

Excerpts from this publication follow. The full text is available at [flhousing.org/Publications](http://flhousing.org/Publications).

# AFFORDABLE HOUSING

 IN FLORIDA







# TABLE OF CONTENTS

1 CHAPTER ONE	What is Affordable Housing?
9 CHAPTER TWO	Who Lives in Affordable Housing?
17 CHAPTER THREE	Why Include Affordable Housing in Your Community?
21 CHAPTER FOUR	How is Affordable Housing Developed?
29 CHAPTER FIVE	How Should Neighbors be Included in the Process?
33 CHAPTER SIX	What Role Does Design Play?
35 CHAPTER SEVEN	What is the Connection Between Affordable Housing and Fair Housing?
39 APPENDIX ONE	William E. Sadowski Affordable Housing Act
41 APPENDIX TWO	Catalyst Program
43 APPENDIX THREE	Glossary of Terms and Acronyms

## ABOUT THIS BOOK:

The Florida Housing Coalition has produced this guidebook with funding from the Catalyst Program administered by the Florida Housing Finance Corporation. The views expressed throughout this book are entirely those of the Florida Housing Coalition and do not necessarily reflect the views of the Florida Housing Finance Corporation. The Florida Housing Coalition is a statewide nonprofit that provides free training and technical assistance in Florida pursuant to the Catalyst Program. Guidebooks written to assist local government with every aspect of Affordable Housing can be found at [www.flhousing.org](http://www.flhousing.org).

Photographs in this book are a sampling of single-family and multi-family affordable housing from around the state. The Florida Housing Coalition thanks the following developers for providing photographs of the housing they produced and the people who live there: Boley Centers, Carrbur Supportive Housing, Green Mills Group, Habitat for Humanity of South Palm Beaches, InVictus Development, Orlando Neighborhood Improvement Corporation, Partnership in Housing, Inc., The Richman Group Development Corporation, Sage Partners, LLC, Sarasota Housing Authority, Tampa Housing Authority, The Related Group, and the Vescor Companies.





# WHO LIVES IN AFFORDABLE HOUSING?

## The Workforce...

Affordable housing is sometimes referred to as “workforce housing.” This is because affordable housing serves the needs of people employed in the jobs that we rely upon to make every community viable. They are people such as teachers, teacher’s aids, nursing assistants, medical technologists, retail workers, government employees, emergency services providers, and law enforcement. They are also the service workers that our tourist economy relies upon for hotels, restaurants, and all manner of essential services that pay very low wages.

A person working a 15 dollar per hour job in Florida earns approximately \$31,200 per year, assuming they work 40 hours per week, 52 weeks per year.



**They are people such as teachers, teacher’s aids, nursing assistants, medical technologists, retail workers, government employees, emergency services providers, law enforcement, and service workers.**





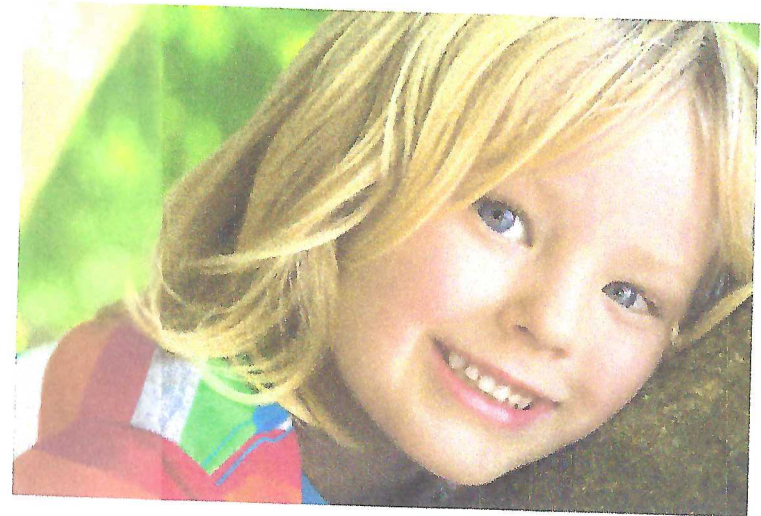
Over forty years ago, a teachers' association used HUD Section 236 funding to develop the Tampa-based 197-unit CTA River Apartments to house retired teachers living on fixed incomes. With its HUD Section 236 loan maturing, it was in a real danger of being converted to a market-rate development, which would displace over 200 low-income senior residents. Sage Partners stepped in and gutted the old, dilapidated high-rise, transforming it into Aqua - a Hillsborough Riverfront beauty. In addition to apartments with new kitchens, bathrooms, and appliances, common area amenities include community fitness and yoga rooms, an arts and crafts center, a computer lab, and a library.

## The Elderly...

Approximately 10.5% of all elderly households in Florida (65 years of age and older) live at or below the poverty level (U.S. Census 5-Year ACS, 2020). Out of the 2,595,823 cost-burdened households in Florida, 769,890 or 30% are older than 65 (Shimberg Center Data Clearing House, 2019). These households are much more likely to live on a fixed income and have health needs that make the need for safe, affordable, and accessible housing particularly urgent.

## Children...

The Florida Department of Education reports that in the 2020-2021 academic year there were 63,846 children experiencing homelessness. Children who are homeless, live in overcrowded housing, or are shuffled about as families search for decent housing, may suffer substantially in school.



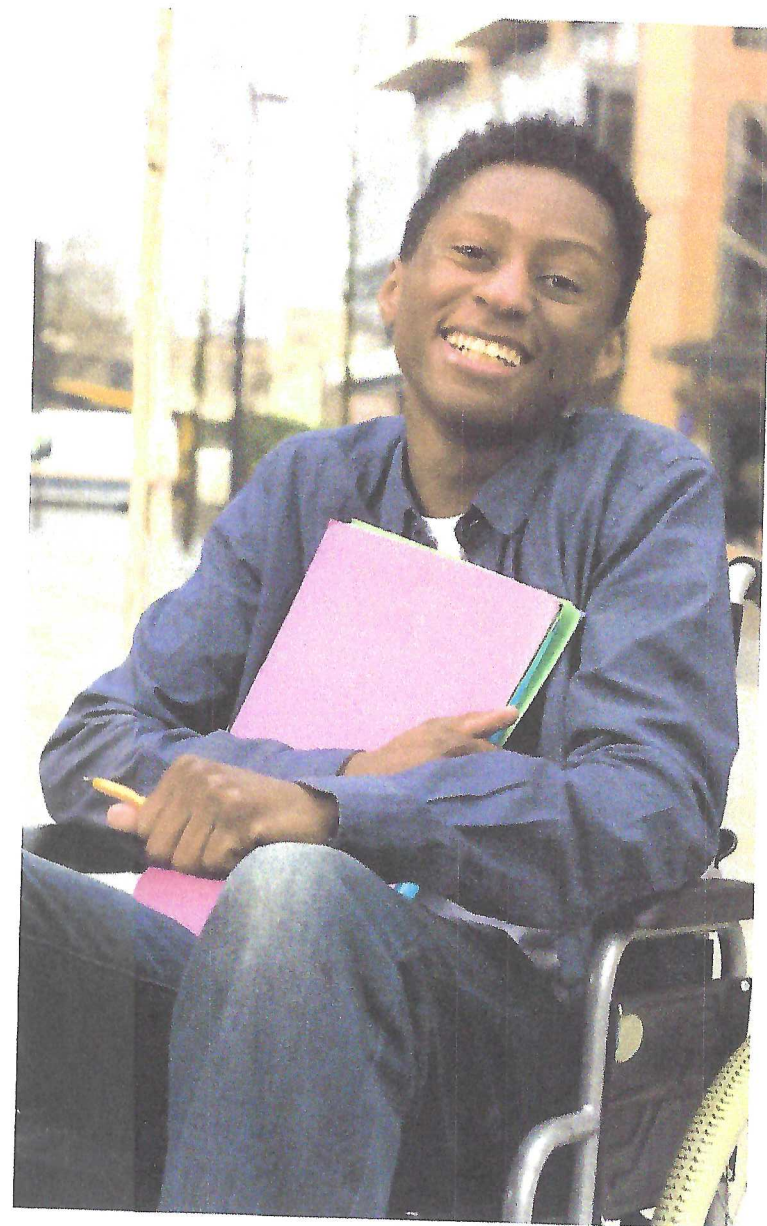


## People with disabilities and those who might otherwise be homeless...

Affordable housing is also needed by people with physical and mental disabilities. These populations may be the very lowest income in your community. For example, a person living on supplemental security income may be living on as little as \$10,092.40 per year. There are several nonprofit organizations throughout the state of Florida in the business of providing housing in partnership with others for these “special needs” populations. Whether for-profit or nonprofit, the developers of affordable housing will usually include a mix of units in a development to meet the needs of a continuum of extremely low- to low-income families. Affordable housing for special needs populations may also be provided in “intentional communities,” which may include the concept of co-housing.



Developed by Boley Centers and Pinellas Affordable Living, Butterfly Grove is a beautifully designed 20-unit one bedroom complex for individuals with disabilities who have been homeless. The units are reserved for individuals making less than 50% of the area median income. Funding was provided by Florida Housing Finance Corporation, Pinellas County, The City of St. Petersburg, and the Bessie Boley Foundation.







Lofts at Jefferson Station is a 133-unit mixed-income community in Downtown Jacksonville with studio, one-, two-, and three-bedroom apartments, adjacent to the Jefferson Station skyway, providing easy access to employment, services, entertainment, and other parts of the city. Lofts at Jefferson Station is a workforce housing community with 80 units reserved for individuals making less than 60% of the area median income and 53 units reserved for individuals making less than 140% of the area median income. Funded by Florida Housing Finance Corporation, Jacksonville Housing Finance Authority, and the Downtown Investment Authority.



# Vestcor's Lofts

## WHO LIVES IN AFFORDABLE HOUSING?

### LOFTS' RESIDENT PROFILE

Baptist Medical Center	-	Certified Nursing Asst
Bartram Academy	-	Preschool Educator
City Facilities Management	-	Janitorial Services
Coach Warehouse	-	Warehouse Worker
Cocentrix Corporation	-	Sr. Advisor, Tech Support
Conviva	-	Medical Transport
Customized Distribution	-	Print Shop Personnel
CVS (Aetna)	-	Customer Service
Dicks Wings	-	Server
Duval County Schools	-	Educator
Esquire Litigation	-	Receptionist
Evergreen Lifestyles	-	Customer Service
First Coast Security	-	Security Officer
Florida Blue	-	Member Services
Florida Care Assurance Group	-	Office Manager
Florida DEO	-	Program Specialist



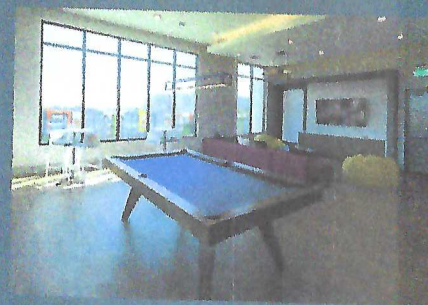
## WHO LIVES IN AFFORDABLE HOUSING?

### LOFTS' RESIDENT PROFILE

Jacksonville TA	-	Customer Service Rep
Mayo Clinic	-	Patient Care Technician
Moon River Pizza	-	Server
MV Transportation	-	Reservationist
Nivel Parts & Manufacturing	-	Accounts Receivable
Palms Medical Group	-	Patient Advocate
Pella Custom Windows	-	Maintenance Technician
Publix	-	Cashier
Special Counsel	-	Paralegal
Spotless City	-	Proprietor
Sunrise Senior Living	-	Medical Care Mgr.
Town Beer Co.	-	Server
United Real Estate	-	Clerical Associate
University of Florida	-	Extension Program Asst.
Whole Foods	-	Butcher
Winn Dixie	-	Manager



### LOFTS AT BROOKLYN



Lofts at Brooklyn is a 133-unit community in the Brooklyn area of Downtown Jacksonville. This workforce housing community consists of studio, one-, two-, and three-bedroom apartments. 80 units are reserved for households making less than 80% of the area median income and 53 units are reserved for households making less than 140% of the area median income. Funded by Florida Housing Finance Corporation and the Downtown Investment Authority





Lofts at Monroe is a 108-unit affordable housing community providing quality housing in Downtown Jacksonville for individuals who make less than 60% of the area median income. Lofts at Monroe is comprised of studio, one- and two-bedroom apartments. Funded by Florida Housing Finance Corporation, Jacksonville Housing Finance Authority, and the Downtown Investment Authority



Jefferson Station Outdoor Amenities



Brooklyn Lounge



# Green Mills Group

## WHO LIVES IN AFFORDABLE HOUSING?

### MIDTOWN LOFTS RESIDENT PROFILE

Amscot	- Associate
Brunch Box	- Server
Buena Vista Rehabilitation	- Certified Nursing Aide
Cannon Funeral Home	- Office Assistant
Checkers	- Cashier
Colorado Box Beef	- Sanitation Worker
Golden Gate Preparatory	- Teacher
Homes Instead	- Home Healthcare Aide
Lakeland Regional Hospital	- Janitorial / Kitchen Associates
McDonalds	- Team Associate
Metro PCS	- Sales Representative
People Ready	- Temp Work
Polk County	- Custodial Associate
Polk County Schools	- Crossing Guard
Publix	- Cashier
Rainbow	- Retail Sales Associate
Results	- Customer Service Rep.
Self-Employed	- Uber Eats
Taco Bell	- Line Cook
Walmart	- Cashier



Midtown Lofts, a property of Green Mills Group, provides 80 mixed-income rental apartments to families in Polk County earning between 40% and 60% of the area median income. An additional 10% of the apartments are unrestricted market-rate. Amenities include a gym, clubroom, game room, and public art. Prior to development, the property was a blighted vacant lot and duplex previously owned by the City of Lakeland. The area has been designated a model block under the City's revitalization plan. Tax credit equity was provided by Raymond James, and debt was provided by Neighborhood Lending Partners and the City of LakelandCRA.





Tampa-based Sage Partners, LLC purchased the St. Paul AME Church in downtown Tampa along with some related property and converted it into affordable workforce housing in 2011. The development features two floors of parking below four floors of residential units, which totals 120 units. Metro 510's amenities include an outdoor spray park, community garden, movie theatre area, and an outdoor museum devoted to the history of the church. The 15,000 sq. ft. church was converted into a community center that houses a fitness area, computer lab, library, and a learning and play area for children. The development is located near the Marion Transit Center facility and a block from a planned high-speed rail terminal.

# Sage Partners

## WHO LIVES IN AFFORDABLE HOUSING?

### METRO 510 RESIDENT PROFILE

Anthem Insurance - *Patient Care Advocate*

Atlas Aviation - *Office Clerk*

Barber Shop - *Barber*

Burger King - *Cashier*

Chick-fil-A - *Cashier*

Embassy Suites - *Front Desk Clerk*

Finish Line - *Sales Associate*

Hampton Inn - *Front Desk Clerk*

Hillsborough County Schools - *Data Processor*

Hillsborough County Schools - *Bus Driver*

Mid Florida Commercial - *Teller*

Moffitt Cancer Center - *Medical Asst*

Neiman Marcus - *Sales Associate*

Progressive Insurance - *Claims Admin Support*

Publix - *Cashier*

Richman Property - *Leasing Associate*

Seminole Hard Rock - *Operations Intern*

Stadium Toyota - *Sales Associate*

Tampa Police Department - *Police Officer*

The Florida Orchestra - *Cello*

Walmart - *Sales Associate*



# WHAT ROLE DOES DESIGN PLAY?

Before the community at large will embrace affordable housing, it must know that affordable housing will be as attractive as market rate housing. The education process begins with design. If neighborhood opposition has nothing to do with perceptions about the people who will be living in the housing, the concern over property values is more than likely a concern over design. The opposition is bottomed on the belief that affordable housing is somehow cheap or ugly and does not fit within a community of market-rate housing.

## Why is there a perception that affordable housing is cheap or ugly?

Many Floridians moved here from the Midwest or Northeast, where they may have had personal experience with large government housing projects causing a deleterious effect in their area. They have moved to Florida for its beauty and want to make absolutely sure that what they experienced “up north” is not going to happen here.

Another reason for the perception of affordable housing as cheap or ugly is the assumption that all cheap and ugly housing in the community is affordable housing. If, as you drive around town, you ask a passenger unfamiliar with affordable housing to point out which developments are affordable housing, he or she would most likely point to the unattractive and run-down housing and say, “that’s affordable housing.” But in fact, the housing which is pointed to as “affordable” is actually market-rate housing (housing that is built without financial subsidy) that is rented or sold to low-income people. All low-cost housing is not affordable housing. Affordable housing is safe and decent housing (not substandard), which is made affordable to low-income persons through financial subsidies in the construction or down payment and closing cost assistance to the homeowner and generally requires the resident or homeowner to spend no more than 30% of income on housing costs.



Developed by the Richman Group, Bayside Court is located in Clearwater and offers two- and three-bedroom floor plans, gourmet kitchens, a fitness center, business center, and a beautiful sparkling pool. Bayside Court developers leveraged federal, local and private funding to create a unique community which includes 58 low-income units.





“People who know contemporary affordable housing are aware that developers have incorporated valuable lessons from the overly publicized failed public housing ‘projects’ and no frills apartment complexes...a new cohort of architects has created attractive, well-functioning buildings that are often more attractive than market-rate developments. Yet, the broader public and most decision-makers are unaware of this well-kept affordable housing secret”

– Tim Iglesias  
Expert in Property Law

Located in Miami’s Liberty City neighborhood, Parkview Gardens is a Carrfour Supportive Housing development comprised of 60 apartments designated for low-income families/individuals earning at or below 60% of the area median income (AMI), with six units set aside for those earning less than 33% of the AMI. With units ranging in size from one- to three-bedroom apartments, the development includes six three-story residential buildings, a community center, parking garage, playground, gym, computer lab, library, and picnic area.