

The

Quiet

Crisis

A View of the Affordable Housing Dilemma in Bay County, Florida

Introduction

Where there is no vision, the people perish.
- Proverbs 29:18

The purpose of this paper is to better illuminate the state of the housing problem in Bay County and the proposed steps the Bay Area Coalition for Affordable Housing (BACAH) will take next. Stemming from a kick-off meeting hosted by Fannie Mae and Congressman F. Allen Boyd, Jr. held in February 2004, this group of involved and concerned people have been meeting to develop momentum, define the scale and scope of the problem (findings of fact), identify and enlist community stakeholders, and establish a strategy to act on the findings.

The severe and growing lack of affordable, clean and safe housing threatens our overall quality of life. It impacts the families that suffer its influence even more. The toll on families harmed by the effects of constant financial stress, the turmoil of moving from place to place, and the psychological impact of rampant insecurity contribute to a laundry list of social ills. The problem is especially acute among our seniors living on fixed incomes who too often have to choose between paying for their housing or their other needs, i.e., prescription drugs or utilities.

One cannot view this phenomenon by simply driving through our communities, however, the low paying wage history of the area, juvenile crime rate, school dropout rate, domestic violence police interventions, and a host of other social problems and negative statistics spell it out. You may not *see* this problem by motoring through our communities, but you can certainly see the amount of blighted neighborhoods and substandard housing.

Although this issue is not part of the "chatter in high places" that the problem of affordable housing deserves—it is indeed the *Quiet Crisis*.



The Bigger View

The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.

- Franklin D. Roosevelt, 1937

This quietest of crises is not limited just to the poor who live among us. It is now clear that the current housing crisis is affecting increasingly more Americans, and more and more of them are not poor. It appears that America's housing problems are moving up the income ladder. Our firemen, police officers, schoolteachers, administrative assistants, indeed, people from all walks of life, find they have to pay well beyond their means for their house or apartment. Today, the struggle for affordable homes is geographically widespread and is well beyond the means of the urban poor. Nearly 15% of American families—13.7 million households, pay more than 50% of their income for rent or live in a slum. Over 3 million of these families work and their incomes go all the way up to 120% of the median income for the county in which they live. Many other moderate income Americans do indeed live in affordable homes, but they have been forced to reside far from where they work in order to pay less than 30% of their income for shelter, which in turn increases their basic living costs. As they are forced to travel long routes to their jobs, they increase traffic congestion, and demand for housing in outer rings of metropolitan areas, affecting overall the quality of life and contributing mightily to urban sprawl.

The lack of affordable homes is profoundly affecting the lives of those who need it most, but also the rest of our society. Perhaps the National Low Income Housing Coalition (NLIHC) gave the most vivid picture of the life families without affordable homes: "Like a high stakes game of musical chairs, the number of poor renters remains the same and they must compete for a diminishing number of affordable places to live." For renting families in the very-low and low-income levels of income (as defined by HUD), over 40% find themselves moving to a

different dwelling more than three times a year causing great stress and hardship on those families, especially the children.

The research documented in the National Low Income Housing Coalition's "Out of Reach" Report showed that the national "housing wage" stands at **\$15.21** per hour or **\$31,637** per year (2003). The NLIHC defines the housing wage as the amount a person working full time has to earn in order to afford a market rate two-bedroom rental unit, while paying no more than 30 percent of his or her income in housing costs. The current housing wage stands at three times the federal minimum wage and is rising at twice the rate of inflation. According to the annual NLIHC studies, the housing wage has increased a whopping **37%** since 2000 compared to the national average wage increase of **19%** over the same period.

In fact, housing affordability is no longer a problem limited to low- or very low-income families. The congressionally chartered Millennial Housing Commission (MHC) reported that in 1999, **one in four** families spent more than 30 percent of its annual income on housing. The problem becomes even more acute when one examines percentage rates for the working poor (underemployed). The MHC report found that one in eight low-income families spent more than 50 percent of its income on housing.

At the same time, affordable housing is increasingly difficult to find. The MHC noted a **1.8 million-unit gap** between low-income need and supply in 1999. We are becoming a nation of the functional poor when it comes to housing.

Despite indications of a frightening trifecta of 1) dwindling supply of affordable housing, 2) increasing costs of affordable units, and 3) growing percentage of income devoted to housing costs, the response from government has been less attention, not more. Although housing accounts for fully one-fifth of total gross domestic product in the United States and is the largest source of wealth generation, the percentage of federal resources aimed at addressing the affordable housing problems has been in decline for decades.

In its research into federal expenditure patterns, the NLIHC found that while total federal budget authority roughly had doubled from 1976 to 2002, HUD's budget authority had declined over the same period. As a percentage of overall federal budget authority in the mid-1970s, housing assistance ranged from five to eight percent. Since 1981, housing has been above two percent of the total only once.

Some might suggest that this limited spending is sufficient to the need. Hardly based on any factual view of the record! The General Accounting Office (GAO) looked at federal housing spending patterns and found that in all the years since the dawn of federal housing assistance programs, not once has the federal government provided aid to all those who qualified. For example, in 1999, the federal government offered aid to 5.2 million qualified households at a cost of \$28.7 billion. During the same year, however, another nine million families qualified for aid, but failed to receive any due to insufficient funding. Of those nine million eligible but unassisted families, more than half (4.9 million) spent more than 50 percent of their income on housing. The study noted that historically only about one-third of eligible families receive housing aid. To demonstrate this issue, the U.S. spent less than \$30 billion on housing assistance last year, while expending \$55 billion on non-military aid to Iraq.

In spite of the gravity of the challenge facing us, there is a range of policies that could make an immediate impact. For the last three years, the American Planning Association (APA) has been among the organizations calling for a new federal housing production and rehabilitation program modeled on the many successful state and local housing trust funds. The idea is to dedicate excess revenues from federal mortgage insurance programs to housing. Experts estimate that a program based on trust fund legislation currently pending could result in as many as 1.5 million new and renovated units in the next ten years. The legislation has gained the bipartisan support of 211 members of the House and has been introduced in the Senate. Passage of this bill would be a landmark step forward.

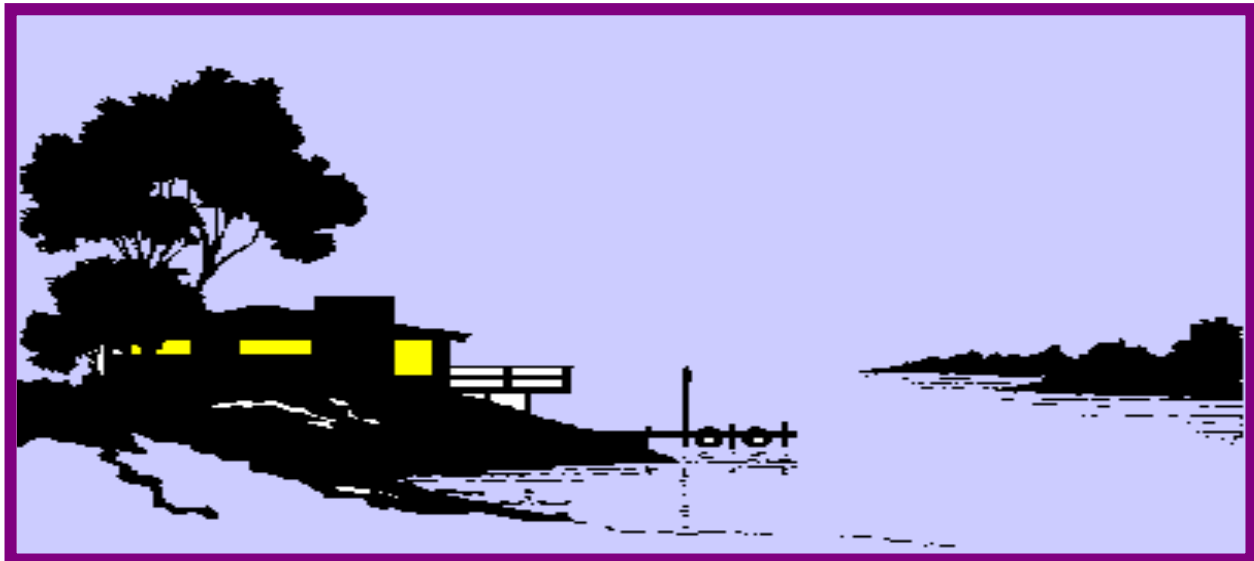


Fannie Mae sponsored affordable housing in Central Florida - 2003

Other opportunities for progress at the federal level are more modest but no less important. Longtime housing champion Sen. Jack Reed (D-R.I.) just this month

successfully added an amendment to legislation tightening oversight of Fannie Mae and Freddie Mac to require that they invest five percent of their pretax profits in building new affordable housing and supporting financing of housing for underserved markets. The APA has come out in support of this commonsense approach and has pledged to work to ensure that the measure is maintained as the bill moves forward.

One of the few areas where President Bush and Senator Kerry appear to agree is on the need for a new tax credit for affordable housing. One of the earliest proposals from the Bush administration in the area of housing was the establishment of a new tax credit targeting homeownership in low-income communities. Senator Kerry introduced the Senate version of this idea. Election year politics likely mean that this initiative will not move forward, but this is exactly the kind of positive, bipartisan action on housing that is so desperately needed. Further, bipartisan action should be extended to initiatives that support housing cooperatives — an ownership option that is often more affordable, with fewer foreclosures, than more traditional ownership models.



The Bay County View

I have great confidence in this section of the country!
- R. L. McKenzie, 1902 (Panama City's first Mayor)

Although the problem is clearly nationwide, it is particularly egregious in high growth areas with a low median income, coupled with a larger low-income population than the national average. The growth in Northwest Florida region and Bay County in particular has been strong since 1990 (over 20%) and the trend is for the annual growth rate to climb to the average for the State (6.5%).

Bay County's Growth Rate 1990 –2000:

Bay County Population		% Increase		Projected Population
1990	2003	Since 1990	2003-2004	2020
127,008	155,193	18.1%	4.7%	357,076*

* Based on an annual growth rate escalating from the current rate to 6.5%, (the State rate this past year) each year until 2020 - an extremely conservative estimate

With this growth rate and our demographics, Bay County and its eight municipalities are now in the unfortunate situation of exploding growth that is mostly high-end with no areawide policy for the attendant provision of affordable housing in place. The continuing development of higher social-economic housing and the largely out-of-the-area residents it has been attracting create a demand for additional services and products. This increased demand generates additional jobs in the service sector that, for the most part, are lower paying. The lack of a "product" (affordable housing) leads many of these lower paying workers to seek housing that is in critically short supply. Studies of the local construction industry, as an example, indicate that more than 45% of workers commute over sixty miles total per day in order to both find work and an affordable place to live. This additional traffic impact contributes mightily to the road congestion of our area. Trends are clear—"if we keep on doin' what we always been adoin', we gonna keep on getting what we always been agettin" (an expression the author's grandfather—a fourth generation Bay Countian, often used).

The average median income (AMI) for a family of four in Bay County is \$49,200 per year for 2004, an increase of \$2,700 from 2003. The following Table offers the Average Median Income for the year 2003 and provides an understanding of Bay County's income versus the other metropolitan Counties of the State.

RANKING OF MEDIAN INCOME FOR METROPOLITAN FLORIDA COUNTIES - 2003

County / Largest City	Median Income
Palm Beach / West Palm Beach	\$ 60,800
Broward / Fort Lauderdale	56,400
Duval-Jacksonville*	54,900
St. Johns / St. Augustine	54,900
Leon / Tallahassee	54,500
Brevard / Melbourne	53,500
Okaloosa / Fort Walton Beach	52,700
Orange / Orlando	52,700
Osceola / Kissimmee	52,700
Lake / Leesburg	52,700
Sarasota / Sarasota	52,600
Alachua / Gainesville	50,600
Hillsborough / Tampa	49,700
Pinellas / St. Petersburg	49,700
St. Lucie / Port Saint Lucie	49,300
Escambia / Pensacola	47,400
Santa Rosa / Milton	47,400
Volusia / Deltona	46,600
BAY / PANAMA CITY	46,500
Miami-Dade*	43,800
Walton / Destin	41,900

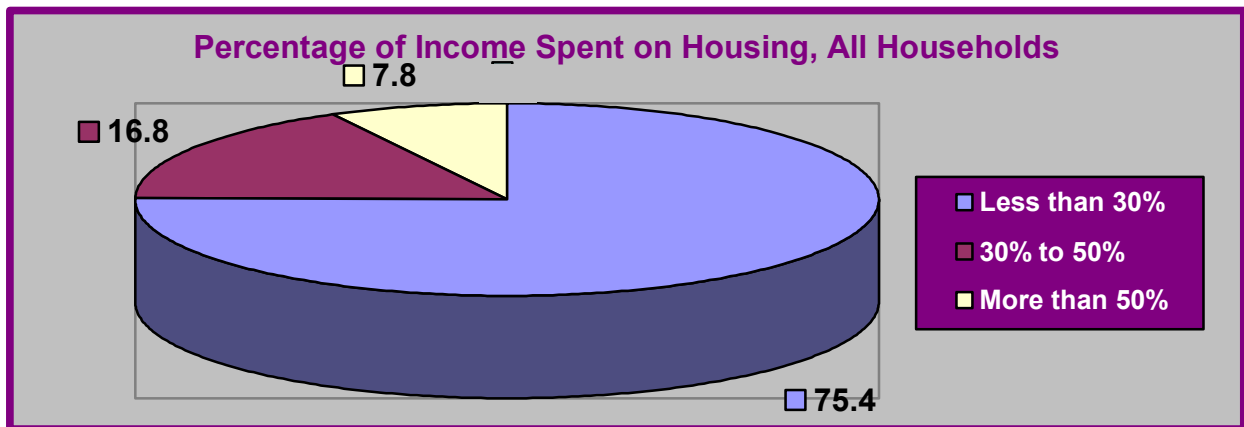
** Consolidated City-County governments*

To illustrate the depth of the problem we are creating with our current and collective policies, let us look at an annual snapshot of housing production (supply) verses the number of dwelling units sold (demand). During the year **2001** (latest full figures available) there were a total of **798** new home construction permits issued in all the jurisdictions of Bay County. The Shimberg Center reports that the number of construction permits would have to have been **398** more to provide a sufficient amount of affordable housing for the attendant needs of lower wage-earners and to replace substandard housing for that year. The average

construction cost of these new homes was \$128,517 plus land and infrastructure costs and the retail price climbed to **\$165,000**. The mortgage for one of these homes, assuming a 15% down payment on a thirty-year fixed loan rate of 6.25, as part of the PITI (Principal, Interest, Taxes & Insurance), would be approximately **\$1,230** per month. To afford the average home built three years ago, a family would have needed to earn **\$49,190** for the year and then spent at least 30% of their income for their home. Contrasting this figure with the **2004** AMI of \$49,200 for Bay County and keeping in mind the increased land and construction costs since 2001, an average home costs **\$184,800** today (would require an annual income of approximately **\$51,298** to afford).

More than **58%** of Bay County residents earn less than this level. And a whopping **38,177** of our citizens are paying more than 30% of their income for housing. Of these **12,105** live in families spending more than 50% of their income for housing.

Chart of Percentage of Income Spent on Housing for Bay County 2003



But just what is meant by the term *affordable housing*?

Affordable housing is defined primarily in terms of the income of the people living in the home by the U.S. Department of Housing and Urban Development (HUD). The family of the home must be income eligible, which is defined in terms of the area's median income adjusted for the size of the family in the following classes:

- Extremely low income (a family at or below **30%** of AMI)
- Very low income (a family at or below **50%** of AMI)
- Low income (a family at or below **80%** of AMI)
- Moderate income (a family at or below **120%** of AMI for federal programs)

According to this established measurement the Bay County eligibility income levels for a family of four are:

- Extremely low income = **\$13,890** or lower annual income
- Very low income = **\$13,890** to **\$23,150** annual income
- Low income = **\$23,150** to **\$37,040** annual income
- Moderate income = **\$37,040** to **\$55,560** annual income

Affordable housing can also be defined as safe and decent homes, thus substandard and/or blighted housing cannot be counted as part of the affordable housing stock. The percentage of such housing stock in Bay County is **18%** of all housing, according to the 2000 Census. Such housing constitutes **42%** of the total housing for people earning in the above categories.

Housing is the backbone of our economy and the linchpin of stable family and community life. For the majority of Floridians, affordable and decent housing in their preferred neighborhoods is a given. But for growing numbers of families and individuals here in Bay County, this foundation of family well being is out of reach due to high cost and lack of availability.

Affordable housing can be further defined in contrast to what it isn't. It is not the barracks-style housing projects of the past that served to house our lower income-earning citizens owned and operated by the government, often through a housing authority. The model now is that government is no longer in the business of constructing and administering affordable housing except in partnership with the private sector. Instead, affordable housing is now developed by private firms and is practically indistinguishable from the other new housing. To summarize:

Affordable housing is market rate housing, built by the private sector with financial subsidy from government, which allows the developer to pass on savings in the form of reduced sales prices or rents.

The one other *reason* that we should address the affordable housing crisis is that it is the law—every local government in Florida has a legal obligation to provide for the housing needs of its entire community pursuant to the *Local Government Comprehensive Planning and Land Development Regulation Act of 1985 (Chapter 163, Part II, Florida Statutes, commonly known as the Growth Management Act)*. The requirements for housing are set forth in *Section 163.3177 F.S., subsection (6)(f)* as follows and are required to be included in every local government's Comprehensive Plan:

A *housing element* consisting of standards, plans and principles to be followed in:

- 1) The provision of housing for all current and anticipated future residents of the jurisdiction.
- 2) The elimination of substandard dwelling conditions.
- 3) The structural and aesthetic improvement of existing housing.
- 4) The provision of adequate sites for future housing, including housing for low-income, very-low income, and moderate-income families,
- 5) Provision for relocation housing and identification of historically significant and other housing for purposes of conservation, rehabilitation, or replacement.
- 6) The formulation of housing implementation programs.
- 7) The creation or preservation of affordable housing to minimize the need for additional local services and avoid the concentration of affordable housing units only in specific areas of the jurisdiction

What are the Barriers to Change?

You cannot escape the responsibility tomorrow by evading it today.
- Abraham Lincoln

In addition to the primary barrier for new affordable housing being residents living near any proposed such development—*Nimbys* (*Not In My BackYard*), we believe that the other substantial barriers can be divided into two categories:

Ignorance and Regulatory

The issue of ignorance and nimbyism can be addressed through education and careful design and implementation of affordable housing criteria. We must design an **effective community education campaign** targeting the primary stakeholders as a first priority with the greater community to follow.

As to the regulatory category, this set of barriers is more systemic and is found in our local government's land development codes, zoning ordinances, comprehensive plans, and policy positions. Other institutional organizations also can contribute to

the regulatory barriers. These must be targeted and a **proactive initiative established** to assist local governments to remove these regulatory barriers.

It appears that the only program available to the local area is the implementation of *State Housing Initiatives Partnership* (SHIP) programs operated by the City of Panama City and Bay County. Although productive, the State funded SHIP program is inadequate to meet the demonstrated demand.

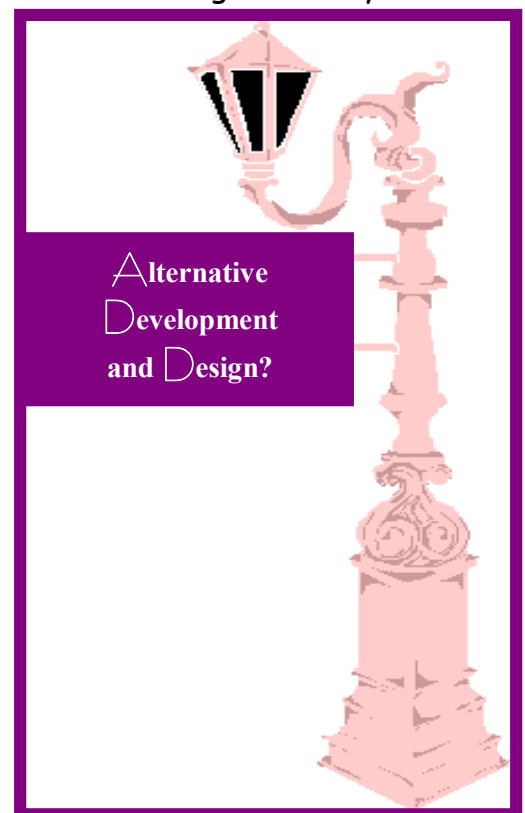
An example of the type barriers we are referring to include:

- Mandated lot sizes and configurations that drive up the costs for the homeowners,
- Comprehensive plan goals, objectives and policies that call for government incentives and other measures that are not being enforced,
- The spontaneous "cave-in" to NIMBYs by local planning and elected governing boards,
- Lack of flexibility and innovative design standards in local land development regulations, such as *mixed-use* availability, planned unit development, overlays, etc., and
- Lack of priority being placed on the affordable housing crisis by the various jurisdictions.

We have identified four methods by which local officials can help spur affordable housing development or preservation: **zoning, taxation, funding allocation, and planning documents:**

1) Zoning

Local officials do not show signs of equating their zoning power with the ability to influence affordable housing preservation or construction. Generally in Bay County, our zoning tends to separate large areas of low-density, single-family detached housing with absolutely no commercial or work places on-site. As residential development begins to cluster, local zoning decisions need to distinguish among "densities," and should encourage higher density around commercial centers and



mixed use development.

There are two general zoning issues with respect to encouraging affordable housing: *exclusionary* zoning and *inclusionary* zoning.

Exclusionary zoning exists when the zoning code is written in such a way that it prevents the construction of affordable single-family homes or apartments. Specifically, these measures include: large lot sizes, set back requirements, density restrictions, excluding multi-family housing as a by-right use, and minimum floor area requirements. Affordable housing can be accommodated in the zoning code by creating mixed density, mixed-use districts, allowing multi-family housing to be developed without a special use permit, and utilizing adjusted requirements for lot sizes, set backs, and floor area ratios.

Inclusionary zoning can take several forms. In some communities, housing developers are required to include a percentage of affordable units in their development. Often, the requirement to include affordable units is accompanied by a density bonus or other allowance providing some compensation to the developer—several cities have this criterion in their existing comprehensive plans. Some communities also allow a fee to be paid in lieu of providing affordable units. These funds are then used to supplement the locality's own funding for affordable housing programs. Inclusionary zoning programs could establish a maximum price or rent rate to be charged for the affordable units, the target population, and restrictions on affordability for several years (usually 10-15). Other communities will grant density bonuses, variances, and other accommodations to developers who chose to include affordable units in their developments. This process could be accomplished through the use of *developer's agreements* between the government and the developer.

For example, Montgomery County, Maryland's mandatory inclusionary zoning ordinance has been emulated by a number of jurisdictions. Any developer building more than 100 units must include an additional 15 units as "affordable" (that is, serving households earning 60% of the county's median income). Of these affordable units, approximately half would be designated for lower income households (50% of median income). In order to offset any fees for developers, the builder is provided a 20% density bonus to build the affordable housing. Unlike most inclusionary ordinances, the developer is not permitted to pay a fee in lieu of construction. The so-called "Moderately Priced Dwelling Unit" (MPDU) program

has, by most accounts, been a huge success. A total of some 10,000 affordable homes have been produced over 20 years in this jurisdiction.

Just this year, the City of Sacramento adopted an inclusionary zoning ordinance. There, the City's "Smart Growth" advocates argued that the development of purely market rate housing on the city's dwindling remaining vacant properties ran counter to the environmental and planning policies of the city. The inclusionary zoning ordinance would, they argued, make it possible for low and moderate-income workers to reside closer to their jobs within the city's boundaries. This California City's ordinance has a "deeper" affordability component than does Montgomery County's. In Sacramento, the builder must dedicate at least 10% of the housing units to very low-income households and 5% to low-income households.

In our largest municipality—the City of Panama City, all developments in a Planned Unit Development (PUD) District must build five-percent of the total dwellings as affordable homes or pay an equivalent amount to a fund to purchase additional land for affordable homes.

In other communities, developers of both office and commercial projects are required to pay a fee based upon square footage and other considerations. These are often termed *workplace linkage programs*. The fee is meant to link the new development with providing housing to workers that will be employed by the businesses located in the new development. Such policies are designed to address the possibility that economic development may be hampered by a lack of housing affordable to workers. Both San Francisco and Boston have long-standing linkage programs. The Cities of Alexandria, Virginia and Boulder, Colorado also have linkage programs. The funds paid in by developers fund homeownership, rehabilitation and other special housing projects funded by the City's Housing Trust Fund.

Inclusionary zoning policies have a number of built-in advantages: Generally, affordable homes are provided at little or no financial cost to the local governments, mixed income communities are created, and it serves to reduce the proliferation of urban sprawl. At the same time, inclusionary zoning is not the panacea for what ails us. The relative number of households who actually benefit from inclusionary zoning is small compared to the need, e.g., often no more than 10% of the housing units set aside as "affordable" are required by inclusionary zoning ordinances.

2) Taxation

After zoning, taxation is one of the most powerful local tools available for impacting affordable housing, especially for the elderly population that need affordable housing. A number of states and localities, are providing full or partial waivers of property taxes to developments of affordable housing. Another method is the gradual annual increase of property taxes scenario that allows property owners to "get on their financial feet" over a span of five to ten years before the full property tax is levied. Generally, the properties must be owned by nonprofit developers, and the housing must remain affordable for a given number of years. Abating a portion of the property taxes reduces operating costs and helps to ensure the financial health of the development. When developments serve low and very low-income households, **management of operating costs** is one of the key elements of maintaining affordability. California, for example, provides full and complete property tax relief for properties owned by nonprofit entities, where the property is affordable to low-income households. In Texas, for example, property tax abatement may be granted for affordable housing, if the housing is developed by a HUD certified Community Housing Development Organization, with the savings going to fund resident services programs. In Florida, several jurisdictions have provided for a "ceiling cap" on property taxes for the elderly on fixed incomes, which, although not directly because of the affordability of their housing, certainly works to that advantage.

Another way in which communities can facilitate affordable housing is to examine the property tax rates for various types of housing. If the rate is higher for multi-family properties, this will impact the affordability of the housing, as those higher rates are passed on to residents.

3) Adoption of Housing Trust Funds

Some 150 states or localities, including Florida, have adopted housing trust funds that are simply a dedicated stream of revenue to assist as a resource for the development or preservation of affordable homes. According to the Housing Trust Fund Project, there are as many types of housing trust funds as there are housing trust funds. Housing Trust Funds can be funded through development fees, taxes on other types of revenue (i.e. stamp taxes, hotels/entertainment, sales), and general revenue. The Center for Community Change, which gathers information on Housing Trust Funds across the country has found over 40 different types of sources for Housing Trust Funds. The Funds are created to specifically respond to

each community's affordable housing needs by establishing priorities, target populations, and affordability guidelines.

Bay County suffers from a lack of cross-jurisdictional collaboration (or, can I even venture to say consolidated) approaches to area-wide problems and a separate and more participatory countywide housing trust fund (in addition to the established SHIP Program) may be a logical step.

4) Planning Documents

There are **three** primary planning documents, which can assist in the construction and preservation of affordable housing. **First**, is the individual jurisdiction's comprehensive plan. The comprehensive plan lays out existing land uses and provided direction for future development. Good questions to ask:

Does the comp plan facilitate the provision of affordable housing?

What are the quantifiable standards and how are they measured?

Is housing linked to transportation and economic development issues?

By ensuring that affordable housing is addressed in the comp plan, a community can lay the groundwork for ensuring that low and moderate income workers can remain in the community.

Second is the Consolidated Plan. All cities that receive funding from the Department of Housing and Urban Development under the HOME Investment Partnerships Program and CDBG (Community Development Block Grant) programs shall have a Consolidated Plan. In accepting such funds, a Consolidated Plan that details the spending priorities and plans for distributing the funding is required. This is one of the most important documents for ensuring that local governments are funding affordable housing construction and preservation efforts, as all uses of the federal funds must be certified as consistent with the Consolidated Plan. Good questions to ask:

Does the community's consolidated plan specifically call for affordable housing as part of its funding allocation?

*Does it allow for affordable housing **every** year?*

Third is the *Qualified Allocation Plan* created by the state housing finance agency for the distribution of low-income housing tax credits. Tax credits have become one of the primary vehicles for financing affordable housing and are awarded on a competitive basis. Housing financed through tax credits has affordability

restrictions—a portion of the units must serve households at 50-60% of the area median income. The State creates an allocation plan (with public input), and can include points for projects with demonstrated local support (city commission resolutions, letters of support) and/or which are consistent with local housing or development plans. Further, some states are now creating set-asides for tax credits specifically for preservation projects. Good questions to ask:

To what extent is tax credits utilized by the communities and others in Bay County? Why not more?

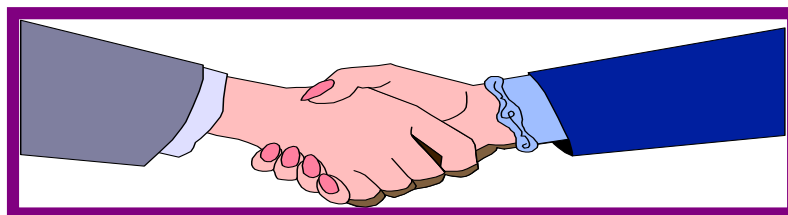
Additionally, enterprise zones and community redevelopment funds may be used to assist in infrastructure and land acquisition costs. The bottom line is there are many solutions (some which have simply not been thought of yet) that can address the needs of Bay County's *quiet crisis*. What is more important is whether we, and others not yet affiliated, will persevere and achieve.

What shall be our Strategy for Change?

One day Alice came to a fork in the road and saw a Cheshire cat in the tree. "Which road do I take," she asked. His response was a question: "Where do you want to go?" "I don't know," she answered. "Then," said the cat "it doesn't matter."

- Lewis Carroll, writer

Our working group is committed to be the catalyst for action. We represent local governments, homebuilders, developers, realtors, bankers, non-profit housing organizations, social service providers, and other interested organizations. Our values center on continuously improving our collaborative effort, expanding our cadre of stakeholders, and focusing on results. Although our mission will constantly evolve, our plan is to facilitate the greatest possible opportunities for quality affordable housing for the Bay County area.



The implementation of our strategy for action could be:

- **Expand our base of stakeholders** to include:
 - every municipality, the County government and Bay County School District
 - the economic development and greater business community
 - the Community Redevelopment Agencies (CRAs)
 - increased representation of the building and development community, and the real estate and mortgage banking community
 - fuller involvement of the non-profit and social service organizations
 - neighborhood organizations
 - and any and all other groups with an interest in the problem

- Establish an **Education Plan** to carry the message of this crisis and our position of advocacy to the media, the business community and our citizens

- Establish a **Strategic Plan** to identify and remove the barriers to increased affordable housing development and may include the establishment of an areawide **Housing Trust Fund**.

- Establish and advocate for the adoption by local jurisdictions of a **SmartCode model ordinance** that would allow for more flexible and innovative development, including clustered and other alternative forms of residential development:



Clustered and Mixed Example of Affordable Housing Development

Hialeah, Fla.

- Establish a **Handbook of Best Management Practices** as a standard for **Quality Design of Affordable Housing**.

**Example of
Townhome
Duplexes as
Affordable
Housing**

Orlando, Fla.



- Establish a **Housing Partnership Program** with area employers and employment centers to assist in planning, provision of education, and advocate for *Employer-Assisted Housing Development*.
- Create a **State-of-Housing** annual summit in which we can award the successful initiatives, companies, organizations, governments, and individuals who make a difference. This function can be seen as a watch-dog approach, but it would best be seen as an ongoing educational and measurement function

Affordable housing is a growing policy challenge that threatens the quality of life in the Bay area and each of our communities. More and more we are becoming aware of the attendant social and family problems that either stem from or are exacerbated by the stress and fear of finding and keeping an affordable "place". The demonstrated phenomenon of constantly relocating in a futile search for affordable housing affects the lives and futures of families and children. It is, however, a challenge that we can, and must, meet. Bringing our collective voices to a crescendo will forever remove the "quiet" label from this crisis. Our role will change as we proceed. Change must come and it will come. Our challenge will be whether that change is guided well or not.

Thank you for reading this paper.
If you wish to more information, please call 872-7259.