

**Affordable Housing Workshop**  
October 26, 2018

**Summary Report**



**Broward Housing Council / Planning and Development Management Division**

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Prepared by:

Broward County Facilitators with contributions from  
Planning and Development Management staff

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## Executive Summary

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

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

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

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

**Measurement of Success:**

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



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

***Broward Housing Council Affordable Housing Workshop***

*October 26, 2018*

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

*Treetops Park, Davie, FL*

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Agenda

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



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



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

## Introduction and Opening Remarks

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

## Panelist Presentations and Questions and Answers

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

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

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



## Breakout Sessions

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

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

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

### Financing – Table 1

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

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



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

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

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

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

## Financing – Table 2

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

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

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

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



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

## Buildable Land – Table 1

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

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

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

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



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

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



## Buildable Land – Table 2

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



## Pre-development Obstacles – Table 1

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



## Pre-development Obstacles – Table 2

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

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



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

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

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

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

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

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



## Solution Takeaways

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

## Next Steps/ Closing Remarks

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

## Evaluation Scores

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

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

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## Evaluation Comments

The comments made on the evaluations are listed below.

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

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

### **What did you find most valuable about this facilitation?**

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

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

## Roster

### **Lead Facilitator and Moderator:**

- *Tonya Fletcher*

### **Co- Facilitators:**

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

### **Participants:** *(see attached roster below for details)*

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

### **Stakeholders:**

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

**BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN**

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

√ = RSVP

√ = Did not RSVP





BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

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

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BROWARD HOUSING COUNCIL WORKSHOP – PLEASE SIGN IN

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

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

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

√ = RSVP

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

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√ = Did not RSVP

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

**TOTAL: 74**

√ = RSVP

√ = Did not RSVP

Appendix

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



Workshop attendees viewed the new BHC video





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

## AGENDA

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



## Appendix A2



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

### PANELIST BIOS

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

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

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

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

## PANELIST BIOS (continued)

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

Matt

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

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

# Appendix A3



## BROWARD HOUSING COUNCIL

### Stakeholders, Strategies and Solutions for Affordable Housing Workshop

#### Q&A

#### I. BUILDABLE LAND/SITES

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

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

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

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

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

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

**Q: What is form-based zoning?**

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

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

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

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

## II. FINANCING

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### III. OBSTACLES TO PRE-DEVELOPMENT

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

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

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

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

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

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

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

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

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

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

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