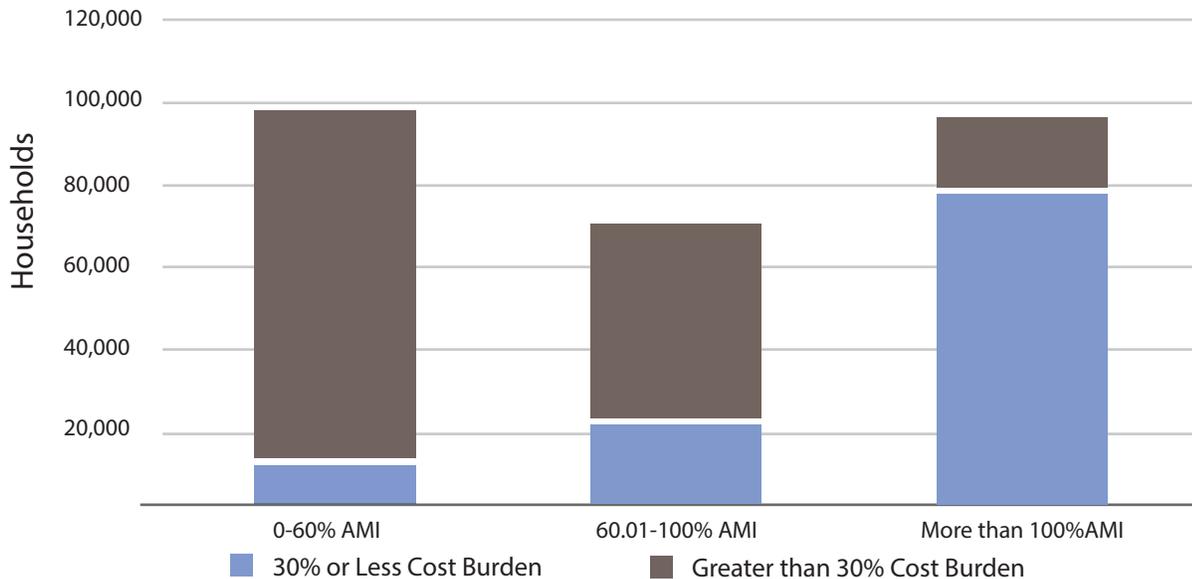
### Affordable/Available Units and Renter Households by Income in Broward County

The “affordable / available” analysis shows that low-income renters compete with higher income renters for the limited supply of affordable rental units.

### Affordable/Available Units and Renter Households By Income, Broward County, 2016



**Low- and Moderate-Income Renters – Cost Burdened in Broward County**



Source: U.S. Census Bureau, 2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

The greatest need for affordable rental housing in Broward is for those households earning less than 80% of the annual median income.

Of extremely low-income households (under \$15,000 annual income) 77.8% are severely cost burdened, and 7.8% are moderately cost burdened, with a total of 85.7% of households being cost burdened.

Of low-income households (\$15,000 to \$29,999 annual income) 65.2% are severely cost burdened, and 24.2% are moderately cost burdened, with a total of 89.4% of households being cost burdened.

Of moderate-income households (\$30,000 to \$44,999 annual income) 24.7% are severely cost burdened, and 56.3% are moderately cost burdened, with a total of 81.0% of households being cost burdened.

Of middle-income households (\$45,000 to \$74,999 annual income) 4.3% are severely cost burdened, and 37.6% are moderately cost burdened, with a total of 41.9% of households being cost burdened.

Source: Harvard Joint Center for Housing Studies Annual Rental Housing Report 2017 and American Community Survey data 2016



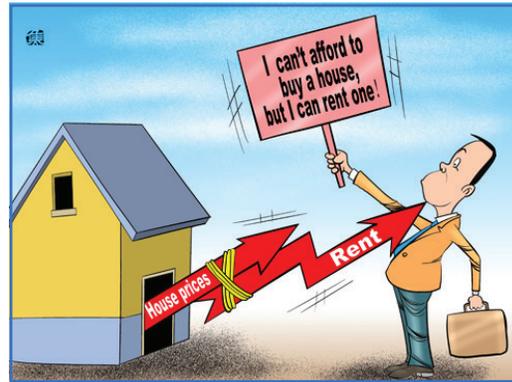
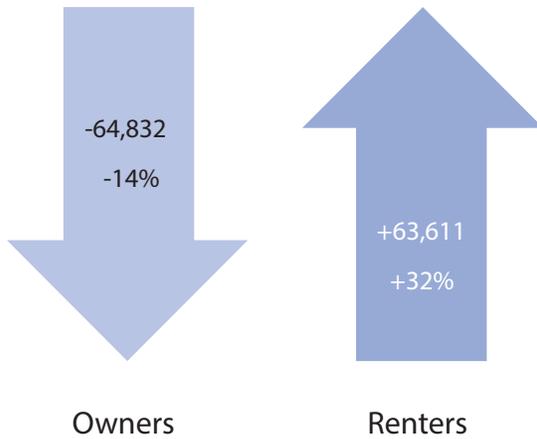
South Florida Is the Most Rent-Burdened Region in the US		
Metro Area	% of Renters Cost Burdened	% of Renters Severely Cost Burdened
Miami-Fort Lauderdale-West Palm Beach, FL	62%	36%
New Orleans-Metairie, LA	55%	35%
New Haven-Milford, CT	57%	33%
Los Angeles-Long Beach-Anaheim, CA	58%	32%
Fresno, CA	55%	32%

Broward County is a part of the Miami-Fort Lauderdale-West Palm Beach Metropolitan Statistical Area (MSA).  
 Source: ProximityOne information resources & solutions

**Increase in Renters; Decrease in Homeownership Broward County**

Renting is on the rise.

Change in Owners & Renters, Broward County, 2006-2016



Broward County lost nearly 65,000 homeowners between 2006 and 2016 and gained nearly that many renters over the same period.

Renter growth includes new households and households switching from owning to renting.

Source: U.S. Census Bureau, 2006/2016 American Community Survey 1-Year Public Use Microdata Sample (PUMS).

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## AFFORDABLE HOMEOWNERSHIP HOUSING NEEDS IN BROWARD COUNTY

### Overview

According to Florida International University's Metropolitan Center's *2014 Broward County Affordable Housing Assessment*, a significant demand exists for affordable housing throughout Broward County. The need is primarily centered on households below 60% of the annual median income. The assessment makes evident the need for affordable housing in Broward County as homeownership is unaffordable to 80% of county households. The County's study found that with a median sale price of \$268,500, purchasing a home is only affordable for households earning 208% and above (approximately \$120,000) of the County's median household income. As of 2014, only 20% of households exceed the 208% threshold. In 2017, Broward County's median value for a single-family home reached \$325,000, which constituted a seven (7) percent increase from the prior year, according to the Greater Fort Lauderdale Realtors. Broward's median single-family home value has increased 51 percent over the past four years.

### Gap

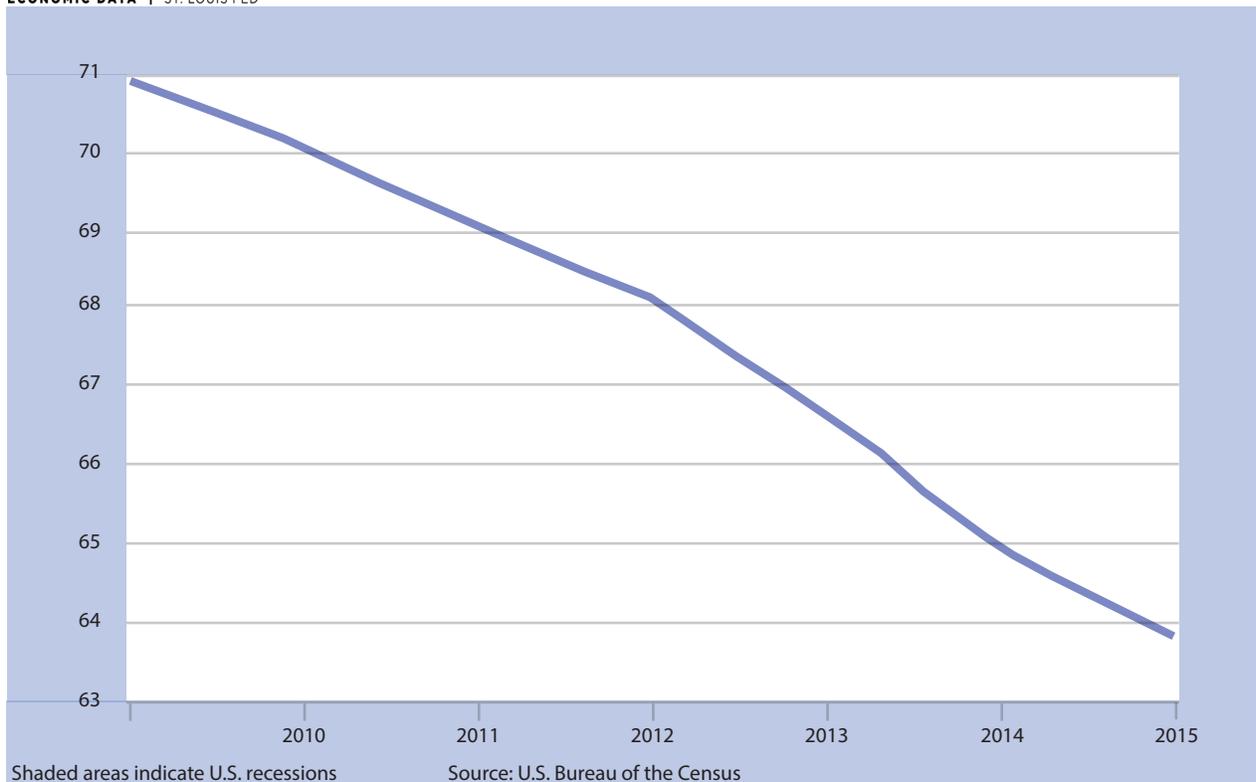
Median income for Broward County is \$60,900. By federal standards, such a household will be able to afford a house valued at approximately \$185,000. Thus, the gap for the median income household in Broward is \$125,000.

### Homeownership Rate for Broward County

The homeownership rate for Broward County is 63.7%. This is a decrease from the 70.8% rate in 2009 at the beginning of the Recession. As previous graphs indicate, many previous homeowners are now in the rental market.



### Homeownership Rate for Broward County, FL



Source: Federal Reserve Bank of St. Louis and U.S. Census data

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## Future Housing Needs

Broward County's employment rate has been increasing rapidly since the end of the Recession. Job growth has been and continues to be robust. However, according to employment projections, the occupations projected to gain the most new jobs include retail salespersons, registered nurses, customer service representatives, office clerks and food preparation and serving workers. Based on current and projected population and employment estimates, Broward County's existing and future housing demand will continue to be substantially weighted towards renter households in the "Very Low" to "Moderate" household income categories.

The analysis of current and future housing needs serves as the base for the County's affordable housing goals, objectives, and policies. Based on this review of past demographic and housing market trends and anticipated household growth, the County's most pressing current and future housing needs include the following:

- Rental housing for low-income and extremely low-income households is needed to close the current housing gap and meet future needs. Even with the County's existing programs to preserve and create affordable housing units, the failure of the market to produce new affordable units for lower-income households has created significant affordability challenges for this group. This group of individuals and families includes workers who serve the Broward community and economy. The lower-wage jobs they work in will comprise a larger share of the region's overall employment in the years to come. The supply of housing that is affordable to this group has declined sharply over the past decade.
- Families with children will need homes with two or more bedrooms. They are also more likely than other types of households to face affordability challenges and to have difficulty finding housing that meets their families' needs.
- The number of older adult households will grow substantially over the coming decades, and they will have a wide range of housing and service needs. Based on household forecasts, the number of older adult households is expected to grow twice as fast as the number of households headed by someone under age 65. This group will have a variety of needs, but many will need new housing options or will need assistance—either with physical modifications or financial assistance—to age in place. Many long-term residents of Broward will be entering retirement and many will want to remain in their community.

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- The growing number of persons with special needs will need housing to enable them to live independently in the community. Among the most vulnerable populations in Broward are low-income people with disabilities. These households include people with a range of disabilities, including physical, cognitive and self-care or independent living issues. Providing opportunities to this population to live independently is an important component to being an inclusive community.
  - Homeownership for middle-income households will be needed to create opportunities that have diminished in recent years. Rising home prices since the recession have made it impossible for low-income and more difficult for middle-income households to afford to buy a home. In order for a range of households to have choices with regards to homeownership, there is need for expanded homeownership opportunities for middle-income households and first-time homebuyers.
  - Permanent and supportive housing is needed for homeless and at risk individuals and families to help promote well-being and self-sufficiency. Based on recent counts of the homeless population, there are over 2,000 individuals and families in Broward without a place to live. Some of these individuals are chronically homeless and need intensive supportive services to help with health care issues, substance abuse, and other difficulties.

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## Two: Plan and Recommendations

### Goal I. Create and preserve dedicated affordable housing units

#### Action A. Generate revenue for affordable housing by creating a Broward County Affordable Housing Trust Fund as well as local municipal Trust Funds

Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated sources of public funding and leverage private investment to support the preservation and production of affordable housing. There are more than 700 housing trust funds that exist nationwide that are often a centerpiece of a jurisdiction's overall housing policy. Instead of annual budget allocations, there is a commitment of dedicated public revenue (Housing Trust Fund Project).

Broward County's Affordable Housing Trust Fund needs to be sustainable and available as the key catalytic implementation tool over the process of developing affordable housing. The Broward County Charter Review Commission recently passed a recommendation to create a Broward County Affordable Housing Trust Fund which will be presented as a special referendum issue in the November 2018 General Election. This plan recognizes and supports the Charter Review Commission's proposed recommendation.

Broward County recently budgeted \$5 million from the General Fund for FY 2018 for affordable housing. The County Commission also discussed a possible commitment of 50% of future savings from expiring Community Redevelopment Agency tax increment financing payments. These sources would be allocated to a Trust Fund that will secure a continuing and permanent source to meet the affordable housing needs in Broward County. The County should consider utilizing an appropriate oversight committee to guide overall policy direction and the use of funds, such as the Broward Housing Council. The Trust Fund should be administered by Broward County as provided by the Charter Review Commission recommendation with the following considerations:

*In **Oakland Park**, a partnership between the Broward County Housing Authority and its affiliate non-profit development organization, Building Better Communities, and a private developer built an 80-unit affordable rental housing development. Utilizing Low Income Housing Tax Credits and public funding support from the County and the City of Oakland Park, the development provides one, two- and three-bedroom apartments for rents priced from \$780 to \$1,085 per month with many amenities. Tenants, many of whom are part of the workforce, must have incomes below 60% of the area median income to qualify.*



Source: Business Wire

1. Broward County could consider additional dedicated funding sources. Examples include a percentage of ad valorem revenue, a portion of hotel taxes and/or linkage fees, inclusionary zoning requirements or through a real estate transfer fee similar to that enacted by Miami Dade County.
2. Currently the most urgent need is for affordable rental housing. As such, any initial funding should be used for the preservation and development of affordable housing. Funding should be made available to developers who need additional sources of equity for 4% Low Income Housing Tax Credit transactions and housing nonprofits addressing this need. A set aside of funds for nonprofit housing developers of at least 25% is recommended.
3. In the future, the Broward County Affordable Housing Trust Fund should address the needs as identified in the first section of the plan, particularly housing for the workforce (households below 120% of the median annual income adjusted by household size). Focus should also include addressing the need for more than 70,000 rental units with long term affordability requirements for households below 60% of median annual income. Local match funding is necessary to leverage 9% and 4% Low Income Housing Tax Credits programs.
4. A focus on capacity building of nonprofit housing organizations should be supported by the Housing Trust Fund, in addition to their predevelopment and land acquisition needs. Providing specific support to nonprofit development organizations can be in the purview of the proposed independent public private housing partnership intermediary (see Action C).
5. Homeownership programs, such as down payment assistance for first time homebuyers and rehabilitation of current housing stock, should be also be considered allowable funding activities through the Housing Trust Fund. Funding for these programs would leverage existing resources that include SHIP, HOME and Community Development Block Grants.

6. Priority scoring should be awarded to projects that promote economic opportunity for lower income residents, such as locations near existing and proposed major transit routes.

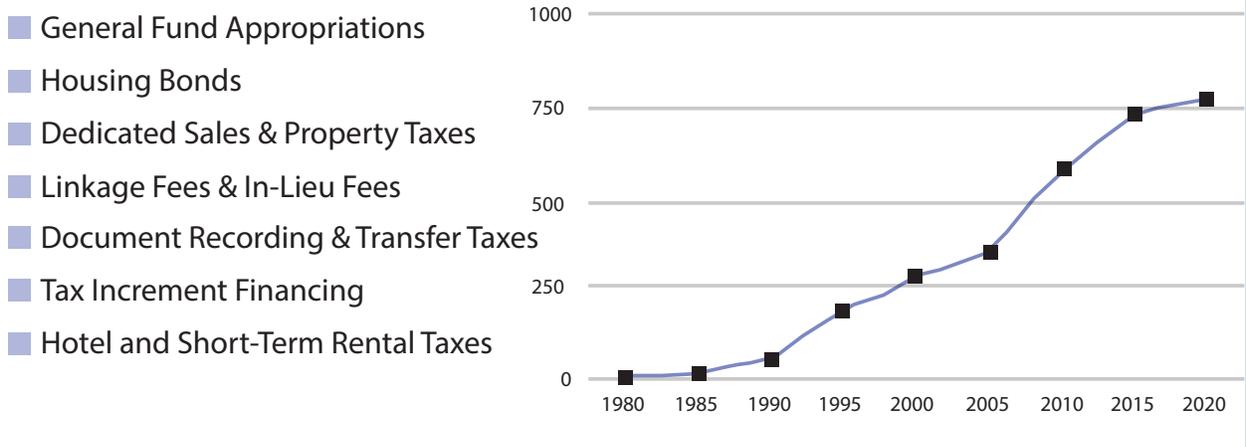
7. Municipalities should create their own Housing Trust Fund with dedicated funding source.

Recently, the **City of Fort Lauderdale** created an “Affordable Housing Trust Fund” to be capitalized by a contribution from a development project and sale proceeds of city-owned land deemed for residential use.

*Municipalities:* Each municipality should create its own Housing Trust Fund.

### Housing Trust Fund Track Record in the U.S.

700+ cities and countries operate local housing trust funds, generating more than \$485 million annually from a range of funding sources:



- General Fund Appropriations
- Housing Bonds
- Dedicated Sales & Property Taxes
- Linkage Fees & In-Lieu Fees
- Document Recording & Transfer Taxes
- Tax Increment Financing
- Hotel and Short-Term Rental Taxes

Trust Funds are inherently flexible, which in turn requires municipalities to define their affordable housing need first and then address a number of critical elements within the legislation. The legislation should specify who will administer it, what and who the fund will support, and how it will be funded.

*In Alameda County, California, voters in 2016 approved a \$580M general obligation bond, backed by a property tax increase worth \$12-\$14 per \$100,000 in assessed value. This includes \$425 million to help develop affordable rental housing, \$35 million to prevent tenant displacement and \$115 million to support homeownership for low- and moderate-income households.*

*In Denver, New Orleans, Vancouver, and Seattle, increases in property taxes were dedicated to support affordable housing development funds for acquisition and rehabilitation of affordable rental housing, emergency rental assistance for families facing homelessness, and down-payment assistance for eligible first-time homebuyers.*

## Action B. Establish County and municipal incentives or requirements for affordable housing by creating county and local mixed-income housing requirements.

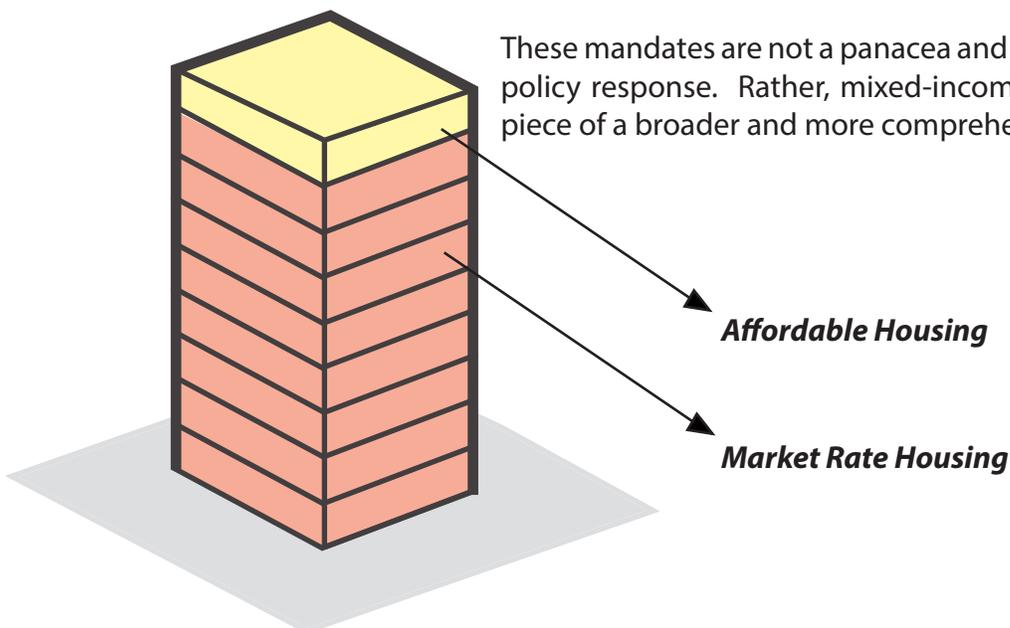
According to a recent research paper (Thaden and Wang), there are 889 jurisdictions using the mixed-income approach. The paper documents nearly 200,000 affordable housing units that have been created and nearly \$2 billion in fees paid by developers in lieu of building affordable units – likely underestimates the amount due to missing data (Lincoln Land Institute). Ninety percent of the units created had at least a 30 year affordability requirement.

**Davie and Coral Springs** have ordinances that require inclusionary zoning. However, these requirements were reshaped based on the recession.

As a centerpiece of affordable housing production, inclusionary zoning mandates should be enacted by the County and all municipalities. Currently, in Broward County, the countywide Land Use Plan and municipal Future Land Use Maps regulate density and the aforementioned BrowardNEXT Policy 2.16.3 provides the affordable housing bonus density that does not require a Land Use Plan Amendment. In addition, developers may pay an in-lieu of fee to get zoning clearance to build bigger projects.

Mixed-income housing mandates should include the requirement that residential projects with 10 units or more set aside a minimum of 10 percent of units at rents or purchase prices below market rate. In addition, in-lieu of fees developers may pay into an affordable housing fund to get zoning clearance to build bigger projects.

These mandates are not a panacea and should not be a stand-alone policy response. Rather, mixed-income mandates should be one piece of a broader and more comprehensive housing strategy.

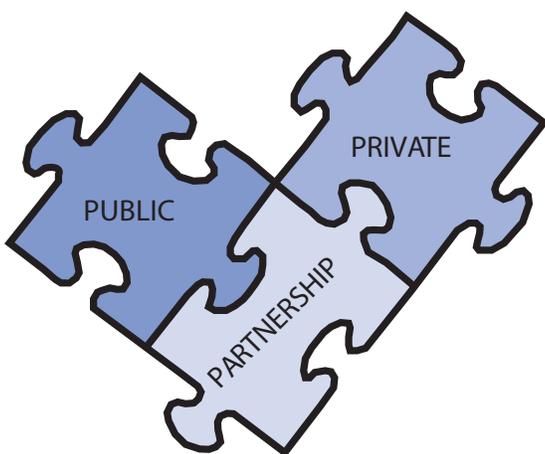


### Action C. Create an independent public private housing partnership intermediary

*In Atlanta, the Atlanta Neighborhood Development Partnership, is an intermediary that provides capital, undertakes development and advocates for affordable housing. ANDP Loan Fund provides financing to nonprofit and for-profit housing developers that create affordable housing, mixed income and mixed use properties. Since its founding, the ANDP Loan Fund has provided \$40 million in loans toward projects valued at nearly \$315 million, ultimately supporting the creation of 5,309 units of housing.*

Most public housing trust funds are not capitalized by private donations, and thus are not public/private partnerships, nor are they endowed funds operating from interest and other earnings. Housing Partnership organizations exist in over 100 communities across the country. Their main purpose is to address affordable housing needs through technical and financial capacity building of non-profit organizations (e.g. land acquisition and predevelopment costs) and the provision of debt and equity capital. Enterprise Foundation, Neighborworks and the Local Initiatives Support Corporation (LISC) are national intermediaries that partner with many local housing partnerships. In addition, housing partnerships utilize private donations and grants, proceeds from local trust funds and government grants from sources such as the Community Development Financial Institutions Fund, New Market Tax Credits and the Capital Magnet Program.

A Broward Housing Intermediary (BHI) entity may receive funding from the proposed County and local housing trust fund(s), as well as bank Community Reinvestment (CRA) loans and investments as authorized by the Federal Reserve Board's Public Welfare Authority. Other stakeholders, such as major employers and anchor institutions (e.g. universities, hospitals) may also contribute. The BHI will provide support to Broward's nonprofit organizations by building capacity, flexible funding, and financing to build and preserve affordable housing. Activities will encompass programs for predevelopment, acquisition, rehabilitation and construction of affordable housing.



## Action D. Greater involvement of Broward’s Community Redevelopment Agencies in addressing affordable housing

*The **Omni Community Redevelopment Agency** in Miami enacted a policy, through a Resolution, that \$100,000,000 of the CRA’s future TIF revenues will be devoted to affordable housing for the remainder of the life of the CRA.*

*In **Atlanta**, there is a designated Tax Increment Financing district around Atlanta’s Beltline, a massive, multi-year investment to connect 45 neighborhoods via a 22-mile loop of multi-use trails, and a modern streetcar. Over the past decade, the Beltline’s Tax Allocation Districts, or TADs, have allocated \$13M to help preserve and develop affordable rental housing and provide down-payment assistance in the area and have worked closely with Community Land Trusts to ensure long-term affordability.*



Source: MuniCap, Inc.

Community Redevelopment Agencies (CRAs) authorized by the State of Florida require CRAs to “address affordable housing” in their Plans. While some of Broward’s CRAs have addressed affordable housing issues, many have sought other place-based redevelopment strategies that do not address the needs of their current residents.

Broward’s CRAs should be encouraged to amend their plans to include comprehensive approaches to addressing affordable housing. A minimum of 20% of all new housing units in a CRA should be categorized as affordable depending on the local needs. In addition, a minimum of 20% of every CRA’s annual budget should be dedicated to affordable housing.

As with other governmental units, CRAs own vacant and underutilized land. Land owned by public agencies should be used for the public good, including the provision of affordable housing. Each CRA should be mandated to provide an inventory of all vacant land in the CRA and deem its suitability for the development of housing. CRAs that own land should make it available to non-profit development organizations such as community development corporations and community land trusts to develop housing. Privately held land owners should be provided with incentives to do the same.

## Action E. Facilitate the acquisition or identification of land for affordable and housing

**Broward County** has provided the land for a new affordable housing project to develop 40 new single-family units designated as very low to moderate income.

In **Oakland, San Francisco, and Berkeley**, School Boards are planning on developing affordable rental housing for its workforce. An option they are pursuing is to develop the housing through a public-private partnership wherein a developer will be able to build market-rate housing.

In **Washington, D.C.**, after acquiring blighted land, the City now makes this land available to support mixed-income and 100 percent affordable housing adopting a new policy stipulating that housing built on public land must include at least 20-30 percent affordable housing, including units affordable to households at 30 percent of area median income.

1. The biggest constraint for housing development is typically land. Broward County is particularly challenged in this regard. Scarce land availability leads to higher costs of housing production and subsequent rents and selling prices. Unlocking land to the fullest extent (e.g. donation of vacant land) could reduce the cost of owning a standard housing unit by up to 20 percent. A comprehensive citywide mapping and inventory exercise can unearth many opportunities.

2. Broward County, Broward's municipalities, the School Board, and Hospital Districts, as well as the Community Redevelopment Agencies, are some of the largest property holders in Broward. Many have access to vacant land or underused buildings and properties. Where appropriate, these governmental entities can earmark unused public lands for housing development. Together they should create a policy that public land must serve the public good, develop a comprehensive asset management strategy for its property holdings, and set an annual target for affordable housing production on public land.



Source: South Florida CLT

**Broward County** recently provided a long-term lease on a County-owned vacant parcel to the **Related Group** to build 168 apartments with 150 of them reserved for households making no more than 120 percent of the county's area median income.



Source: Rendering of Gallery at FATVillage

In addition, each public entity should reserve a percentage of tax-adjudicated properties for affordable housing development. Proceeds from the sale of public property should be reinvested to develop affordable housing, preferably through the creation of housing trust funds. Non-profit organizations, including community land trusts and community development corporations, should be given the first right of refusal on public land deemed suitable for affordable housing. Donation or discounts of public land should be provided to non-profit organizations to help with the needed financial structuring of creating affordable housing. Finally, there should be a “call to action” for other public agencies such as the School Board and Hospital Districts to use their property holdings to support affordable housing development.

The City of **San Francisco** recently allowed for the development of affordable housing over a fire station. It is often easier to facilitate affordable housing on these types of sites than on residential parcels, since public entities can make the transfer or sale of the land contingent on the development of affordable housing.

### Action F. Preserve Existing Affordable Housing

Preserving existing affordable housing begins with an understanding of all publicly subsidized affordable housing properties that have affordability covenants. A comprehensive tracking system should be created.

Non-profits should be provided with right of first refusal on publicly subsidized affordable housing properties that have expiring affordability requirements.

Preservation of affordable housing should be promoted in transit corridors, especially in proposed corridors such as the FEC Coastal Link rail system.

### Action G: Equitable Transit-oriented Development

*The Denver Transit-Oriented Development Fund was established in 2010 with \$13.5 million in debt capital to create and preserve affordable housing along current and future transit corridors. In 2014, the fund was expanded to serve the surrounding seven-county region and is now capitalized at \$24 million. Borrowers may use funds to purchase, hold (for up to five years), and develop sites within a half mile of fixed-rail transit stations or a quarter mile of high-frequency bus stops. The fund has closed 11 transactions totaling nearly \$16 million, with a pipeline of more than 900 permanently affordable units and more than 150,000 square feet of commercial and community space. Returns to capital providers (public agencies, foundations, financial institutions, and community development financial institutions) are generally 2 to 6 percent.*

Broward County and its municipalities are congested. Promoting density around transit is key. Transit-oriented development (TOD) includes redeveloping existing residential structures and preserving those that are affordable, as well as permitting higher floor-space ratios, loosening height restrictions, and allowing greater density in specific target zones. It is critical for Broward's congested municipalities to promote density around transit rather than encourage sprawl and longer commutes.

*Analysis in San Diego, for example, found that increasing the density of residential developments in a half-mile radius around public transport nodes could expand the city's housing stock by close to 30 percent. (McKinsey)*

### Action H: Get more out of underutilized sites

*A recent analysis in Los Angeles found that 28 percent of parcels zoned for multifamily development are underutilized. Maximizing them could add more than 300,000 units to Los Angeles' housing stock.*

Broward's municipalities could focus on building out on residential parcels that are not taking advantage of currently allowed density. These sites could be prioritized for redevelopment and offered incentives such as expedited permitting; waiver or reduction of impact, application, and other development fees; relief from parking requirements or investment in public parking.

## Other Actions

- Update regulations to encourage affordable housing by permitting higher densities.
- Encourage major employers to address affordable housing for their workforces.
- Increase participation of anchor institutions, including the School Board, hospitals, universities.
- Conduct an audit of existing programs to identify administrative and regulatory barriers to affordable housing development.
- Expedite permitting and review processes for projects built using the county and city's affordable housing programs.
- Produce a "Developer Toolkit" to communicate policies, processes, incentives, and resources to build affordable housing throughout the county and municipalities.

*The **City of Pembroke Pines** financed the construction of 800 housing units through the issuance of 30-year Revenue Bonds totaling \$55 million. The bonds will be paid for by revenue streams including the Electric Public Service tax and Electric Franchise revenues.*

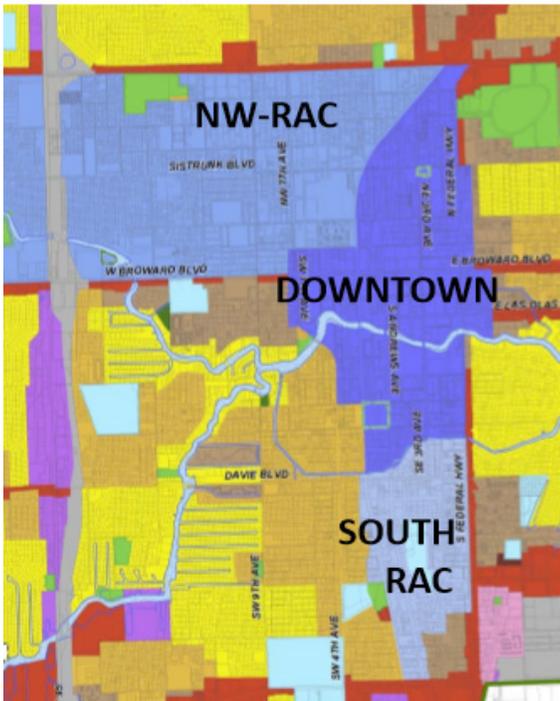


Source: CES Design Group, Inc.

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

### Action A. Expand the overall supply of housing units through the following steps:

**BrowardNEXT** Policy 2.4.7 addresses affordable housing with Activity Centers and has identified Activity Centers where developments with increased density and intensity would be appropriate.



(Example of RACs in Fort Lauderdale)

1. Rezone for higher density residential development in all of Broward's downtown urban core and city centers. Broward County should consider modifying the limitation on the number of units by imposing maximum number of units allowed in Regional Activity Centers (i.e. a high density and intensity multi-use area, intended to encourage development). When additional density is granted, a majority of the additional units should be for affordable housing.
2. Allow for greater density by reducing parking requirements.
3. Facilitate the use of lower-cost housing types by revising zoning policies regarding the use of lower-cost housing types.
4. Facilitate the maintenance and rehabilitation of small, multi-family rental properties
5. Streamline and expedite permitting and plan review processes.
6. Explore the option of redeveloping nonfunctioning golf courses for affordable housing or mixed-income/mixed-use communities.
7. Reduce construction costs by working with building trades, hosting design and green construction competitions, and building relations with firms that produce construction materials (e.g. shipping containers).



Source: Affordable Housing Discussion, City of Fort Lauderdale

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**Action B: Create new units with an adjustment in zoning codes to include compact units.**

Many existing residential lots can support additional development with compact units for extended families and individuals. There is significant potential to increase the supply of rental housing in existing neighborhoods by updating zoning codes to allow innovative practices such as smaller lot sizes, townhouses, micro-units, tiny houses, and accessory dwelling units (ADUs).

**Action C: Adjust land use and zoning regulations to encourage more housing development.**

Land-use regulations, particularly density restrictions and parking requirements, matter for urban development. Developers would likely build more urban infill housing if regulations were amended. Developers often go through extensive environmental studies, design approvals and public hearings which are important but can add inefficiencies. Delays in approvals increase the risk premium associated with building projects, driving up costs for renters and would-be homeowners. The County and its municipalities should scrutinize their regulations and provide incentives to development of housing near transit, especially affordable housing. While some Broward municipalities have streamlined their processes to fast-track land-use approval and permitting for affordable housing, creating a more predictable and less burdensome process remains an issue for affordable housing developers. Establishing a “single window” clearance (consolidating approvals from multiple agencies into one clear interface) and digitizing permit applications and status tracking are good starting points.

**Action D: Reduce Development Costs**

A barrier to new housing development, as well as substantial rehabilitation, is the high cost of development, which can easily exceed \$250,000 per unit. These high costs make the construction of affordable housing extremely difficult to achieve at the necessary scale. A Task Force should be convened to challenge the development community – including building trade associations, developers, architects, lenders and labor – to reduce the costs of quality affordable housing construction. Recommendations could include review of modern construction techniques, modular housing, and use of pre-cast concrete and other new technologies, as well as exterior finishes and methods.

### Action E: Allow for Accessory Development Units

Accessory dwelling units are inherently affordable housing because they use existing land, buildings, and infrastructure, resulting in a sort of “invisible density.” Broward is built out along the lines of traditional suburban communities. Thus, an opportunity exists to expand the housing supply by encouraging the owners of single-family homes to add accessory dwelling units. These may include garage apartments or backyard cottages that can be inhabited by extended family members or renters. In California, researchers found that homeowners could add up to 790,000 housing units across the state from such structures.

### Action F: Engage Major Employers and Anchor Institutions

*In Silicon Valley, Facebook has advanced plans for a mixed-use, mixed-income residential and commercial campus in Menlo Park.*

The public sector should strongly encourage a larger role for employers and anchor institutions (i.e. hospitals and universities) to be engaged in the community-input process, as well as provide incentives for employees and development of units. These companies and institutions have a real stake in housing issues, since the availability of housing directly affects their ability to attract and retain talent.

### Action G: Encourage Development of Existing Vacant and Underused Retail Sites

An opportunity exists for Broward County to add to its supply of affordable housing by taking advantage of existing vacant and underused retail sites along major transportation corridors and converting them to multifamily residential buildings. The benefits include returning underperforming properties to the tax rolls and increasing the use of existing transportation corridors without the need to create new infrastructure.

## Goal III. Help Renters and Homeowners Maintain Housing Stability

### Action A: Ensure Renters' Housing Stability

*In **San Francisco**, most tenants are covered by rent control. This means rents can only be raised by certain amounts per year and the tenant can only be evicted for "just causes." In addition, some rental units have restrictions on how much the landlord can charge the new tenant due to previous evictions. Tenants who do not have rent control can have their rent increased by any amount at any time with proper written notice.*

***New York City** is the first city in the country to ensure anyone facing an eviction case can access legal assistance when they face eviction in Housing Court.*

1. Evictions and displacement are disruptive. They cut tenants off from their communities, schools, doctors, services, places of worship, and their homes. Policymakers at all levels need to address the renter affordability crisis. They should support policies that strengthen the social and economic vitality of Broward's communities. While State of Florida requirements favor property owners, municipalities should begin the process of reviewing the possibility of implementing rent stabilization policies and regulations, including:

- Rent regulations that cap the rate at which owners can increase rents over a period of time, protecting tenants from economic eviction. These regulations can be an annual or multi-year limit on the percentage increase in rents, or they can be tied to an indicator like the consumer price index (CPI).
- Legal assistance for at-risk renters who face eviction
- "Good cause" eviction policies
- Protection from condominium conversions
- Eviction prevention programs

2. Municipalities could develop a rental registry program to require maintenance inspections of properties, which would ensure that basic health and safety standards are met and protect tenants in rent-regulated housing from landlord harassment/eviction.

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### **Action B: Ensure homeowners' housing stability**

1. Broward County and its municipalities could consider tax relief programs for income-qualified homeowners, including seniors to allow them to age in place.
2. Expand homeowner rehabilitation assistance programs, such as roof repair and hurricane protection modifications, including impact windows and/or shutters.
3. Expand energy efficiency retrofit and weatherization programs, especially to vulnerable populations.
4. Expand existing pre-purchase counseling programs. These programs have excellent track records in preventing delinquencies and foreclosures.
5. Expand existing foreclosure prevention programs through post-purchase counseling.

### **Action C: Overcoming NIMBYism: Develop a public education and outreach campaign**

A public outreach campaign is needed to help the public better understand affordable housing needs (i.e. provision of housing for people of all incomes, ages, and demographic groups) in Broward County. The campaign can also help address and ultimately reduce NIMBYism and fears of lost property value, school and traffic congestion, and increased crime. This inclusive campaign will also educate legislators and coordinate major lobbying efforts with local governments, non-profit organizations, and stakeholders.

## Goal IV. Help Renters and Homebuyers Afford Units They Locate in the Private Market

### Action A: Living Wages and Minimum Wage Increase.

Encourage all employers to provide living wages to their employees to raise the floor on low-wage work that has defined Broward's economy for years. Over the past 15 years, renter household income has declined in real terms in the metropolitan area. Policymakers should support minimum wage increases and living wage ordinances.

### Action B: Home Buying Education and Assistance

*The City of **Austin, Texas** provides a Down Payment Assistance Program (DPA) that covers the down payment in a deferred 0% interest loan for eligible "first-time homebuyers" to assist with purchasing a home.*

*In **Massachusetts**, the Massachusetts Housing Partnership provides a "soft second mortgage" that is payable upon sale of the home and is used to defray down payment costs.*

Broward County and its municipalities should expand pre-purchase counseling programs that focus on down payment savings planning, and credit repair, which would mitigate risks, help lower housing costs, and avoid risky purchases.

Broward County and its municipalities should support the expansion of homebuyer financial assistance/grants (down payments, closing costs), mortgage foreclosure prevention, home improvement loans, energy efficiency programs, and second mortgage programs.

Broward County and its municipalities should create tax abatement programs to freeze the assessed value of a property (e.g. for homeowners 65+, persons with disabilities, surviving spouses).

### Action C: Better Use of Housing Vouchers.

1. Housing authorities should consider utilizing vouchers in specific new developments to help with increased revenue for positive cash flow that supports greater debt.

### Action D: Increase Working With Lenders to Ensure Equal Access to Home Mortgages

Regulated financial institutions (i.e. banks) have Community Reinvestment Act responsibilities that mandate that they must help meet the credit needs of their local communities. This Plan encourages financial institutions to expand lending with a particular focus on low- and moderate-income communities.

Lack of access to private capital is one of the largest barriers to the preservation of existing housing. Banks need to improve access and availability of mortgage credit to potential homebuyers, particularly minorities and low- and moderate-income communities. Even when all underwriting criteria are equal, rejection rates are still higher for minorities. Banks should work with local non-profit organizations to better address this disparity through home buying education and counseling, as well as creating financing products in combination with public funds to address high down payment and closing requirements.

Finally, banks will play a major role in the formation of Broward's public private intermediaries through CRA investments, as well as support of non-profit affordable housing development organizations, including community land trusts and community development corporations.

### Action E: Encourage the preservation of naturally occurring affordable housing.

*In Washington, D.C., residents could select a buyer who met their needs and had the authority to negotiate a sale from the previous owner.*

County and local housing agencies could work closely with area lenders to provide short- and long-term financing, acquisition and predevelopment funds, and tax credits. Funding and financing are important to preservation efforts but local policy matters, as well. For example, "opportunity to purchase" legislation, which requires owners to notify tenants of intent to sell and provide them (or an approved third party) an opportunity to purchase, played a role in preserving naturally occurring affordable housing.

### Action F: Encourage compassionate code enforcement

There are property owners who cannot afford repairs. Assistance is needed to address code and safety issues and resiliency to hurricanes. This type of assistance is critical to prevent properties from falling into the hands of "slumlords," and perpetuating poor housing conditions, property speculation, and displacement.

### Other Actions

- Reduce energy use and costs
- Provide microloans for security deposits and people at risk

## Three: Complementary Efforts

### Action A: Major Employers

*In Ohio, Healthy Homes was created by Nationwide Children's Hospital in the Southern Orchards neighborhood. Healthy Homes' mission is to address blight and improve health and well-being in the neighborhood. The Hospital and a nonprofit organization, Community Development for All People launched Healthy Homes as a housing corporation that built new housing, rehabbed existing housing and provided home improvement loans that resulted in reduced vacancy rates and the number of housing units categorized as substandard.*

Work with major employers and anchor institutions (e.g. universities, hospitals) to create affordable housing opportunities through the preservation and development of housing and housing incentives, including down payment assistance and location of future development near major public transit stations and lines.

Because of their tax status, non-profit hospitals are required by the Internal Revenue Service to provide benefits to the communities in which they are located. The Affordable Care Act's Community Benefits requirement has pushed non-profit hospitals to think more broadly about health including safe, sanitary, and decent housing options.

All non-profit hospitals in Broward County should convene a working group to advise hospitals on their role in addressing the affordable housing crisis in Broward. Broward County and its municipalities should encourage non-profit hospitals to match funding for investment in community benefits, especially housing.

### Action B: Promote Fair Housing

While Broward County has undertaken a number of initiatives to preserve and build affordable rental housing, it is also important that access to this housing be open to all. Federal, state, and county fair housing statutes provide enforcement powers to assure full and equal opportunity for all residents to obtain fair and adequate housing for themselves and their families. It is critical that those responsible aggressively enforce these requirements by increasing funding for fair housing agencies, providing for stronger enforcement, and enhancing education efforts.

### Action C: Advocacy

1. Advocate for changes in State of Florida policy, including:
  - Appropriate Sadowski Funds in the State and Local Government Housing Trust Funds solely for Florida's affordable housing programs
  - Change the allocation formula to better serve Broward County
  - Designate additional official state data centers in South Florida
  - Adjust 65-35% homeownership/rental formula for distribution of SHIP funds
2. Advocate for changes in federal policy by retaining and expanding housing program funding including CDBG, HOME, HOPWA, public housing support, Section 8 vouchers, Low Income

### Action D: Monitoring Progress

There is no single database or coordinated reporting requirements that track the characteristics of housing stock over time. Several county and city departments administer housing programs, and private and non-profit developers build most affordable housing. There is a need to build the data capacity through a coordinated effort among the city, state and development stakeholders. A single database will help track and report progress on the number and characteristics of affordable housing rental versus sales units needed and built on an annual basis. Broward County and its municipalities should work collaboratively in monitoring those housing units that are designated, by deed or subsidy, as affordable housing. For instance, public housing authorities already monitor their units and can be contracted to do so for publicly mandated affordable units.

## Four: Conclusions and Next Steps

Broward County and its municipalities have an indispensable role in the production and preservation of affordable housing. However, nonprofits and the private sector are critical partners and must be part of all solutions. Housing policy and resources are fragmented; and the implementation of this plan will take strong public leadership, establishment of goals, measurable production, monitoring of progress, and coordination of all stakeholders.

### Immediate Next Steps

#### **2018 Action**

- Present the Plan to key stakeholder groups, including the Broward County Commission, local municipalities, Broward League of Cities, business leaders, anchor institutions, major employers, nonprofit organizations, and financial institutions for endorsement.
- Establish the Broward County Affordable Housing Trust Fund via Charter Review Commission and subsequent voter approval.
- Advocate for appropriation of all Sadowski Housing Trust Fund monies to be used solely for their intended purpose of housing and a more fair formula for allocation of funds to Broward County.
- Identify all publicly owned land and determine sites with greatest potential for affordable housing development.
- Prepare a business plan for a Public/Private Partnership (P3) Housing Intermediary.
- Create a list of all publicly subsidized housing with expiring affordability dates.
- Develop a marketing and communications plan that addresses affordable housing stigmas.
- Monitor activities of all Broward Community Redevelopment Agencies relative to the creation of affordable housing.
- Establish a monitoring system of all housing initiatives and incentive programs to ensure that the goal of preserved and increased housing affordability is being met.

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## Appendix

- Broward Housing Summit Recommendations
- Listening sessions
- Broward Housing Council meeting
- Survey results

## BROWARD HOUSING SUMMIT RECOMMENDATIONS

### Broward Housing Summit Report Summary of Remarks and Findings

#### Panel I. State of Housing in Broward County

**Greg Ross**, President, Broward League of Cities, Mayor of Cooper City  
Facilitator

Panel:

- **Ralph Stone**, Director Broward County Office of Housing Finance and Redevelopment,
- **Ned Murray**, Deputy Director, Florida International University Metropolitan Center

#### Topics Covered

##### 1. Affordable and workforce housing:

- Workforce housing is the housing that is affordable for the local workforce, while affordable housing is a housing that is affordable and workforce, usually with some assistance and subsidies, to low- and moderate-income households.

##### 2. Broward County's affordable and workforce housing position and its change since the Great Recession:

- Housing market has changed in past decade, particularly in Miami-Dade and Broward Counties;
- The difference between supply and demand of affordable and workforce is significant, creating a huge gap;
- Rental housing demand has increased by 25%;
- Housing prices, compared to nationwide, prices are too high, and wages are too low in Broward County.

##### 3. Financing and current resources for support of affordable and workforce housing:

- Public private partnerships (P3) are encouraged: creative look at land use and zoning;
- Housing and transportation costs must be considered;
- Seek further support from state and federal levels of financing— Tallahassee and Washington
- Need for local source for Gap Financing;
- Traditional funding sources and various programs for affordable and

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workforce housing are encouraged;

- Challenges: land use, zoning, budget, non-sustainable wages, and low life quality.

*4. Economic Return on Investment (ROI) of investing into workforce housing:*

- 7.7% of additional economic return;
- Economic development goes hand in hand with housing development.

## Panel II. What Works and What is Needed to Expand Successful Housing Solutions

**Sandra Veszi-Einhorn**, Facilitator

Panel:

- **James Carras**, Principal, Carras Community Investment, Inc.
- **Shekeria Brown**, Executive Director, South Florida Community Development Coalition
- **Mitch Rosenstein**, Principal, Green Mills Group
- **Nancy Merolla**, Senior Vice President, Florida Community Bank
- **Ann Deibert**, CEO, Broward County Housing Authority

### Topics Covered

#### 1. Unique responses in Miami-Dade County:

- In 1984, Miami-Dade County established a Housing Assistance Loan Trust Fund and implemented the Documentary Surtax Program (“Surtax Program”);
- Surtax Program:
  - \$45 million of total revenue is expected;
  - Lowers traditional taxes from 75 cents to 60 cents per \$100 of value;
  - Requirements: 35% for homeownership and 35% for renters;
- Low-cost construction financing has allowed the County to partner with not-for-profit and for-profit affordable and workforce housing developers to produce over 15,000 affordable and workforce multi-family rental units;
- At least 50% of Surtax funds have benefitted low-income families;
- Funding is used for multifamily housing, small developments, elderly housing, and services;
- \$2.5 million are set aside for seniors every year;
- Development of affordable and workforce housing in areas that are close to transit.

#### 2. Revolving Loan Fund (RLF):

- Loans range from \$50,000 to \$300,000 and are available to profitable businesses, for business expansion, and job creation;
- Financing strategy is to make general business development loans that meet the credit needs of businesses not entirely served by conventional lenders and, at the same time, encourage the conventional lending community to complete project financing by allowing RLF funds to fill the gap;
- The RLF program has reduced the reluctance of conventional lenders to meet the credit needs of higher risk, but creditworthy, business enterprises. Lower interest rates and longer terms improve a borrower’s cash flow.

*3. The Community Reinvestment Act and what role should banks play in housing production both homeownership and rental:*

- Federal Deposit Insurance Corporation (FDIC) and Florida Community Bank (FCB) CRA Program provide the financial support, relevant education and training that help achieve community goals for everyone's benefit;
- Makes sure that institution serves for low income people and provides affordable and work-force housing;
- Makes sure that the right people are in place;
- It is safe and sound banking;
- FCB strengthens communities by providing affordable and workforce housing, financial literacy, and other benefits for low income people;
- Every banks strives some percentage for affordability;
- Banks come together and the CRA makes sure that collaboration works;
- CRA ensures that there is an extra credit for each bank.

*4. Needs of private sector developers to produce more affordable and workforce housing:*

- First and the biggest need is resources—money;
- Density increase and parking reduction;
- Surtax Program;
- The 30% subsidy, or 4% tax credit— covers new construction that uses additional subsidies or the acquisition cost of existing buildings;
- The 70 percent subsidy, or 9 percent tax credit— supports new construction without any additional federal subsidies;
- Creation of tax credit lines.

*5. Public housing authorities address the needs of tenants beyond providing housing:*

- Public housing authorities serve areas 75-80% of median income people;
- Utilization of self-sufficiency programs to let people go back to schools, colleges, and any other educational institutions;
- Provide vouchers up to 15 years.

6. *The role of non-profit organizations, such as CDCs, and their effectiveness:*

- CDC is a non-profit organization that is focused on community and affordable and workforce housing development, taking its role in the county;
- However, it has comparative disadvantage in competing with other profit organizations;
- Role—mission-oriented and focused not only on housing but neighborhood development as well;
- Main objectives: building of the assets, creating parks, making communities better, encouraging strong public participation to deal with gentrification;
- Political environment is significant; it puts a lot of pressure on non-profit organizations.

7. *Public housing agencies and developers partnership to produce affordable and workforce housing:*

- Partnership with developers who has experience with tax credit is essential;
- Guarantee has to be provided;
- Financial and legal consulting has to be encouraged;
- Mutuality between developer and housing authority has to be reached;
- \$400 billion of tax credit has been built since 2007.

8. *Available banking products available to provide new affordable and workforce housing:*

- Banks offer different types of products and housing programs that provide flexibility;
- Issue - often, loans requires several layers of financing;
- Banks originates the loans and modifies them;
- Affordable and workforce housing is generational, and it unifies banks and communities;
- CRA makes sure that the programs are responsive and in right hands to address community interest;
- CRA can be a sponsor of the application for Federal Home Loan Bank funding;

9. *Organizational needs to be more effective in producing affordable and workforce housing:*

- Resources;
- Filling the gaps of financing;
- Without collective will, nothing will work;
- Uniting people.

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### 10. Key next steps

- Create a comprehensive housing plan with corresponding strategies and local funding source(s)
- Continue to monitor financial institutions Community Reinvestment Act (CRA) commitment for affordable and workforce housing
- Explore the creation of mandatory inclusionary zoning.
- Review the status of Community Redevelopment Agencies (CRAs) and their response to their statutory responsibility to address affordable and workforce housing.

### III. Recommendations for Broward Solutions

**James Carras**, Chair, Broward Housing Council, Facilitator

Panel:

- **Ralph Stone**, Broward County Office of Housing
- **Mandy Bartle**, South Florida Community Land Trust
- **Barry Krinsky**, Citi Community Capital
- **Jim Ellis**, Developer

#### Topics Covered

##### *1. Keys to be more effective in producing affordable and workforce housing:*

- Location with high housing demand, job concentration, and within close proximity to transportation;
- Access to land;
- More funding to help reduce housing costs;
- Better predictability;
- Subsidy resources and dollars availability;
- Predictable time period.

##### *2. Is Broward County receiving its fair share of available state resources? If not, what do we do about it?*

- Need to have at least three sources of funding;
- Fill the gaps of financing and provide subsidies;
- Trust Fund is tied to real estate prices;
- HUD is another funding source;

##### *3. The needs in Broward County to increase banks involvement in production:*

- Bonds, loans, and surtax program is a good start for effective development

##### *4. Methods to be more effective in producing affordable and workforce housing:*

- Utilization of the area in downtown and parking garage;
- Partnership with the City;
- Extension of the CRA— opportunity to develop more dense affordable and workforce housing in close proximity to downtown in Fort Lauderdale;

- 
- 3,000 of parking places, that are underutilized, could be redeveloped;
  - Maximization of affordability;
  - Comprehensive Plan Strategy;
  - Solutions: 1) continue to innovate;  
2) use local sources to support the project;  
3) preserve affordability;
  - Continuation of use of Local Trust Fund;
  - Focus on Transit Oriented Development (TOD);
  - Development around transit stations to reduce parking;
  - Increase of density through mixed-use development;

*5. The cost effective action to insure continued provision of affordable and workforce housing:*

- Transit Oriented Development (TOD);
- Number of units and Floor Area Ratio (FAR) must be considered;
- Current resources and their preservation are important;
- Maintenance of quality of existing homes;
- Creation of sustainable neighborhood through systematic approaches—Time and Quality.

## IV. Moving Forward with a Broward Housing Action Agenda

### ***Key Comments/Recommendations from a facilitated workshop with over 100 attendees.***

#### *Planning*

- Conduct a “Nexus” assessment to identify funding sources for Housing Trust Fund;
- Create strategy and set goals for affordable and workforce housing;
- Create 5 Year Plan with production targets (with committee):
  - Promoting Alternative Construction Technology;
  - Reduce impact/ permit fees;
- Housing Plan and goal (cities and County collaboration);
- Create an Existing Housing Preservation Plan;
- Need to have “SMART” Strategic Plan with measurable results;
- Building consensus amongst key stakeholders:
  - Educational institutions—public agencies;
  - Financial institutions—non-profit organizations;
- Collaborative partnerships—(P3): increase awareness;
- Establish measurable goals to achieve affordable and workforce housing in Broward County;

#### *Funding and Financing*

- Sales taxes on the 2018 ballot
- Percentage of intangible taxes allocated to affordable and workforce housing;
- ½ Cents Sales Tax;
- Need to identify permanent, dedicated, and affordable and workforce housing funding source (multiple sources) at local level;
- Advocate to preserve the Ship funds (state housing initiatives partnership fund) dedicated to affordable and workforce housing (Sadowski Act);
- Education for public to gain support;
- Dedicated funding sources (linkage fee (bed tax), protect Sadowski);
- Dedicated funding sources for affordable and workforce housing program:
  - Sadowski;
  - Local Surtax;
  - Bonding
- Incremental increase in property taxes
- Dedicated resources/accountability;

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### *Land Use and Zoning*

- Mixed-income/mixed-used development;
- Broward could give transferable developmental rights to LIHTC developers to help fund projects (which would be sold to other developers for development projects in Broward County)
- Mandatory Inclusionary zoning;
- Review Land Use Plan to create more attractive incentives for developers;
- Density Bonus Programs;
- Amend zoning and code policies to promote more flexible housing alternative;

### *Banks*

- Review periodically the Community Reinvestment Act Banking Commitment in our community;

### *Other*

- Consider litigation to prevent raiding the Sadowski Trust Fund;
- Employer involvement (workforce relation);
- Use of Community Land Trust;
- Coalition/ consortium of larger counties working together;
- Advocacy and Coalition Building with like-minded counties;
- Raising community awareness and education regarding affordable and workforce housing;
- Prioritize Affordable and workforce Housing support in Government Budgets e.g. CRAs subset - setting a minimum percentage of dollars aside);
- Provide incentive to employers to increase wages to help employees afford raising housing costs (Business Subsidy Fund)
- Increase wages;

## LISTENING SESSIONS

### Listening Session: July 27th 9 at the Greater Fort Lauderdale Alliance: Businesses

#### Recommendations by Policy

##### I. Creating and Preserving Dedicated Affordable and workforce Housing

- County contribution to create dedicated funding source;
- Additional P3 development;
- Utilize vacant land;
- Increase of density in Downtown;
- 15% of development of rental units is required to be affordable and workforce. Should this number be a subject to change?
- Create equitable Transit-Oriented Development (TOD): job and living places near TOD will be very helpful;
- Density has to be looked at carefully— overuse of infrastructure;
- Need to have a better understanding from cities of the housing market;
- Attract new companies into the area;
- Increase taxes;
- Well-structured public transportation system will allow creation of affordable and workforce housing;

##### II. Promoting Affordability by Increasing Overall Supply of Housing and Lowering Costs

- Incorporate energy-efficient buildings;
- Require detailed review of plan permitting process;
- Simplify and promote awareness of building code process;
- Need to look at demographics—match the supply and demand;
- The implementation of the plan should be a collective effort;

##### III. Helping Renters and Homeowners Maintain Stability

- “BOLD” leadership & “CLEAR” vision;

##### IV. Helping Renters and Homebuyers Afford Costs in the Private Market

- Perform surveys to collect public opinion.

## Listening Session: July 28th at Broward Regional Health Planning Council: Non-profit organizations

### Recommendations by Policy

#### I. Creating and Preserving Dedicated Affordable and workforce Housing

- Hotel, sales, Airbnb tax, bonds for dedicated housing stream to fund housing trust;
- Inspired by Denver housing model, community buy-in mixed-use development, including the whole neighborhood—affordable and workforce housing at the top and retail at the bottom. This type of development will create sustainability; residents work, train, and build skills where they live. Utilize this model for seniors in assisted living facilities;
- Establish connection between housing and economic development;
- Take housing categorization— single-family, multi-family, senior, and student housing— into account, as well as its allocation throughout the county;
- Reduction of construction cost by building relations with firms that produce construction materials, such as The Home Depot, leverage NPO status to cut costs;
- Utilization of shipping containers as a cost effective solution for the housing affordability: 35% savings in construction; Involvement of additional funders is needed;
- Inventory of bank-owned properties, engage banks in the process;
- Employer-sponsored housing is one of the tools that can be implemented to address the challenge by providing assistance to employees in obtaining affordable and workforce housing;
- Preservation and reuse of the existing affordable and workforce housing— determine number of affordable and workforce units lost to gentrification and being priced out of markets – preserve NOAH through home improvements and renovations;
- School districts and hospitals should be involved in the plan to create and preserve nearby affordable and workforce housing;
- Utilization of vacant land – municipalities required annually to list surplus lots available for affordable and workforce housing;
- Utilization of publicly-owned land by the cities and county should be used for public good rather than sold to the highest bidder, especially along corridors; if sold at highest price, portion of proceeds should go to affordable and workforce housing development fund.

#### II. Promoting Affordability by Increasing Overall Supply of Housing and Lowering Costs

- Enforce Low-Income Housing Tax Credits (LIHTC) projects, incentivize developers to work with NPOs;
- Cooperate with the Community Development Financial Institutions Fund (CDFI Fund) in generating economic growth;
- Establish education programs for renters, tenants, and home-owners, familiarizing them with zoning requirements, code enforcements, and eviction prevention;
- Zoning codes need to reflect the need of resident affordability, health, and safety;

- Establish housing standards and requirements for landlords to meet affordability goals;
- Address liens in simplifying the permitting process;
- Develop aging in place program for populations vulnerable to being priced out of home;
- Rehab old blighted hotels for affordable and workforce housing;
- Limit the code enforcement barrier by developing a support system to help citizens meet those requirements, need homeowner support.

### III. Helping Renters and Homeowners Maintain Stability

- Incorporate homelessness prevention program, looking for people at risk;
- House modifications for aging populations or residents with disabilities;
- Encourage student housing (cost: \$400+utilities), e.g. Boston/Tampa;
- Hospitals and universities shall set some funding aside for creation those low-rent units;
- Employers reinvest in community by providing employee benefit subsidy for housing;
- Housing entrepreneurship: create housing for people with \$80,000 income and up;
- Involve major employers, stakeholders, and various institutions in the county;
- Promote financial stability of the citizens;
- Educate people about existing mortgage reduction and energy-efficiency programs.

### IV. Helping Renters and Homebuyers Afford Costs in the Private Market

- Encourage funding allocation for salaries of non-profit organizations' staff;
- Balance the emergency-housing users and the number of growing homeless people, avoiding the shortage of housing units availability and surplus of homeless people;
- Incorporate some percentage of companies' gross profit in funding affordable and workforce housing projects;
- Promote financial literacy at high school level, should be preventative not reactionary.

#### **Additional comments:**

- Introduce microloans for security deposits and people at risk;
- Offer permanent/temporary rental support for those who in need;
- Utilize revenue generation from retail use at mixed-use complexes (affordable and workforce housing at the top and retail at the bottom) to sustain affordability.

## Listening Session: August 2, at the Greater Fort Lauderdale Alliance: Businesses

### Recommendations by Policy

#### I. Creating and Preserving Dedicated Affordable and workforce Housing

- Increase wages;
- Group-housing, or high-density housing, could be a solution that can happen right away;
- Communication between governmental and private entities will play a vital role in creation of affordable and workforce housing efficiently;
- Consider housing inventory and manage expectations in Broward County;
  - o Value the importance of housing environment:
    - Preserve the existing housing to attract housing seekers/new residents to cities in Broward County;
- Offer more flexibility in the size of affordable and workforce housing that is built – micro-units;
- Promote the construction of micro-units:
  - Put consumer psychology aside;
  - When regulations against minimum unit sizes are relaxed, developers can put more units into a building envelope;
  - Small spaces tend to rent for more per square foot than larger ones; thus, the building generates more revenue;
- Consider Pembroke Pines housing model as an exemplar.

#### II. Promoting Affordability by Increasing Overall Supply of Housing and Lowering Costs

- Establish certain requirements/specifications of the proper size for a single unit;
- Support from the county and cities to allow the increase of density;
- Initiate the promotion of efficient-units (there is a need of support by cities in Broward County).

#### III. Helping Renters and Homeowners Maintain Stability

- Prioritize rental housing programs more than homeownership programs;
- Understand the needs of millennial generation;
- Encourage public education in order to reduce NIMBYism;
- Encourage county and cities collaboration and their willingness to pull resources together.

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#### IV. Helping Renters and Homebuyers Afford Costs in the Private Market

- Creation of micro-units as a cost-saving mechanism;
- Reutilization of existing housing/constructions, such as warehouses;
- Develop co-living complexes;
- Consider 'Battery Park City: A Model for Financing Low Income Housing' as an exemplar;
- Take human behavior into consideration (what choices people make?);
- Consider the cost of roofing.

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**Listening Session: August 7th, at the Greater Fort Lauderdale Alliance: Bankers****Recommendations by Policy****I. Creating and Preserving Dedicated Affordable and workforce Housing**

- Separate affordable and workforce housing into two different groups;
- Inclusionary zoning. Set requirements for mixed-use development;
- Land use plan for micro-units;
- Develop financing model to leverage public money for gap funding;

**II. Promoting Affordability by Increasing Overall Supply of Housing and Lowering Costs**

- Promote public awareness;

**III. Helping Renters and Homeowners Maintain Stability**

- Rehabilitation of the smaller units in which non-profit organizations can play a huge role;
- Fair housing legislation at municipal level to protect renters from eviction;

**IV. Helping Renters and Homebuyers Afford Costs in the Private Market**

- Increase wages;
- Second mortgage programs;
- Lobby federal regulators;
- Communication with/involvement of Sun Sentinel.

## Broward Housing Council Workshop August 25, 2017

### An Inclusive Housing Plan Listening Session

The workshop included an overview of the Coordinating Council of Broward's initiative to develop An Inclusive Housing Plan (Attachment A) and Housing Council members discussed additional recommendations summarized below:

#### I. Creating and Preserving Dedicated Affordable and workforce Housing

- Create a new, dedicated financing model to support the creation and preservation of affordable and workforce housing
- Equitable transit-oriented development
- Incentivize mixed-income developments and increase density
- Complete a comprehensive survey and inventory of all publicly-owned vacant and underutilized parcels

##### *Additional recommendations from members:*

- Linking funding criteria w/ TOD and focus on specific corridors
- EDUCATION the public & business community (workforce) – create a strategy
- Collaboration between County and city, capture CRA funds
- Ensure CRA funds are allocated for affordable and workforce housing
- Trust fund – funding source with specific criteria
- Model: Collaboration between County and city
  - o Accountability and management of funds
  - o Recognize individual city needs (models)
- Phase 2: outreach/marketing plan (Oct 2017)
- Identify benefits/challenges
- Look at “big picture”
- Inclusionary zoning – mandatory County-wide
- Incentives (bonus density) for developers

#### II. Promoting Affordability by Increasing Overall Supply of Housing and Lowering Costs

- Reform zoning, building codes, and other regulations to unlock development opportunities
- Stimulate private investment
- Expedite and simplify the permitting process

##### *Additional recommendations from members:*

- Container units – identify locations
- Alternative ways to find land inventory!
- Reform codes/regulations to enable container units
- Form based codes / Land use (TOD)

### III. Helping Renters and Homeowners Maintain Stability

- Develop a public education and outreach campaign
- Engage employers and anchor institutions (hospitals, universities, etc.)
- Allow auxiliary units to single family homes (e.g. granny flats)

*Additional recommendations from members:*

- Importance of public education campaign
- Utilize School Board for outreach, etc. to spread the word
- Focus on possible outcomes/impacts if no affordable and workforce housing, What does it mean?
- Provide funds for blighted areas to rehabilitate existing housing, upgrade communities (maintain roads, landscape)
- Acquire/rehabilitate existing inventory to maintain affordable and workforce housing
- Ensure CRA's include comprehensive approach to residents/community improvement
- Program for training/workforce development, use CRA dollars
- Ensure all income levels are addressed
- Address structural issues that keep people in poverty
- Identify short- and mid-term strategies > what can we do NOW?
- Re-purpose existing buildings

### IV. Helping Renters and Homebuyers Afford Costs in the Private Market

- First time homebuyer workshops, mentoring, and financial literacy programs prior to and postpurchase
- Soft second mortgage programs
- Increase wages

*Additional recommendations from members:*

- Collaboration between cities/mortgage brokers (grants, first time homebuyers, etc.)
- Use existing opportunities/assets
- Educate the cities about opportunities/programs (joint efforts banks and brokers)
- Actionable items for banks
- Workshop for decision makers- banks and brokers
- Engaging all financial solutions/representatives
- 2nd mortgage programs
- Public relations- celebrate successes! Banks (loans) can help you!
- Code enforcement / garbage pickup and dumping, also liens on properties > important to have this
- Visuals! Outreach program to show what has been done
- Neighborhood improvement programs

*Public Comments*

- Funding for code enforcement compliance
- Government help with renovation to homes
- Subsidies from Federal government

- 
- Flex units policies – build in an affordable and workforce housing component
  - TOD look at regional connections, prioritize funding for these projects
  - Socio-economics
  - Partnerships
  - Buy-down costs to afford homes
  - Equitable TODs > identify how to help homebuyers
  - Link transit stations
  - Criteria/definitions of income levels not realistic, establish different criteria
  - Look at other funding sources/models besides HUD
  - Look at living wage vs. minimum wage at County level
  - Strategies to retain existing affordable and workforce units
  - Habitat for Humanities and South Florida Community Land Trust

## SURVEY RESULTS

### Housing Broward: An Inclusive Housing Plan Survey responses – 70

1. What barriers are preventing development and what solutions can overcome them?

- Lack of permanent funding source – create a housing trust fund; P3
- Municipal exclusionary zoning – revamp land use and zoning for density
- Lack of capacity of NPO developers
- Lack of affordable and workforce land
- CRA disinterest
- High cost of construction
- NIMBYism
- Political cronyism and lack of political will
- Community opposition – education campaign needed

2. If you think that Broward County should play a role in supporting affordable and workforce housing, what types of housing should be prioritized? What solutions should it implement?

- Preserving existing and creating new affordable and workforce rental
- Housing trust fund for 4% LIHTC deals
- Regionalize housing programs for greater impact
- Policy and funding
- Hold CRAs accountable
- Rehab existing units
- Micro-units and modular homes
- Inclusionary zoning
- Low/moderate income housings
- Workforce housing for up to 140% AMI
- Public housing focused on ELI households
- Employed/employable families
- Housing for homeless

3. If you think that Broward’s local municipalities should play a role in supporting affordable and workforce housing, what types of housing should be prioritized? What solutions should they implement?

- Open up affordable and workforce rental
- Preserve affordable and workforce single family stock
- Contribute to multi-jurisdictional trust fund
- Tap into CRA millions
- Uniform affordable and workforce housing policies
- Very low, low, and workforce housing – adopt inclusive development codes

4. What solutions should financial institutions implement relative to affordable and workforce housing?

- Invest in public private partnership fund
- Streamline lending practices, create reasonable/accessible loan products
- Small pool of cash to guarantee larger pool of well managed loans (Detroit)
- Easier credit access for affordable and workforce housing
- Low rates, easy payment schedules
- Lend to 2-6 unit developments
- Longer term financing, low interest rates/closing costs, free checking

5. What solutions should large employers and anchor institutions such as hospitals and universities implement relative to affordable and workforce housing?

- Build units for their employees
- Homebuyer training programs and workforce education
- Work with local governments to produce units and provide grants to employees
- Act as developers
- Financial incentives to employees purchasing vacant land or foreclosed home
- Subsidy to live near work/transit

6. Are you familiar with effective examples of jurisdictions working together to address affordable and workforce housing issues, either in Broward County, regionally, or nationwide? What are the characteristics that have made that collaboration successful?

- Chicago's regional housing initiative: <http://www.cmap.illinois.gov/livability/housing/rhi>
- Louisville <https://housingtrustfundproject.org/louisville-commits-nearly-10-million-to-affordable-and-workforce-housing-trust-fund/>

7. What is your assessment of the prospects for establishing a program in which multiple jurisdictions and the County pool resources to address affordable and workforce housing in Broward County? What are the potential challenges that a new program may have to overcome in order to be effective?

- Build units for their employees
- Homebuyer training programs and workforce education
- Work with local governments to produce units and provide grants to employees
- Act as developers
- Financial incentives to employees purchasing vacant land or foreclosed home
- Subsidy to live near work/transit

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8. Should mandatory inclusionary requirements be created for all new housing development in Broward County? If so, what conditions and incentives should be included?

- Yes, 15% mandate \$200,000 unit in lieu of fee
- Yes, but option for payment in lieu of construction should be reasonable
- Yes, good luck with that
- Yes, in lieu of fees should not be allowed
- No, it won't work
- Yes, 10% of all units 8 or more in re-zonings or new developments should be offered to those 60% or less AMI of that particular neighborhood/city, not regional AMI
- Train left the station 3 decades ago

9. What do you see as possible next steps for bringing jurisdictions together on affordable and workforce housing issues?

- Convene a summit of the league of cities to endorse joint plan
- Mandatory requirements by the State or County
- Sue them or cut off their funding
- Identify key personnel
- A simple, easy to understand program
- Conversation, fact sheets on the existing situation, education on the problem
- PHAs are a great place to jumpstart a regional dialogue
- Develop document tax surcharge like Dade County with governing body appointed like