

AFFORDABLE HOUSING & MOBILE HOME COMMUNITIES
Needs Assessment, Best Practices and Recommendations



TOWN OF DAVIE

Submitted by:

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ACKNOWLEDGEMENTS

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Carras Community Investment, Inc. is a nationally recognized development finance consulting firm that specializes in producing responses to community economic development needs, proposing solutions to ensure affordable and workforce housing and providing recommendations to strengthen distressed communities.

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We would also like to give special thanks to the *Town of Davie's Housing and Community Development Department, Shirley Taylor-Prakelt, Director* and the *Mobile Home Task Force, Chair, Frank Serra*, for their time and input during this study.

TABLE OF CONTENTS

PLANNING PROCESS

Overview of Planning Process.....	2
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HOUSING NEEDS ASSESSMENT

Introduction.....	5
Methodology.....	5
Critical Findings.....	5
Housing Supply Analysis.....	7
Housing Inventory.....	7
Market Activity.....	10
Housing Demand Analysis.....	13
Demographic Profile.....	13
Labor Market & Economic Base.....	13
Affordability Assessment.....	15
Housing Affordability.....	15
Affordability Gap Analysis.....	16
Supply & Demand Assessment.....	18

BEST PRACTICES

Best Practices - Florida.....	21
Pinellas County.....	21
Brevard County.....	21
Orange County.....	22
Martin County.....	22
Delray Beach CRA.....	22
Best Practices - United States.....	23
Relocation Plans.....	23
New Hampshire Community Loan Fund.....	23
ROC USA.....	23
CFED and Opportunities Finance Network.....	23

RECOMMENDATIONS

Introduction.....	26
Goals, Recommendations, Considerations, Issues and Consensus.....	27

APPENDIX

Town Ordinance.....	38
Moratorium on the Redevelopment of Mobile Home Parks.....	39
Mobile Home Task Force Minutes.....	45
April 16, 2007.....	46
April 30, 2007.....	48
May 14, 2007.....	50
May 31, 2007.....	52
June 11, 2007.....	55
June 25, 2007.....	58
July 9, 2007.....	62
July 23, 2007.....	65
August 13, 2007.....	69
August 27, 2007.....	73
September 10, 2007.....	76
September 24, 2007.....	79
October 8, 2007.....	82
October 22, 2007.....	85
November 5, 2007.....	88
Mobile Home Task Force Materials.....	90
Inventory of MH in Davie.....	91
Written Recommendations and Attachments from Task Force Members.....	92
Mobile Home Park Recommendations Memo from Florida Housing Coalition.....	111
Mobile Home Park Position Paper by Jaimie Ross.....	113
Position from State of Florida Department of Community Affairs Secretary, Thomas Pelham.....	114
Example Affordable Housing Programs.....	115
Mandatory Inclusionary Zoning Programs in Florida.....	116
Review of Mandatory Inclusionary Zoning Programs.....	117
Review of Linkage Fee Programs.....	119
Mobile Home and Affordable Housing Ordinances.....	125
Brevard County, Florida.....	126
Martin County, Florida.....	161
Pinellas County, Florida.....	170
San Leandro, California.....	180

TABLES AND FIGURES

FIGURE 1: Housing Stock by Age and Type in Davie.....	7
FIGURE 2: Mobile Homes by Municipality in Broward County (2000).....	8
FIGURE 3: Median Single Family Value, Florida Metropolitan Statistical Areas	10
FIGURE 4: Median Single Family Value, Broward County (1996 - 2006).....	10
TABLE 1: Substandard Housing (2000).....	9
TABLE 2: Median Sales Price by Housing Type (2007).....	11
TABLE 3: Rental Rates by Bedroom Size (2006).....	11
TABLE 4: Mobile Home Annexations (1995 - Current).....	12
TABLE 5: Population Projections.....	13
TABLE 6: Largest Projected Growth in Broward.....	14
TABLE 7: Leading Occupations in Broward.....	14
TABLE 8: Affordability Gap by Income for Broward County.....	17
TABLE 9: Affordability Gap by Occupation for Rental Housing.....	18
TABLE 10: Median Single Family Value, Broward County (1996 - 2006).....	18
TABLE 11: Cost Burden in Davie (2000 - 2006).....	19

P l a n n i n g P r o c e s s

OVERVIEW OF PLANNING PROCESS

According to the Town of Davie Housing and Community Development Department, mobile homes account for almost a quarter of the housing stock and house over 23,000 residents in Davie. With little to no comparable replacement housing in which they can afford, these residents – especially those residing in older, non-windstorm rated units – are vulnerable to displacement caused by hurricane damage and the redevelopment of mobile home parks. The limited supply of affordable housing in the Town has been significantly diminished by rising housing costs and the loss of units to Hurricane Wilma, extensive condominium conversions throughout the Town and Broward County, and the redevelopment of mobile home parks. Consequently, the Town of Davie Council declared an “affordable housing crisis” on December 20, 2006. In response to this housing crisis, the Town Council also took the following actions:

- ◆ Enacted on a one-year moratorium barring the redevelopment of mobile home parks;
- ◆ Created the Mobile Home Task Force (MHTF) comprised of five mobile home park residents, five mobile home park owners or their representatives, and two at-large representatives, to study the Town’s affordable housing crisis and develop recommended solutions which would ensure that displaced Davie residents receive comparable replacement housing that is affordable to them; and
- ◆ Retained the consulting firm of Carras Community Investment, Inc. of Fort Lauderdale to work with the Town of Davie Housing and Community Development Department and the Mobile Home Task Force (MHTF) to develop proposed affordable housing solutions, programs, initiatives, possible new legislation and to prepare a final report to the Town Council.

Since March, 2007, the Task Force met twice monthly with an agenda to identify and reach consensus on meaningful solutions that would be presented to the Davie Town Council. In order to form the recommendations, the Task Force reviewed the Consultant’s reports and presentations on existing and projected housing needs, reviewed best practices from across the country, and heard from eight affordable housing and mobile home park resources.

In addition, the Town’s Housing and Community Development Director provided her extensive knowledge and background relative to both issues of mobile home park displacement and the affordable housing crisis. In September, 2007, the Consultant recommended 35 solutions to the Task Force for discussion and deliberation. The Task Force members were asked to submit their recommendations as well, which were either incorporated into the Consultant’s recommendations or were discussed separately. All of the recommendations - the Consultant’s and Task Force members’ - were voted on by the Task Force to reflect the level of consensus and support. Vote tallies from the Task Force are indicated within the Recommendations Section of this report.

Members of the Mobile Home Task Force included:

Name:		Date Appointed:	Council Member:
Robert W. Barron	(Owner)	2.21.07*	Starkey
Brandon Biederman	(At large)	5.2.07	Council
Carlton Branker	(Owner)	2.21.07	Crowley
Mitzi Clark	(Owner)	2.21.07	Paul
Scott Cristle	(Resident)	2.21.07	Crowley
Heidi Davis	(Owner)	2.21.07	Caletka
Jerry Pass	(Resident)	2.21.07	Paul
Janet Riley	(At large)	2.21.07	Council
Frank Serra	(Resident)	2.21.07	Starkey
Gilda Smith	(Owner)	06.07	Truex
Ernest Siegrist	(Resident)	2.21.07	Caletka
Henry Whidden	(Resident)	2.21.07	Truex

*Removed 9/11/07

Town staff:

- ◆ Shirley Taylor-Prakelt, Housing and Community Development Director
- ◆ Giovanni Moss, Neighborhood Revitalization Program Coordinator
- ◆ Cheryl Winton, Neighborhood Resource Specialist
- ◆ Burton Spiwak, Housing and Community Development Programs Specialist

Best Practice Speakers:

- ◆ Mitchell Chester, P.A.
- ◆ Representative Evan Jenne, District 100, Florida House of Representatives
- ◆ Anthony Jones, Director of Community Development, Pinellas County
- ◆ Representative Martin Kiar, District 97, Florida House of Representatives
- ◆ Jaimie Ross, Director, 1000 Friends of Florida; President, Florida Housing Coalition
- ◆ Cheryl Sessions, In-House Counsel & Director of Policy & Development, ROC USA
- ◆ Ralph Stone, Housing & Community Development Director, Broward County
- ◆ Suzanne Weiss, President, Broward Alliance for Neighborhood Development (BAND); Executive Director, Fort Lauderdale CDC
- ◆ Tim Wheat, Vice President, Pinnacle Housing Group

Consulting team, Carras Community Investment, Inc.

- ◆ James Carras, Principal
- ◆ Mandy Spangler, Senior Associate

H o u s i n g N e e d s A s s e s s m e n t

INTRODUCTION

In order for the Town of Davie and the Mobile Home Task Force to identify the area's existing and future housing needs and to adopt applicable housing recommendations, Carras Community Investment first completed a quantitative housing needs assessment. The needs assessment provides the context for the mobile home issue, which has been exacerbated by the overall affordable housing crisis in the Town of Davie.

METHODOLOGY

The **PHASE I: HOUSING NEEDS ASSESSMENT** includes a Housing Supply Analysis, Housing Demand Analysis, and Housing Supply & Demand Assessment.

The *Housing Supply Analysis* provides estimates of the current and projected supply of housing in the Town of Davie based on, type, condition, and value, with particular attention to mobile homes.

The *Housing Demand Analysis* examines current and projected housing demand based on a labor market and economic base analysis, as well as population and household trends.

The *Affordability Assessment* assesses the impact of current and projected supply and demand factors on Davie's housing market. The correlation between current and projected housing supply and demand will determine the level of impact on future housing accessibility, affordability, and economic sustainability.

CRITICAL FINDINGS

Following is a summary of the key findings:

- ◆ *The Town of Davie has more mobile homes than any other jurisdiction in South Florida.* While Davie accounts for only 4 percent of Broward's total housing inventory, it contains 27 percent of the County's mobile home units. Currently, 7,400 households reside within 31 mobile home parks in the Town.
- ◆ *While the number of single-family houses, townhouses and multifamily units are all increasing, the number of mobile homes is rapidly decreasing.* From 2000-2006, the Town of Davie added 2,102 single family units, 594 townhouses and 885 multifamily units.¹ At the same time, it lost 277 mobile home units².

¹ Broward County Certificate of Occupancy 2000-2006

² U.S. Census Bureau and Town of Davie

- ◆ *The inventory of safe and decent affordable housing is decreasing.* In addition to rapid market appreciation, much of the affordable units in Davie have been lost to Hurricane Wilma, condominium conversions and mobile home park closings with subsequent conversion to other uses. It is estimated that 6,270 residential units in Davie – 832 of which were mobile homes – were either destroyed, severely damaged in Hurricane Wilma, or subsequently became inhabitable due to mold, mildew or other causes. Approximately 968 market rate rental units were converted to condominiums (2005-2006), and 74 mobile homes were lost to mobile home park conversions in 2006.³
- ◆ *Homeownership is becoming increasingly unattainable within the Town of Davie and limited alternatives exist within the surrounding region.* Stagnant wages coupled with mounding housing costs and insurance rates have priced the majority of the population out of the housing market. The median cost of a single family home in Broward County is \$372,400, while the median priced condominium in Broward County is \$195,500. At current rates, homeownership is out of reach for 70% of the County's households.
- ◆ *While affordable housing has historically been deemed a social issue, the implications are increasingly becoming apparent on an economic level.* The Town, County and Region's workforce are being challenged relative to affordability. Approximately 50% of the employees in the County have annual incomes of \$28,800 or less. Alone, they would not qualify for a mortgage on a median priced house or condominium. In fact, employees earning the median wage must earn almost twice their annual salary to even afford the median rent in Davie. As a result, employers are having difficulty attracting and retaining essential personnel.
- ◆ *Mobile homes provide the only affordable alternative for many of the Town's residents.* In Davie, the median mobile home lot rent is approximately one third the price of the median rent for an apartment. As such, mobile homes are affordable to almost all households in the area – including moderate, low and very low income families.
- ◆ *Incomes have not kept pace with cost of living increases.* The imbalance between the supply and demand has grown substantially since 2000, with housing values increasing by 150% and incomes increasing by only 7% for all of Broward County.
- ◆ *Households are becoming increasingly cost burdened.* In 2006, almost half (48%) of Davie's households spent more than 30% of their income on housing.

³ Town of Davie, Department of Housing and Community Development
Carras Community Investment, Inc.

HOUSING SUPPLY ANALYSIS

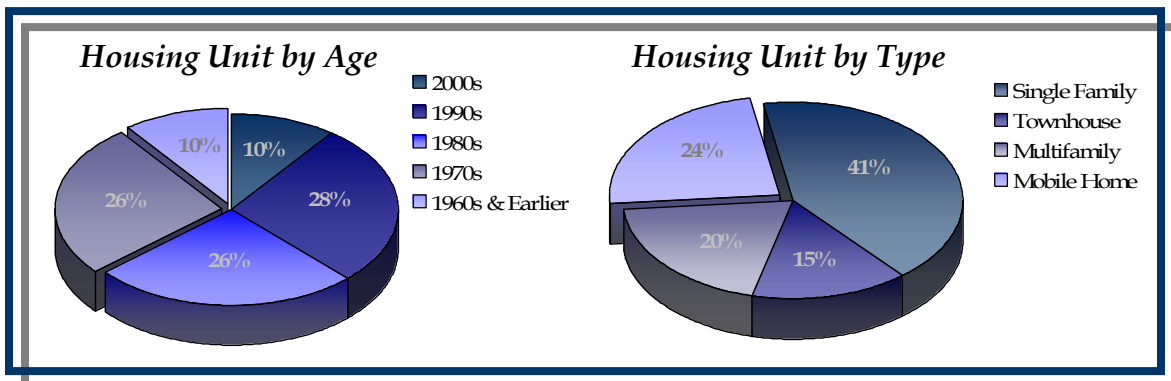
The *Housing Supply Analysis* provides an estimate of the current and projected supply of housing in the Town of Davie. In this portion of the analysis, the existing housing inventory is examined, including the type, age and condition of the housing stock both in the Town and Broward County. Next, residential market activity is analyzed through housing sales trends, rental housing trends, and mobile home/condominium conversions.

HOUSING INVENTORY

While the *housing supply* represents the number of units available at any given time, the *housing inventory* refers to the total number of housing units found within the Town limits. According to the Town of Davie's 2007-2012 Consolidated Plan, there are currently 34,791 housing units in the Town's boundaries.

Similar to other western communities in Broward County, Davie's housing stock is relatively new. The majority of the existing housing (over 27,500 units) was built during the 30 year period between the 1970's - 1990's. Since 2000, another 3,581 units have been added to the Town's housing stock. The remaining 10 percent of the inventory was built over 35 years ago.

FIGURE 1: Housing Stock by Age and Type in Davie



Source: U.S. Census Bureau and Broward County Certificate of Occupancy Data 2000-2006

The housing inventory in the Town is diversified not only by the age of the housing units, but also by the housing type. As illustrated in the graphic above, the housing inventory in 2000 was divided between single family units (41%), townhouses (15%), multifamily units (20%), and mobile homes (24%).

From 2000-2006, the Town added 2,102 single family units, 594 townhouses and 885 multifamily units.⁴ At the same time, it lost 277 mobile home units.⁵

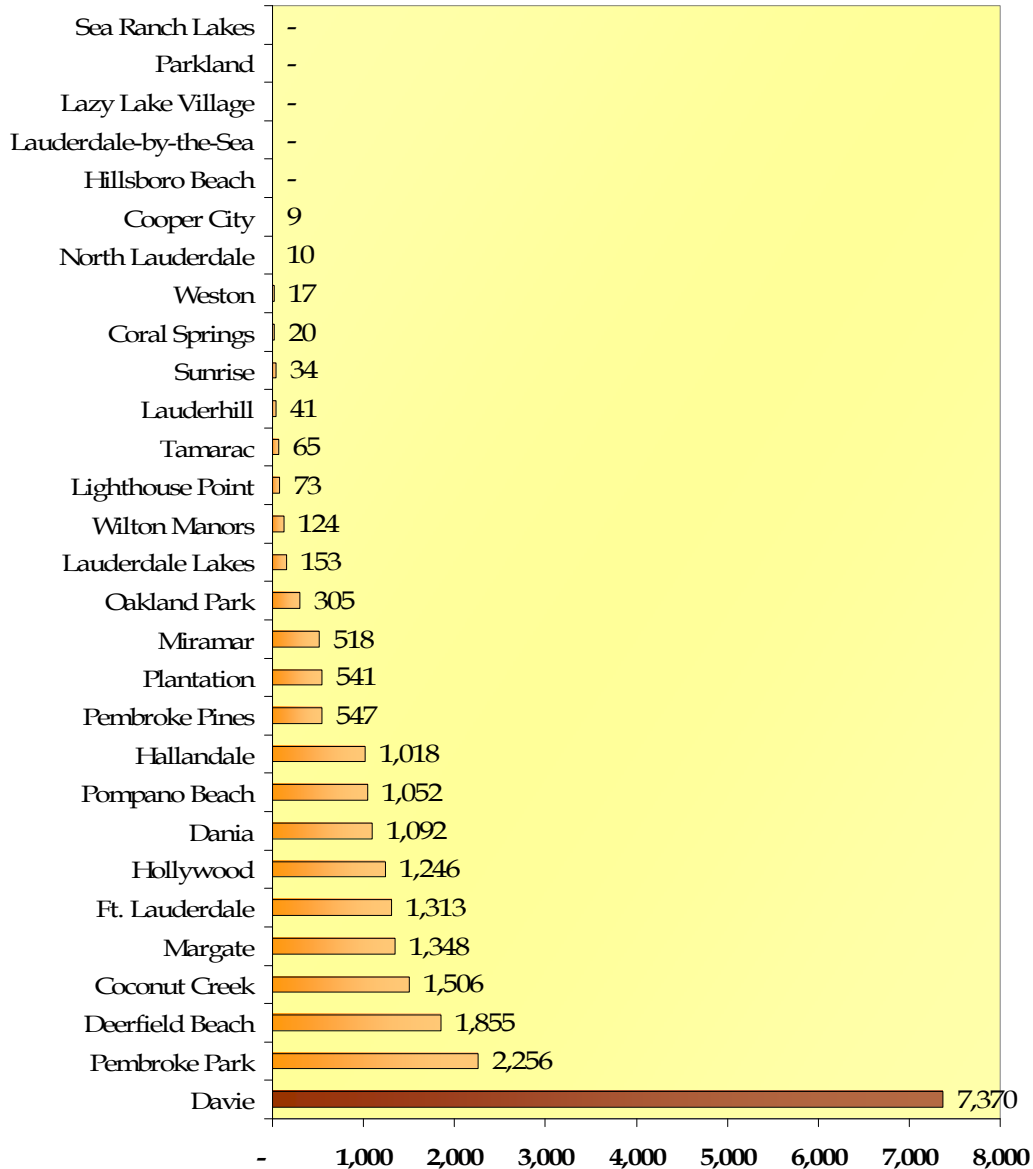
⁴ Broward County Certificate of Occupancy 2000-2006

⁵ U.S. Census Bureau and Town of Davie

Mobile Home Communities

While Davie accounted for only 4 percent of Broward’s total housing inventory in 2000, it contained 27 percent of the County’s mobile home units. In fact, the Town of Davie houses more mobile homes than any other jurisdiction in South Florida. Currently, 7,093 households reside within 31 mobile home parks in the Town. More than three quarters of these households (5,598) rent their mobile home lot, and, only 1,495 households own the land beneath their mobile home unit⁶.

FIGURE 2: Mobile Homes by Municipality in Broward County (2000)



Source: U.S. Census Bureau

⁶ Town of Davie

Housing Conditions

Housing conditions are determined by reviewing the age of the housing stock and identifying substandard housing. It is important to note that while older homes tend to be more affordable, they are also exposed to more housing problems (i.e. deferred maintenance, hurricane vulnerability, and substandard housing conditions). This is of particular interest in the Town, where approximately 36 percent of the housing stock is 25 years or older.

Housing units are considered to be *substandard* if they lack complete kitchen or plumbing facilities or are *overcrowded* (more than one person per room). Given South Florida's mild climate, units lacking heat are not considered.

In Davie, approximately 1,865 units were substandard in 2000, mostly as a result of overcrowding. The 2006 American Community Survey hints at vast improvements – an 81% reduction in overcrowded dwellings, and the complete elimination of units without complete kitchen or plumbing facilities. However, these numbers appear to be inflated and likely underestimate the devastating effects that Hurricane Wilma had on the Town.

TABLE 1: Substandard Housing (2000)

Housing Condition	Broward County		Davie	
	Total	% Stock	Total	% Stock
Lacking plumbing facilities	2,617	0.4%	129	0.4%
Lacking kitchen facilities	3,342	0.5%	92	0.3%
Overcrowded	48,389	7.4%	1,644	5.3%
Total Substandard Units	54,348	8.3%	1,865	6.0%

Source: U.S. Census Bureau

Hurricane Wilma exposed many of the area's vulnerabilities. Devastation to the State of Florida totaled over \$20 billion. Countywide, thousands of units were severely damaged or destroyed and hundreds of families were displaced. The Town of Davie was among the hardest hit communities. The Town initially reported that 832 Mobile Homes, 51 Single-Family Homes, 33 Multifamily Units, and 55 Apartment Units were lost in the storm. Many other units were later condemned due to mold and mildew damage, collapsed roofs, sagging floors, and other structural issues. In all, it is estimated that 6,270 residential units in Davie were either destroyed, severely damaged in the storm, or subsequently became inhabitable due to mold, mildew or other causes.

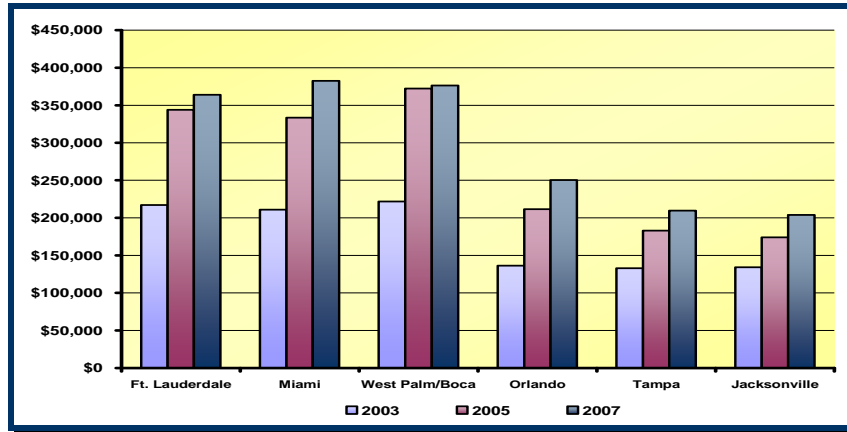
Following the storm, affordable replacement housing was extremely limited. Many affected families lived in dilapidated structures, resided with neighbors or family members in overcrowded living quarters, lived in tents or became temporarily homeless. Fortunately, several communities – in particular, the Town of Davie – worked tirelessly to find new suitable homes for their residents.

MARKET ACTIVITY

Housing Sales Trends

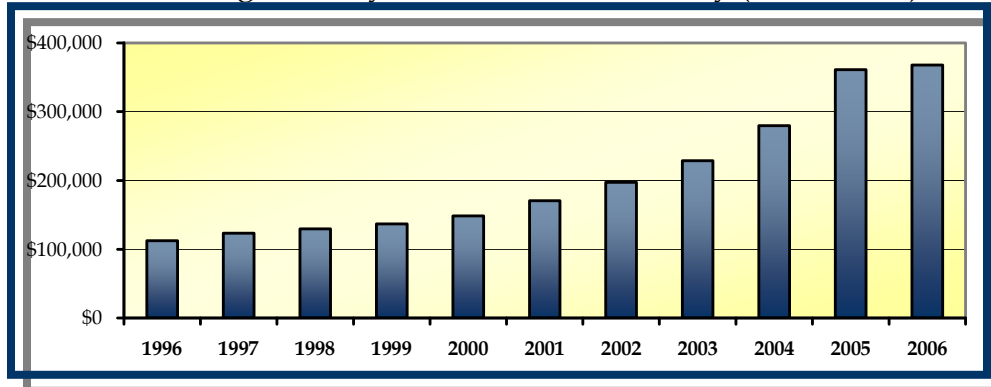
From 2002-2005, the entire nation recently witnessed an unprecedented housing boom, with appreciation in South Florida drastically outpacing other regions of the country. As property values soared, the median price for a single family home in Broward County more than doubled in five years reaching a high of \$395,000 in November 2005.

FIGURE 3: Median Single Family Value, Florida Metropolitan Statistical Areas



Market stabilization began last year and South Florida has already seen a slight decline in housing prices. In the first quarter of 2007, the Florida Association of Realtors reported that the median price for a single family home in Broward is \$372,400, up 1.2% from last year, while condominiums dropped 3.6% over the past year to \$195,500. Despite the expectation of a sluggish housing market, the expanding population compounded with the diminishing amount of readily available land should, for the most part, prevent any drastic drop in property values.

FIGURE 4: Median Single Family Value, Broward County (1996 – 2006)



Higher costs and market instability have contributed to a sharp decline in housing sales in 2006 and 2007. In Broward, sales dropped 34% for single family and 48% for condominiums since first quarter last year. As a result, the number of total homes on the market - 25,383 the start of 2007 - continues to grow.⁷ Nonetheless, many of these houses and condominiums remain unattainable to low and moderate income families.

⁷ Realtor Association of Greater Fort Lauderdale, January 2007 Sales Statistics

Existing Homeownership Values

While there has been significant appreciation in the housing market since 2000, little change has occurred in the past year. The median sales price for both condominiums and single family houses has changed only 1% over the past year.

In the region between I-595, Sheridan Street, State Road 7, and the Everglades - which includes Davie, Cooper City, Weston, Southwest Ranches and portions of neighboring communities, the median existing single family home and condominium costs are \$408,293 and \$235,927 respectively. Due to the high cost of development and the value of land, the cost of new single-family housing is significantly higher: the median sales price for new single family houses in both the Town and County is well above \$500,000.

The table below illustrates new and existing housing values in the Town and County.

TABLE 2: Median Sales Price by Housing Type (2007)

	Broward County	Davie*
New Single Family	>\$500,000 *	>\$500,000 **
Existing Single Family	\$336,390	\$408,293
New Condominium	\$249,353	\$211,276
Existing Condominium	\$192,934	\$235,927

Source: Broward County Quarterly Housing Report, First Quarter 2007: Reinhold P. Wolff Economic Research, Inc.

*NOTE: Homeownership values for Davie are reflective of the entire region west of State Road 7, north of 5-95 and south of Sheridan Street.

**NOTE: Exact values were not determined for areas where the median price exceeded \$500,000. In the fourth quarter of 2006, forty-four new single family houses were sold in the Davie region - all but one priced above \$500,000. In Broward County, 65% of new single family houses sold were priced above \$500,000.

Housing Rent Trends

Similar to the homeownership market, rental rates continue to increase. A recent survey completed by the Town of Davie's Department of Housing and Community Development showed that the 2006 median rent for all apartment units was \$1,341 - representing a 34 percent increase in just three years. In addition to overall market appreciation, the Town's relative low inventory of rental units and the high rate of rental units converted to condominiums, contributed to the increase in rental prices.

Still, rental rates in the Town are, for the most part, more affordable than those found in other parts of Broward County. In fact, the median price two-bedroom unit in Davie is 25 percent less than that of Broward County as a whole. Table 3 shows the rental rates by bedroom size for both the Town and County.

TABLE 3: Rental Rates by Bedroom Size (2006)

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Town of Davie	\$730	\$855	\$ 949	\$1,566	\$2,605
Broward County	\$826	\$1,012	\$1,250	\$1,594	\$1,853

Source: Rental Housing Survey, June 2006: Town of Davie, Department of Housing and Community Development and Broward County Quarterly Housing Report, Second Quarter 2006: Reinhold P. Wolff Economic Research, Inc.

Rental rates for mobile homes are substantially lower than that of any apartment in the Town or County. Even with a 13 percent increase over the past year, the median mobile home lot rent was only \$457 – three times less than that of the median priced apartment unit.⁸

Loss of Affordable Units

In addition to rapid market appreciation, many affordable rental and owner occupied units were lost to condominium and mobile home park conversions.

Mobile homes provide a significant source of unsubsidized affordable housing in Davie. However, as land values rise, owners face mounting pressure to redevelop these parcels. According to the U.S. Census and American Community Survey, Broward County lost 2,091 mobile homes to redevelopment between 2000 and 2006. Similarly, the Town has lost almost 4 percent of its mobile homes since 2000 and 4,310 units since 1995. Since the majority of the mobile home units are older (non-windstorm rated structures), they cannot be relocated into another park. Instead, these residents must forgoe their home during a park closure.

TABLE 4: Mobile Home Annexations (1995 - Current)

Mobile Home Park	Year	Type	Units
Stirling Road	2006	Rental	65
Layderdale Anchorage	2006	Rental	9
Kings Manor	1998	Owner	314
Park City West	1998	Rental	368
Park City East	1998	Owner	1,200
Rexmere Village	1998	Owner	775
Everglades	1996	Rental	639
Silver Oaks/Palma Nova	1995	Rental	940
TOTAL			4,310

Source: Town of Davie

Additionally, 889 market rate rental units in the Town were converted to condominiums between 2005 and 2006. In most instances, those renting their apartment could not afford to purchase those units; and they were subsequently displaced.⁹ While recent market conditions indicate a slowdown of condominium conversions, 19,783 rental units were lost in Broward County during the peak of conversion of rental properties to condominiums (2003-2005).¹⁰ The loss severely diminished both the Town’s and the County’s availability of affordable rental housing.

⁸ Town of Davie, Department of Housing and Community Development

⁹ Town of Davie

¹⁰ Real Capital Analytics

HOUSING DEMAND ANALYSIS

The *Housing Demand Analysis* examines current and projected housing demand based on a labor market and economic base analysis, as well as population and household trends.

DEMOGRAPHIC PROFILE

Population Projections

Already the second most populous county in the state, Broward's current population of 1,777,638 people is expected to rise by an additional 1,000,000 people over the next thirty years. In-migration will account for initial growth, but natural increases (change in total births and total deaths) will result in the majority of growth after 2025.

The Town of Davie currently represents almost 5 percent of the County's residents. After the annexation of Pine Island Ridge and United Ranches in October 2006, Davie's population grew to 92,431 persons.¹¹ The growth represents a 23 percent increase since 2000. By 2025, the population is projected to reach approximately 112,000. The table below projects population totals for both the Town and County from 2000-2025.

TABLE 5: Population Projections

	2000	2005	2010	2015	2020	2025
Davie	75,210	84,035	96,283	102,678	108,202	111,843
Broward	1,623,018	1,740,987	1,905,477	2,059,647	2,200,116	2,324,355

Source: Broward County Population Forecasting Model & Demographic Estimating Conference Database, updated July 2006

LABOR MARKET and ECONOMIC BASE

Employment Growth

Florida continues to post not only one of the highest job growth rates, but also the lowest unemployment rates in the nation. According to the Bureau of Labor Market Statistics, Broward's unemployment rate for the first quarter of 2007 is down to 2.9%, the lowest rate in the tri-county area.

With a current employment base of 851,458, Broward County continues to be a strong economic force in the state. Approximately 90% of the workforce lies within service sector industries. Among the leading industries are Trade, Transportation, and Utilities (171,040), Professional and Business Services (131,153), and Government (102,763).¹²

¹¹ Town of Davie 2007-2012 Consolidated Plan

¹² Florida Agency for Workforce Innovation Labor Market Statistics (2006)

Occupation and Income Analysis

According to the Florida Agency for Workforce Innovation Labor Market Statistics, approximately 16,254 new jobs will be created in Broward County each year through 2014. Among the fastest growing jobs are retail salespersons, customer service representatives, janitors and cleaners, registered nurses and office clerks. The table below identifies the ten fastest growing occupations in Broward County and projects the expected increase in employment through 2014.

TABLE 6: Largest Projected Growth in Broward

Occupation	2006	2014	Job Gain
Retail Salespersons	30,841	35,805	4,964
Customer Service Representatives	22,084	26,943	4,859
Janitors and Cleaners, Except Maids/Housekeeping	17,442	20,742	3,300
Registered Nurses	12,972	15,802	2,830
Office Clerks, General	21,195	23,839	2,644
Carpenters	11,924	14,410	2,486
Sales Reps., Wholesale and Manufacturing, Other	13,418	15,656	2,238
Food Preparation & Serving Workers, w/ Fast Food	13,489	15,586	2,097
Waiters and Waitresses	17,055	19,113	2,058
Accountants and Auditors	9,908	11,944	2,036
All Occupations	851,460	981,487	130,027

Source: Florida Agency for Workforce Innovation and US Dept of Labor

Table 7 lists the five occupations with the greatest number of persons employed and examines the median wage of each. The current leading occupations in Broward – retail salespersons, cashiers, office clerks, customer service representatives, and waiters and waitress – all make less than the County’s median wage. The median wage in Broward County is \$28,808, which means half of the workforce earns more and half earns less than that amount.

TABLE 7: Leading Occupations in Broward

Occupations	Employment (2006)	Median Annual Income (2007)	Hourly Wage (2007 Wage Estimates)	
			Entry	Experience
Retail Salespersons	27,320	\$22,069	\$7.77	\$15.87
Cashiers	20,860	\$16,890	\$7.03	\$ 9.37
Office Clerks, General	19,460	\$23,296	\$7.91	\$13.85
Customer Service Reps.	18,800	\$27,082	\$9.50	\$15.84
Waiters and Waitresses	16,260	\$17,493	\$6.95	\$10.26
All Occupations	759,660	\$28,808	\$8.51	\$23.08

Source: Florida Agency for Workforce Innovation and US Dept of Labor

AFFORDABILITY ASSESSMENT

The impact of current and projected supply and demand factors on Miami-Dade's housing market are reviewed in the *Affordability Assessment* to determine the level of impact on future housing accessibility, affordability and economic sustainability.

HOUSING AFFORDABILITY

Housing affordability refers to the amount which a household can afford to pay for housing. The standard utilized by most governments and lending institutions is that a household should not spend more than 30% of their gross monthly income on housing costs.

For purposes of this study, housing affordability is calculated by applying 30% of an individual or families' income towards household expenses. For homeownership, standard lending guidelines (housing payment-to-income ratio of 28%-33%) are utilized to arrive at the affordable home price. Conventional financing terms are applied (fixed 30 year mortgage at 6.5 percent interest with a 5 percent down payment) with an estimate of taxes and insurance included. Private mortgage insurance (often required if the down payment is less than 20 percent of the purchase price) and debt ratios are not factored into the housing affordability calculations. The resulting calculations are as follows:

- ◆ A household earning the area median income (\$58,400) in Broward County can afford \$1,460 in monthly rent and utilities or can purchase a house or condominium between \$146,600 and \$187,100 depending on conservative or aggressive loan standards.
- ◆ An individual earning the median wage (\$28,800) in Broward County can only afford to pay \$720 each month in rent and utilities and could purchase a home between \$31,900 and \$51,800 depending on conservative or aggressive loan standards.

While the standard rule of thumb used to be that one could afford to purchase a home three times their income, the high price of property taxes and insurance has severely limited a homebuyer's capabilities.

More aggressive lending standards or second mortgages could be applied in either scenario to allow the individual or family to qualify for a larger mortgage. However, with the collapse of the subprime lending market and the rise of foreclosures across the nation, lending institutions are tightening their mortgage standards. The likely result will be less available credit for homeowners. Consequently, all future calculations in this analysis will be based on conservative estimates (housing payment-to-income ratio of 28%).

Other variables affecting the affordability are interest rates, closing costs, down payment and debt-to-income ratios.

AFFORDABILITY GAP ANALYSIS

Required Income

Applying the same methodology as used in the housing affordability analysis, it was determined that in order to afford a median priced single family home, a household must have an income of at least \$133,700, representing 230% of the Broward County's family median income. Likewise, a household must earn \$74,200 to afford the median priced condominium. This qualifies less than 30% of the populous for homeownership, pricing out the remaining 70% of Broward County's households.

Half of the workforce in Broward County earned less than \$28,808 last year. As such, most of the leading occupations in Broward County would not qualify for a mortgage. Further, employees earning the median wage must earn almost twice their annual salary to afford the median rent in the Town of Davie. The only affordable option would be to live in a mobile home unit. Residents earning as little \$18,400 could afford the median lot rent in the Town of Davie. While they may also be required to purchase or rent a mobile home unit, the median price of a mobile home (irrespective of size or width) in 2006 is only \$38,143.¹³

In summary:

- ◆ a household must earn \$133,700 to afford the median priced single family house (\$372,400) in Broward County;
- ◆ a household must earn \$74,200 to afford the median priced condominium (\$195,500) in Broward County;
- ◆ a household must earn \$53,600 to afford the median rent for an apartment (\$1,341) in the Town of Davie; and
- ◆ a household must earn \$18,300 to afford the median mobile home lot rent (\$457) in the Town of Davie.

Affordability Gap by Housing Type and Income

As illustrated in Table 8, those earning 120 percent of the County's area median income would require almost \$225,000 in homebuyer assistance to afford the median existing single family house; and, families earning 50 percent of the area median income would not even qualify for a standard mortgage. Large gaps also exist in the condominium market. Buyers earning between 50% and 120% AMI would require subsidies ranging from \$13,900 to \$164,900. Those earning below 30% would most likely not receive a mortgage due to the high cost of taxes and insurance - estimated at \$550 and \$820 each month for the median priced condominium and single family home.

Additionally, families earning below 80 percent of the area median income cannot afford the market rent for an apartment in Davie (\$1,340/month). In fact, the market rent is almost three times the amount that an extremely low income family can afford; and, moderate, low, and extremely low income households would require \$2,076, \$7,332 and \$10,836 in annual subsidies in order to make the units affordable. The only affordable alternative for extremely low, low and moderate income families would be to live in a mobile home community.

¹³ Town of Davie, Department of Housing and Community Development

The table below outlines the housing costs and affordability gaps for varying income groups and housing types. While the rule of thumb used to be that one could afford a house three times their income, the increase in housing price has increased taxes and insurance and decreased affordability. The taxes and insurance for a median priced single family house (\$372,400) are estimated at almost \$10,000/year. These high numbers detract from a family’s ability to afford a home. In several instance, low and extremely low income households would not even qualify for a mortgage (represented by “n/a” in the table). Flexible lending standards by sub-prime lenders previously allowed these homebuyers to expend 35%, 40%, 45% and even 50% of their income on housing costs. However, stricter regulations have brought about a credit crunch, and most institutions are following the debt-to-income standard of only 28% to prevent future foreclosures.

TABLE 8: Affordability Gap by Income for Broward County

INCOME	30% AMI	50% AMI	80% AMI	100% AMI	120% AMI
Income	\$17,500	\$29,200	\$46,700	\$58,400	\$70,100
SINGLE FAMILY					
Median Price (Broward)	\$372,400	\$372,400	\$372,400	\$372,400	\$372,400
Affordable Price	n/a	n/a	\$61,300	\$104,500	\$147,600
Affordability Gap	n/a	n/a	(\$311,100)	(\$267,900)	(\$224,800)
CONDOMINIUM					
Median Price (Broward)	\$195,500	\$195,500	\$195,500	\$195,500	\$195,500
Affordable Price	n/a	30,600	\$95,200	\$138,400	\$181,600
Affordability Gap	n/a	(\$164,900)	(\$100,300)	(\$57,100)	(\$13,900)
RENTAL APARTMENT					
Median Rent (Davie)	\$1,341/mo.	\$1,341/mo.	\$1,341/mo.	\$1,341/mo.	\$1,341/mo..
Affordable Rent	\$438/mo.	\$730/mo.	\$1,168/mo.	\$1,460/mo.	\$1,753/mo.
Affordability Gap	(\$903/mo.)	(\$611/mo.)	(\$173/mo.)	No Gap	No Gap
RENTAL MOBILE HOME LOT					
Median Rent (Davie)	\$457/mo.	\$457/mo.	\$457/mo.	\$457/mo.	\$457/mo.
Affordable Rent	\$438/mo.	\$730/mo.	\$1,168/mo.	\$1,460/mo.	\$1,753/mo.
Affordability Gap	(\$19/mo.)	No Gap	No Gap	No Gap	No Gap

SOURCE: Carras Community Investment

Note: Conservative lending guidelines (housing payment-to-income ratio of 28%) and conventional financing terms are applied (fixed 30 year mortgage, 6.5% interest, 5% down payment). Estimated property taxes are derived from Broward County Property Appraiser’s Tax Estimator; average property insurance rates can be found at www.shopandcomparerates.com.

Affordability Gap by Occupation

Over the past few years, housing prices throughout South Florida have rapidly appreciated, pricing out the majority of the local workforce. Substantial affordability gaps exist within all industry sectors. The problem not only affects entry level or low wage occupations but also many of the jobs considered to be essential to the local economy. Noting that the majority of leading occupations in Broward County would not qualify for a mortgage as a single wage earning household, the analysis below is based on the rental housing market. As illustrated in the following table, none of the leading occupations can afford the median rent for an apartment in Davie. The only affordable option for these residents is to live in a mobile home. Almost all occupations can afford the median mobile home lot rent in Davie.

TABLE 9: Affordability Gap by Occupation for Rental Housing

Occupation	Median Wage	Affordable Rent	Gap (Apartment)	Gap (Mobile)
Leading Occupations				
Retail Salespersons	\$22,100	\$553	(\$788/mo.)	No Gap
Cashiers	\$16,900	\$423	(\$918/mo.)	(\$34/mo.)
Office Clerks, General	\$23,300	\$583	(\$758/mo.)	No Gap
Customer Service Reps.	\$27,100	\$678	(\$663/mo.)	No Gap
Waiters and Waitresses	\$17,500	\$438	(\$903/mo.)	No Gap
All Occupations	\$28,800	\$720	(\$621/mo.)	No Gap

SOURCE: Carras Community Investment

The affordability gap is based on the median rent for an apartment (\$1,341/month) and mobile home lot (\$457/month) in Davie.

SUPPLY AND DEMAND ASSESSMENT

South Florida is one of the least affordable areas of the country – joining the ranks of other high priced markets in California, Hawaii and New York. In Broward County, the median priced home is 6.4 times greater than the median income. (A normal median home value to median household income ratio should be closer to 3:1.) The imbalance between the supply and demand has grown substantially since 2000, with housing values increasing by 150% and incomes increasing by only 7% for all of Broward County.

Normally, households will benefit from single digit appreciation rates on their property. However, from 2000 – 2003, annual appreciation rates were 15-16%. The annual appreciation rate increased to 22% in 2004. In 2005, the median price of a single family house rose by 29%. The rate of growth returned to normal levels in 2006, as the County only experienced a 2% increase in single family home values.

TABLE 10: Median Single Family Value, Broward County (1996 – 2006)

1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
\$112,300	\$123,400	\$129,400	\$136,700	\$148,500	\$170,600	\$197,400	\$228,600	\$279,500	\$361,100	\$367,800
6%▲	10%▲	5%▲	5%▲	9%▲	15%▲	16%▲	16%▲	22%▲	29%▲	2%▲

Source: Florida Association of Realtors

Cost-Burdened

As a result of the supply and demand imbalance, many potential homeowners have been priced out, and few can afford current prices. In order to compensate, households are increasingly spending a disproportionate amount of their income on housing.

A household is considered *cost-burdened* if more than 30 percent of their income is spent on housing. In Davie, the number of cost-burdened households doubled between 2000 and 2006. As a result, almost half of all households (13,681) in the Town are now cost-burdened.

TABLE 11: Cost Burden in Davie (2000 - 2006)

Tenure	2000		2006	
	Households	% Total HH	Households	% Total HH
Renter	3,028	49%	3,128	55%
Owner	4,107	29%	10,553	46%
TOTAL	7,135	35%	13,681	48%

Source: U.S. Census Bureau and 2006 American Community Survey

B e s t P r a c t i c e s

BEST PRACTICES - FLORIDA

While the State of Florida has several ordinances that govern mobile home parks (i.e. Florida Statute 723 and the Housing Element of the Growth Management Act), some counties and municipalities have enacted local policies and ordinances addressing mobile home communities and affordable housing.

PINELLAS COUNTY

After receiving an Opinion from the Attorney General on F.S. 723, Pinellas County acknowledged that they could not grant the rezoning of any mobile home parks without adequate *affordable* replacement housing. As a result, they created a progressive Mobile Home Transition Ordinance. Although it has not yet been utilized, the Ordinance is intended to facilitate negotiations between park owners, developers and residents, offer relief to displaced residents in the form of rental or down payment assistance, and provide opportunities to residents to purchase their park. Developers seeking rezoning must either show there is adequate affordable housing available, or pay into a fund for displaced residents. Displaced residents are eligible to receive two years of rental assistance (the difference in the average mobile home park rent and the average apartment rent) or down payment assistance to purchase a house. The program offers counseling services to develop individualized replacement housing plans based on the specific housing needs of each displaced home owner. Further, the County created a Park Saver Loan available to mobile home residents who want to convert the park to resident ownership. The Park Saver program offers a ten year, interest free loan up to \$10,000 for all eligible residents and properties.

BREVARD COUNTY

Earlier this year, Brevard County enacted an Affordable Housing Ordinance that provides for voluntary affordable housing incentives (impact and permit fee deferral, density bonuses, transfer of development rights, and infill development) as well as mandatory policies governing affordable housing lost to development. When a new development replaces affordable housing, the ordinance requires a developer to provide assistance to residents that are displaced. The developer must make advance written determination of the extent of displacement and provide a relocation plan with strategies for mitigation. Residents who are displaced must be provided prompt equitable compensation to affected property owners, or assistance in locating comparable relocation housing for displaced tenants.

The County couples these policies with a number of other affordable housing programs, including a community land trust, affordable housing trust fund, and homebuyer assistance programs. Their first time homebuyer program targets residents earning less than 80% of the area median income (AMI). Priority is given to households below 50% AMI, to persons living in public housing, households that have American Dream Down Payment Initiative (ADDI) funds, Section 8 Vouchers, or persons who live in manufactured housing or mobile homes.

ORANGE COUNTY

Orange County also developed a unique homebuyer assistance program for mobile home/manufactured home residents. The program provides up to \$20,000 down payment and closing cost assistance to qualified homebuyers purchasing a new or existing, post-1994 manufactured home. The program, funded through the Hurricane Housing Recovery Program (HHRP), was a creative method of utilizing a one-time funding source to benefit manufactured home residents and upgrade the housing stock.

MARTIN COUNTY

Martin County utilized the Hurricane Housing Recovery Program (HHRP) to award up to \$80,000 to eligible individuals to replace destroyed mobile or manufactured homes or to repair damaged, post-1994 mobile or manufactured homes.

On June 2007, local commissioners approved an 18-month moratorium on the rezoning of mobile home parks. In addition, commissioners unanimously voted on an emergency comprehensive plan amendment that would allow people who own their own mobile home and lot to replace it with a permanent home. They are also considering a “no net loss” policy, which would require developers that convert a mobile home park to replace the same number of units elsewhere.

DELRAY BEACH CRA

Unique to other Community Redevelopment Areas (CRAs) across the state, one of the top priorities within the Delray Beach CRA is to provide affordable housing. The CRA has provided direct subsidy assistance for affordable housing developments, worked with developers to ensure affordable housing set-asides, partnered with the City to provide down payment assistance, maintained an aggressive property acquisition program, buying land and buildings for the development of affordable housing, and fostered the Delray Beach Community Land Trust.

Community land trusts (CLTs) are nonprofit housing providers that ensure the long-term affordability of housing by purchasing and holding the land asset in trust for the benefit of low- and moderate-income households. By removing land cost from sales and rental transactions, CLTs reduce rent and home prices. Without selling the land, the community land trust is able to transfer title of the house (or condominium) through a long-term lease (generally 99 years). Restrictions are then placed on the resale of the home, ensuring that it is transferred to another low-income individual. A resale formula is specified to give the seller a fair price while allowing the buyer to repurchase it at an affordable cost. CLTs have been utilized successfully throughout the country (local examples can be found within the Florida Keys) and provide affordable housing alternatives for low income and workforce families.

RELOCATION PLANS

San Leandro, California requires a relocation plan to be submitted for approval as part of the rezoning application process for mobile home park conversions. The developer must bear all reasonable relocation costs (such as the cost of moving the mobile home to its new location; the cost of necessary permits, installations, landscaping, site preparation at the mobile home's new location; the cost of moving personal property; and the cost of temporary housing), replace mobile homes for those residents whose units are not acceptable in other mobile home parks as a result of its size, age or style, and must provide a minimum of twelve (12) months of relocation assistance to low and moderate income residents displaced from the park. In addition, tenants have access to information on available mobile home lots within the City and adjacent communities and the first right of refusal to purchase the property.

NEW HAMPSHIRE COMMUNITY LOAN FUND

The New Hampshire Community Loan Fund was created in 1983 to help low-income persons build their assets and create long-term economic stability. The Loan Fund assists Manufactured/Mobile Home residents in purchasing their park and forming a cooperative. It also offers assistance and new products such as home improvement loans and mortgages that are not available through traditional financing channels. Over the past 23 years, they have helped convert 86 mobile home parks into resident owned communities in New Hampshire, while maintaining a perfect repayment record.

ROC USA

ROC USA has expanded on the New Hampshire Community Loan Fund's successful model; and ROC USA has developed a comprehensive strategy of developing resident-owned communities. ROC USA offers technical assistance and "niche financing" for resident owned communities across the country. They partner with local Technical Assistance providers and certified ROC Trainers (generally a nonprofit organization or community development financial institutions (CDFI)) to initiate the program. Ultimately, they offer subordinate acquisition debt for residents to purchase the park.

CFED and OPPORTUNITY FINANCE NETWORK

In order to develop a targeted national financing facility, ROC USA works with a number of partners, including the New Hampshire Community Loan Fund, Ford Foundation, NCB Capital Impact, Opportunity Finance Network, and CFED.

CFED not only invests in affordable communities where manufactured-home buyers have control of the land and access to conventional mortgages, but also initiated the "I'M HOME" program (Innovations in Manufactured Homes), which ensures that families who choose manufactured homes receive the same treatment as traditional homeowners.

Since 2005, CFED has made more than 25 investments – worth nearly \$2.5 million – in new developments, community conversion programs, development of mortgage products and advocacy. Recently, they provided a \$50,000 grant to Mobile Home Park residents in Gardner, MA for property purchase assistance.

The Opportunity Finance Network provides capital solutions for mobile home conversions that result in resident controlled ownership, enhanced livability and quality of life, and the preservation of affordability. Utilizing creative financing products, the Opportunity Finance Network is able to attract additional local capital sources for mobile home park conversions.

R e c o m m e n d a t i o n s

AFFORDABLE HOUSING AND MOBILE HOME COMMUNITY RECOMMENDATIONS TO THE TOWN OF DAVIE COUNCIL

The Town of Davie issued a Moratorium on the conversion of mobile home parks and created a Task Force for the “purpose of studying and adopting solutions to the affordable housing problems within the Town of Davie, which are exacerbated by the displacement of mobile home residents.” The Town also retained a Consultant to prepare a report of recommendations that addresses the affordable housing crisis and the loss of mobile home park communities.

The following recommendations are options for the Davie Town Council to consider. The Mobile Home Task Force reviewed and discussed these recommendations with the Consultant and the Housing and Community Development Director; and, over the past two months, the MHTF indicated their support for each recommendation. Individual Task Force members also presented their recommendations to the overall Task Force and Consultant, which are included in the Recommendations or are part of the Appendix of this report

The following goals and recommendations are based on an analysis of affordable housing needs in Davie, “best practices” and other approaches from other communities in Florida and the United States, presentations by numerous expert speakers at the Task Force meetings, interviews with other communities and resource persons, as well as deliberations and discussions with the Task Force from 16 meetings that were held. The Town’s Director of Housing and Community Development also provided much input about the affordable housing needs and conditions, the status of mobile home parks, and the Town’s current resources available to address these issues and potential approaches to address the issues.

GOAL 1: To provide viable financing opportunities for the economic viability of mobile home communities

Recommendation	Considerations and Issues	Consensus
<p>A. Seek Support of Florida Housing Finance Corporation (FHFC) for long term financing, credit enhancements or guarantees for statewide financing programs for MHCs</p>	<ul style="list-style-type: none"> • State Housing Finance Agency strategy to develop alliances targeting MHC opportunities • Predevelopment funds for conversion • Subordinate debt • Public policy leverage • Advocate for State to recognize the need for funding MHC affordable housing initiatives 	<p>Members Present: 10 Members Voted to support: 10</p> <p>100% support</p>
<p>B. Seek support of Broward County Housing Finance Authority for long term financing, credit enhancements for countywide financing programs for MHCs</p>	<ul style="list-style-type: none"> • County issues single-family bonds • County issues multi-family rental bonds 	<p>Members Present: 10 Members Voted to support: 10</p> <p>100% support</p>
<p>C. Establish relationship with existing viable Florida Community Development Financial Institutions to develop financing products for MHC and residents</p>	<ul style="list-style-type: none"> • Neighborhood Housing Services of Miami Dade (second mortgage loans) • Neighborhood Lending Partners (construction and permanent financing) • LISC (predevelopment financing) • Florida Community Loan Fund (financing of non profits; currently developing a lower-interest rate bridge loan product) • CDFI's should recognize mobile homes as a solution to the affordable housing crisis 	<p>Members Present: 10 Members Voted to support: 10</p> <p>100% support</p>
<p>D. Identify sources to make loans for gap financing to convert MHC to ownership.</p>	<ul style="list-style-type: none"> • These sources may provide down payment and closing cost assistance loans to residents to purchase into a cooperative for resident ownership or for potential ownership of the land by a non-profit corporation or Community Land Trust 	<p>Members Present: 10 Members Voted to support: 10</p> <p>100% support</p>

E. Explore the issuance of 501 (c) (3) non profit corporation bonds for conversion, purchase and rehabilitation of MHCs	<ul style="list-style-type: none"> • Work with Broward Alliance for Neighborhood Development (BAND) and large regulated financial institutions with experience with non-profit tax exempt bonds 	Members Present: 10 Members Voted to support: 10 100% support
F. Explore the issuance of Town-backed bonds for affordable housing development and MHC conversion/rehab/purchase	<ul style="list-style-type: none"> • Assess viability of floating bonds for the development of new affordable housing and workforce housing in Davie • See Appendix for support materials submitted by Task Force member Brandon Biederman 	Members Present: 10 Members Voted to support: 10 100% support

GOAL 2: To provide further affordable housing opportunities in the Town of Davie

Recommendation	Considerations and Issues	Consensus
A. Create an ordinance requiring inclusionary zoning to tie development of new affordable housing units and/or payments-in-lieu-of into an Affordable Housing Trust Fund	<ul style="list-style-type: none"> • Adopt Davie Ordinance to tie new development (residential) to the development of affordable housing units and/or payments-in-lieu-of into the Affordable Housing Trust Fund • This ordinance would also include details on incentives such as fee waivers for affordable units, density bonuses by right based on the amount of units set aside similar to those adopted in the Broward County land use plan, potential infrastructure assistance, and modified dimensional standards such as reduced setbacks etc. • The pay in-lieu of fee schedule and other aspects of the ordinance would be informed on other local municipal ordinances. • See Appendix for examples. • Town Goal is 20%; RAC and TOC are doing 15%; CRA is doing 20%; incentives already in place 	Members Present: 11 Members Voted to support: 6 55% support

<p>B. Create a linkage fee in the Town of Davie</p>	<ul style="list-style-type: none"> • Await the results of the County-sponsored Linkage Nexus Study due this Fall. • Adopt Davie Ordinance to tie new commercial development to the development of affordable housing and/or payments-in-lieu-of into Trust Fund • Require employer-assisted housing for new commercial/ industrial projects that generate new jobs in the low- to moderate-income range (Nova University/FAU/BCC/FIU; The Commons; Downtown Davie; Regional Activity Center (RAC); Transit Oriented Corridor (TOC)) 	<p>Members Present: 11 Members Voted to support: 7</p> <p>64% support</p>
<p>C. Create a Housing Trust Fund that could provide: assistance for MHC park conversion to tenant-owned cooperatives or non- profit ownership, provide relocation assistance to displaced residents thru formal Exit Plans which ensure residents will be comparably rehoused</p>	<ul style="list-style-type: none"> • Explore “privatizing” the Trust Fund in order to leverage bank investments and corporate contributions • Use funds for cooperatives and affordable housing development • Use proceeds to provide emergency relief to affected residents under carefully designed criteria i.e. Exit Plans • Offer incentives to developers/park owners who are providing relocation costs to mobile home residents. 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>
<p>D. Further the use of TIF funds for the purposes of providing affordable housing through the acquisition of land suitable for replacement housing, soft seconds, grants and other methods</p>	<ul style="list-style-type: none"> • The Town should set aside a specific percentage of Tax Increment Financing (“TIF”) annual revenues for loans or grants for affordable housing. • A current CRA policy exists that 20% of residential units in each new development in the CRA include affordable housing 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>

E. Create a Land Banking program and identify Town-owned sites suitable for construction of affordable housing	<ul style="list-style-type: none"> • Through a land banking program, the Town will acquire land suitable for affordable housing and makes these parcels available through a competitive application process • The Town should continue to review its inventory of land to determine which sites could be dedicated for affordable housing construction 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>
F. Allow the use of accessory dwelling units	<ul style="list-style-type: none"> • Residents displaced by park closures could benefit from construction of accessory unit at a relative's house/property in Davie 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>

GOAL 3: To promote and encourage asset building among mobile home owners particularly those that rent the property.

Recommendation	Considerations and Issues	Consensus
A. Assist owners with purchase into a cooperative-owned MHC	<ul style="list-style-type: none"> • Many MHCs will be protected if the residents can form a cooperative for resident ownership. With document and policy modifications, financial assistance can be provided for low/moderate income unit owners similar to down payment and closing cost assistance programs currently offered to residents purchasing homes but using HOME funds 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>
B. Create homeowner associations for each MHC in the Town of Davie	<ul style="list-style-type: none"> • Homeowner associations are critical for capacity building of residents and under current state law (FS 723) is the official recipient of notice of a park closing and first right of purchase • The Homeowner Association can assist homeowners in organizing as a cooperative, establishing a board of directors and committees 	<p>Members Present: 11 Members Voted to support: 11</p> <p>100% support</p>

	or negotiate with a non-profit development corporation or Community Land Trust to purchase the MHC	
C. Identify and work with a local technical assistance provider who will assist in the process of cooperative conversion and provide ongoing technical support and training to cooperatively owned parks	<ul style="list-style-type: none"> • Conversion training, technical assistance, network leadership development, project planning and support, financing and home loans. • Helping to arrange financing and/or lending funds to the resident-owned cooperative for predevelopment work, deposit financing, purchase and rehabilitation Statewide: Florida Housing Coalition and FMO (possible grant assistance from CfED) • Broward Alliance for Neighborhood Development (BAND) to be ROC USA trained and certified 	Members Present: 11 Members Voted to support: 11 100% support
D. Create or partner with a local Community Land Trust	<ul style="list-style-type: none"> • Community Land Trusts develop affordable housing projects, find, educate and screen buyers and play a long-term stewardship role-monitoring and enforcing affordability and occupancy restrictions and providing long-term backstopping support to their low-income homeowners, relieving local governments from this ongoing responsibility. • Community Land Trusts take out the cost of property from the equation of homeownership - they lease the land to the homeowner who owns the "improvement." • May act as owner of MHCs • BHP Community Land Trust, Inc. formed in 2006.* 	Members Present: 11 Members Voted to support: 11 100% support

* Consultant served as President and a member of the Board of Directors.

E. Create a Davie Development Corporation	<ul style="list-style-type: none"> Support the start-up of a Townwide nonprofit corporation to own MHCs or assist in the development/rehabilitation of affordable housing 	Members Present: 11 Members Voted to support: 11 100% support
F. Foster the creation of Individual Development Accounts programs and the greater use of Earned Income Tax Credits	<ul style="list-style-type: none"> Asset and wealth building initiative Add education and counseling 	Members Present: 11 Members Voted to support: 11 100% support

GOAL 4: To provide for housing alternatives for residents displaced by closure of MHC.

Recommendation	Considerations and Issues	Consensus
A. Require that any mobile home park that intends to convert for redevelopment, first submit a formal Exit Plan to the Town's Housing and Community Development Dept., which details how each individual residents will be rehoused in comparable, sustainable housing affordable to them that prevent homelessness.	<ul style="list-style-type: none"> In the event of a park closure, developer/park owner must make displaced residents whole – similar to government eminent domain requirements (i.e. Uniform Relocation Act) Housing and Community Development staff will review the Exit Plan for each Park (and each park resident), and can assist the park owner and tenant in locating comparable, affordable housing Exit plans for each Park Closure (by each affected tenant) must, at a minimum, replace the asset (mobile) if unable to be relocated (i.e. not a wind-storm rated unit), satisfy mortgage if unit must be abandoned, provide down-payment assistance towards the purchase of a wind-storm rated mobile or site-built unit <u>or</u> provide “rental gap financing” for 24 months for comparable replacement housing unit e.g. rental apartment ensuring that each affected tenant will receive proper compensation to ensure that they are successfully rehoused in affordable and sustainable housing 	Members Present: 9 Members Voted to support: 6 67% support

<p>B. Create new position (s) to the Town's Housing and Community Development Dept. to administer the Affordable Housing Trust Fund, undertake new housing programs and initiatives, review exit plans, provide technical assistance to displaced residents and/or park owners seeking to rezone</p>	<ul style="list-style-type: none"> • The Town's Housing and Community Development staff, especially new position(s), will provide technical assistance during MHC closures to both park owners and residents and focus on the creation and preservation of affordable housing 	<p>Members Present: 9 Members Voted to support: 9 100% support</p>
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GOAL 5: To provide for incentives to maintain and preserve viable MHCs

Recommendation	Considerations and Issues	Consensus
<p>A. Support capital improvements for viable MHCs</p>	<ul style="list-style-type: none"> • Correct code violations, community centers, paving and sewer installation through tax-exempt bonds for nonprofit ownership or HUD funding, if qualified • This is possible with tax-exempt debt provided debt service can be covered and the financing is feasible. For HUD funding, it depends upon the improvements proposed, the applicant for the loan, and meeting the eligibility tests for serving low and moderate-income families • Add infrastructure improvements 	<p>Members Present: 9 Members Voted to support: 9 100% support</p>
<p>B. Provide low interest loans to owners for home improvements to keep park values from deteriorating</p>	<ul style="list-style-type: none"> • Use Community Development Block Grant funds or HOME funds since SHIP Funds cannot be used for MHCs • Loans also could be used for replacement of pre-1994 mobile units 	<p>Members Present: 9 Members Voted to support: 5 56% support</p>

C. Request approval of affordable housing incentives for eligible MHCs	<ul style="list-style-type: none"> • Create an Incentive Ordinance that will provide for relief of impact fees, connection and review fees, density bonuses, and reduction of parking and setback requirements on a case-by-case basis 	Members Present: 9 Members Voted to support: 9 100% support
D. Work with County Property Appraiser to assure that MHCs are taxed at current use or taxed based on rental income produced.	<ul style="list-style-type: none"> • Meet with Property Appraiser to evaluate options and incentives for park owners to maintain current use 	Members Present: 9 Members Voted to support: 9 100% support

GOAL 6: To evaluate implementation of recommendations and review status of ongoing MHC issues

Recommendation	Considerations and Issues	Consensus
A. Create new position(s) in Town's Housing & Community Development Dept. to evaluate progress, further identify impediments, and implement the recommendations adopted by Town Council	<ul style="list-style-type: none"> • Existing Department staff already overloaded due to increased housing and service demands • Create new housing position(s) to oversee Affordable Housing Trust Fund and new programs and incentives • Community advocates should be part of impediment identification, progress evaluation, and recommendations implementation. 	Members Present: 9 Members Voted to support: 9 100% support
B. Foster educational efforts targeted to the public and development community about the intricacies of the mobile home issue	<ul style="list-style-type: none"> • Use of Davie Website, Davie Update Newsletter, etc., to educate all parties on this issue 	Members Present: 9 Members Voted to support: 9 100% support

GOAL 7: To advocate for County and State policy and program improvements

Recommendation	Considerations and Issues	Consensus
A. Reauthorize Sadowski Housing Trust Fund	<ul style="list-style-type: none"> • Current Act sunsets in 2009 – need Sadowski to reauthorize SHIP Funds 	Members Present: 9 Members Voted to support: 9 100% support
B. “Scrap the Cap” on the Sadowski Housing Trust Fund	<ul style="list-style-type: none"> • Town should encourage the State legislature to utilize <u>all</u> funds in the Trust Fund on an annual basis for affordable housing – rather than sweeping “unappropriated” funds into the State’s general revenue 	Members Present: 9 Members Voted to support: 9 100% support
C. Amend use of SHIP funds so that they may be used for MHCs or to provide relocation benefits for involuntarily displaced residents	<ul style="list-style-type: none"> • Lobby for changes to Sadowski Act to permit use of funds to residents displaced by park closures, for mobile home repairs and “hardening”, or for replacement housing to purchase new wind-storm-rated mobiles • SHIP should increasingly be used for rental developments 	Members Present: 9 Members Voted to support: 9 100% support
D. Advocate for Legislative changes to FS 723	<ul style="list-style-type: none"> • Longer notice for eviction similar to other states • Longer than 45 day notice for sale of park, with resident first right of refusal • Reimbursement powers of Florida Mobile Home Relocation Corporation need to be raised to reflect current market place reality • Tax incentives provided to the park owner who sells their park to the residents • Section 723.061(3) should be removed because it refers to a non-existing subsection and gives park owner/developer a loophole to escape 723.083 • Section 723.083 should focus on affordability as one of the criteria 	Members Present: 9 Members Voted to support: 7 78% support

<p>E. Encourage and support Broward County to enact a Mobile Home Moratorium similar to the Town of Davie</p>	<ul style="list-style-type: none"> • This will halt the influx of displaced from mobile home park closures in other Broward cities • Encourage other Broward municipalities through education and information to undertake similar actions 	<p>Members Present: 9 Members Voted to support: 7 78% support</p>
<p>F. Oppose the increase in School Board impact fees for mobile homes and to include the recommendation as a new item</p>		<p>Members Present: 9 Members Voted to support: 9 100% support</p>

Goal 8: To provide for the reuse of existing mobile home parks to meet the needs relative to Chapter 163, Florida Statutes.

Recommendation	Considerations and Issues	Consensus
<p>A. Strengthen the Town's Declaration that an affordable housing crisis exists in the Town, extending it until such time as housing is available for all its citizens (Chapter 163, Part II, Florida Statutes, Growth Management Act, Housing Element)</p>	<ul style="list-style-type: none"> • Adopt Resolution or Ordinance declaring the nature and extent of the affordable housing crisis in Davie, extending the time-line until such time as Town Council deems that housing is available (affordable/attainable/sustainable) for all Davie residents • See Appendix for DCA Secretary Pelham's policy statement 	<p>Members Present: 9 Members Voted to support: 6 67% support</p>
<p>B. Utilize requirements of Growth Management Act of 1985 (Housing Element) that prohibits rezoning that causes homelessness as a result of government action and reinforce the requirement that local government ensure the provision of affordable housing sites</p>	<ul style="list-style-type: none"> • When a property that is zoned for MHC designation requests a change in use, but <u>prior</u> to the issuance of any notice to vacate to the tenants of such park, the owner shall file with, and obtain approval from, the Town of a formal Exit Plan, which ensures that each affected tenant will receive proper compensation to ensure that they are successfully rehoused in affordable and sustainable housing 	<p>Members Present: 9 Members Voted to support: 6 67% support</p>

