

**Affordable Housing Advisory Committee
Report to Broward County Board of County
Commissioners**

**Broward County State Housing Initiatives
Partnership Affordable Housing Incentive
Strategies**

October 21, 2025

In accordance with House Bill 1337 passed in the 2007 Legislative Session and associated changes to the Florida Administrative Code (F.A.C.) Chapter 67-37, counties and cities receiving State Housing Initiatives Partnership (SHIP) funds were required to establish an Affordable Housing Advisory Committee (AHAC) by June 30, 2008. The Broward County AHAC was established by Ordinance No. 2008-23 on June 10, 2008, Item No. 9.

The responsibilities, composition, and reporting requirements for the AHAC, are outlined in Section 420.9076(2) F.S. and Chapter 67-37.010 F.A.C, as follows.

Responsibilities

These originally included the preparation of a local affordable housing incentive plan for local government approval and the preparation of a triennial report (amended to an annual report in 2021) to the local government which evaluates established policies, procedures, ordinances, land development regulations and the comprehensive plan and recommend changes to promote affordable housing if necessary.

The initial report was required to be submitted to the local government by December 31, 2008, after which the report was transmitted to the Florida Housing Finance Corporation. Until 2020, the SHIP statute required the report be submitted to the local government and the governing agency, Florida Housing Finance Corporation, every three years by December 31 thereafter. This directive was met by Broward County in December 2008, December 2011, December 2014, December 2017, December 2020, December 2021, and December 2022. Effective October 1, 2020, the SHIP statute requires the report to be submitted to the local government and the governing agency, Florida Housing Finance Corporation, annually.

Committee Composition

The composition of the AHAC was amended by the Board of County Commissioners on October 5, 2021, and includes 11 members (one County Commissioner and 10 members, effective 2021) representing the following disciplines: 1). The home building industry; 2). The banking or mortgage banking industry; 3). The labor industry actively engaged in home building; 4). An advocate of low-income persons; 5). A for-profit provider of affordable housing; 6). A not-for-profit provider of affordable housing; 7). A real estate professional; 8). A citizen serving on the local planning agency; 9). A resident of the jurisdiction; and 10). A citizen who represents employers within the jurisdiction.

Committee Reporting Requirements

The AHAC is required to address the implementation of affordable housing incentives in at least the following eleven (11) areas: 1). Processing approvals of development orders or permits; 2). Modification of impact fee requirements; 3). Density flexibility; 4). The reservation of infrastructure capacity; 5). Affordable accessory residential units; 6). Reduction of parking and setback requirements 7). Flexible lot configurations, including zero-lot-line configurations 8). Modification of street requirements; 9). A process by

which a local government considers, before adoption, policies, procedures, ordinances, regulations, or plan provisions that increase the cost of housing; 10). A printed inventory of locally owned public lands suitable for affordable housing; and 11). Policies which support development near transportation hubs and major employment centers and mixed-use developments.

The AHAC is encouraged to make recommendations to existing incentives strategies and recommend new incentive strategies as it relates to affordable housing.

The Committee decided to carry forward incentive strategies included in the 2017, 2021, 2022 and 2023 Report to show strong support to continue to encourage these incentive strategies which are numbers 17-03, 17-05, 17-08, 17-09, 2021 Advocacy, 21-01, 21-02, 22-01, and 23-01. Included is the status of these incentive strategies. Incentive strategy 17-02 listed to provide the update. Numbers not included indicate a strategy implemented or an obsolete strategy. There were no recommendations by the AHAC for this calendar year 2025.

A Public Hearing was held on September 9, 2025, prior to adoption of this Report.

Status of AHAC 2017 Recommendations of Additional Incentive Strategies

Strategy No.	AHAC Incentive Strategies
17-02	Other affordable housing incentives: Broward County generated Dedicated Revenue Source A new nominal flat fee paid by grantor and grantor of all real estate transactions conveyances recorded in Broward County and be deposited into a dedicated affordable housing trust fund to be administered by the County. 2021 Update: Broward County now has an Affordable Housing Trust Fund approved by a County Charter Referendum. After that, the Board of County Commissioners approved a policy that dedicates one half of all the expiring Community Redevelopment Agencies Tax Increment Financing (TIF). In FY 2021 the amount totaled \$5,600,000. The Committee requested 100% of all expiring Community Redevelopment Tax Increment Financing funds be placed in the Broward County Affordable Housing Trust Fund account. 2022 Update: During the 2022 AHAC term, this incentive strategy was approved by the Broward County Board of County Commissioners during its September 2022 budget hearing for the FY 2022/2023 County Budget. In FY 2022 the amount totaled \$9,000,000. 2023 Update: \$20,000,000 was allocated 2024 Update: \$20,000,000 was allocated

	2025 Update: This incentive was met and is ongoing. The Broward County Board of County Commissioners September 2025 final budget adoption hearing will determine the allocation for FY 2025/2026. Since the inception of the Broward County Affordable Housing Trust Fund Account, Broward has awarded over \$144M in gap financing with an additional \$61M in local government contributions. The following affordable housing developments were funded 2022 to 2025: • Southwest Hammocks, Pembroke Pines. Developed by Carrfour Housing for disabled individuals • City Place, Dania Beach. Developed by Landmark • Pinnacle 441 Phase 1, Hollywood, Developed by Landmark • Sistrunk Apartments, For Lauderdale. Developed by Sistrunk Apts. LLC • Federation Plaza, Hollywood. Developed by Federation Plaza Preservation • The Arcadian, Fort Lauderdale. Being developed by The Fuse Group • Hollywood Vista, Hollywood. Developed by Housing Trust Group • Pine Island Park, Sunrise. Developed by Centennial Mgmt. Corp • Village of the Arts, Fort Lauderdale. Developed by Milton Jones Dev. Corp. • Boulevard Gardens, BMSD. Developed by Landmark Garden Place • Cross Creek, Pompano Beach. Being developed by Related/RUDG, LLC • Sistrunk View, Fort Lauderdale. Being developed by Sistrunk View LLC • Pinnacle at Cypress, Fort Lauderdale. Being developed by Pinnacle at Cypress • Tamarac Terrace, Tamarac. Being developed by Housing Trust Group • Vista at Springtree, Sunrise. Being developed by APC/Vista at Springtree • Parc View at Miramar, Miramar. Being developed by Parcvue at Miramar • Sunset Strip Square, Sunrise. Being developed by New Urban Sunset Strip • BBI Village II, Lauderhill. Being developed by Habitat for Humanity • Wright Dynasty, Fort Lauderdale. Being developed by Wright Dynasty, LLC <i>Sec.420.9076(4), F.S</i>
17-03	Other affordable housing incentives: Preserve Tax Exemption for Affordable Housing Support Legislative advances that positively support the funding to preserve incentives/initiatives for affordable housing, such as, tax exempt multifamily housing bonds programs and others. 2025 Update: Continue to support Legislative advances that positively

	support the funding to preserve incentives/initiatives for affordable housing, such as tax-exempt multifamily housing bond programs and others in conjunction with the County and Cities working together. The County and the Cities are working together more strongly <i>See Housing Incentive No. 17-02 which provides County's funding of the Affordable Housing Trust Fund Account with names of some of the development, and the Municipal Scorecard stated in HFD24.</i> <i>Sec.420.9076(4), F.S</i>
17-05	Other affordable housing incentives: Review State's formula for distribution of documentary stamps. Continue to support Broward County's Legislative advocacy for a more fair and equitable formula for the use and distribution of the annual SHIP funds (allowing up-to 50% of SHIP funds to be used for multifamily construction, and up-to 50% for single family homeownership programs). Broward County should continue to advocate for more SHIP funds to be allocated to Broward County based on the greater need for affordable housing. Statute states '<i>At least 65 percent of the funds made available in each county and eligible municipality from the local housing distribution must be reserved for home ownership for eligible persons.</i>' '<i>Up to 25 percent of the funds made available in each county and eligible municipality from the local housing distribution may be served for rental housing for eligible persons or for purposes enumerated in s. 420.9072(7)(b).</i>' 2025 Update: Continue to support Broward County's State Legislative request to change the State's formula for the distribution of funds collected through documentary stamp taxes to increase the amount returned to Broward County. Support Legislative request to change the homeownership set aside requirement of 65% to a 50/50 set aside split between homeownership and multifamily rental activities and allow for the flexibility of Counties to determine their actual need i.e., urban Counties' needs as opposed to rural Counties' needs. <i>Sec.420.9076(4), F.S</i>
17-08	Other affordable housing incentives: The Sadowski Housing Trust Fund for the Affordable Housing Trust Fund remains dedicated for the specific Affordable Housing Trust Fund. Support legislative action to prohibit the raiding of the Sadowski Housing Trust Fund to allow full funding as in the original intent of the Act. 2021 Update: Results of the 2021 Legislative Session as it relates to the State's Housing Trust Fund: Senate Bill 2512/House Bill 5401: Housing appropriations will be recurring; Housing funds may not be swept; however, SHIP Program will receive a portion of the collected revenue.

	2025 Update: As noted in the 2021 Update, County did not receive 100% of the documentary stamps for that year and would not receive 100% going forward. Broward County Board of County Commissioners (BOCC) received \$2,464,270 for this Fiscal Year 2025/2026. The entire County including the fifteen (15) Entitlement Cities received a total of \$13,813,174. Committee recommends continued support of Legislation to fully appropriate the Sadowski Housing Trust Fund. The Committee will continue to support full appropriation of SHIP funds to enable increase funding to housing assistance strategies, by changing the formula in 17-05. <i>Sec.420.9076(4), F.S.</i>
17-09	Other affordable housing incentives: Support changes to the Florida Housing Finance Corporation rules governing the Low-Income Housing Tax Credit Program to increase Broward County's potential tax credit allocations in the State issued Request for Application. 2025 Update: Support legislative action for FHFC to revise its RFA process to approve pending multifamily projects in a quicker manner. <i>Sec.420.9076(4), F.S.</i>

Status of AHAC 2021 Recommendations of Additional Incentive Strategies

Strategy No.	AHAC Incentive Strategies
Continued Discussion Points	Continuation of the AHAC AHAC continues to work with Broward County Housing Finance Division staff to follow and monitor tax reform legislation, its impacts, and potential implications on affordable housing in Broward County and advocate on behalf of Broward County affordable housing initiatives.
21-02	Other affordable housing incentives: Support Broward County Affordable Housing Trust Fund Account funding of Multifamily Rental New Construction programs to ensure there are additional units set-aside for households with disabled persons in addition to adhering to existing ADA requirements. 2023 Update: Housing Finance Division continues to evaluate this incentive for non-State Apartment Incentive Loan (SAIL) and Low-Income Housing Tax Credit (LIHTC) projects funded from the County's Affordable Housing Trust Fund Account, including the possibility of awarding evaluation criteria points to projects creating units for disabled persons.

	2025 Update: Funding of the Multifamily Rental New Construction programs from the County's Affordable Housing Trust Fund Account is designed to work in combination with other subsidies (SAIL and LIHTC) that require units to be set aside for disabled persons. In addition, any elderly developments involve additional requirements for accommodations, but not necessarily additional units set-aside for households with disabled persons. Developments that are not targeted for a special needs demographic are often rented to non-disabled persons because of a lack of demand for disabled renters. Therefore, increasing the set aside requirement for projects beyond the existing requirements would increase constructions cost and the affordability of the projects. Therefore, the County will continue to monitor this AHAC strategy for future consideration, when warranted. <i>Sec.420.9076(4), F.S.</i>
21-03	Other affordable housing incentives: Support changes to the Florida Housing Finance Corporation rules governing the Low-Income Housing Tax Credit Program (LIHTC) and State Apartment Incentive Loan Program (SAIL) to increase set-asides in the Multifamily Rental New Construction Program for disabled individuals. This set-aside would be in addition to the ADA requirements of five percent (5%), and to adopt a Universal Design for accessibility units which fosters "age-in-place" concept. Note: Broward County Board of County Commissioners Legislative Policy Program would correspond with Florida Housing Finance Corporation (FHFC) for the implementation of this recommendation. 2023 Update: Continue to support FHFC use of SAIL and LIHTC funds directed to persons with disabling conditions. County staff notifies non-profits of funding available for development and provides technical guidance to these agencies. 2025 Update: • The non-profits identified in the 2023 Update and subsequently funded, include Broward Partnership for the Homeless and Carrfour Housing. • FHFC 2025-213 Live Local Act SAIL Program Request for Application (RFA) requires applicants to commit to set aside 50 percent (50%) of the Extremely Low Income (ELI) set-aside units as Link Units for Persons with Special Needs in accordance with the Department of Housing and Urban Development (HUD). Specific ADA designs must meet or exceed the 2010 ADA Standards, Section 504, Fair Housing Act, or Florida Building Code, Accessibility (whichever affords the greater level of accessibility for the residents and visitors). Despite this development by HUD, the AHAC does not support the Live Local Act's prohibition of local governments 'plan review' of developments prior to the State's award of

	LIHTC. See Incentive Strategy #23-01. <i>Sec.420.9076(4), F.S.</i>
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AHAC 2022 Recommendations of Additional Incentive Strategies

Strategy No.	AHAC Incentive Strategies
22-01	Other affordable housing incentives: Homeowner's Insurance - Support Legislative advances to provide funding to owner-occupied homestead single family and multifamily property owners homes with assistance to pay property insurance premiums and/or special assessment fees as a grant. 2023 Update: (a) Homeowner's ability to afford property insurance must be addressed through the existing Owner-Occupied Rehabilitation and Special Needs/Barrier Free strategies. (b) Support Broward County's Legislative advocacy to encourage the State to change the condominium associations reserve fund policy to provide financial assistance to associations that need to conduct comprehensive structural inspections of older condominiums by law. (c) Support Broward County's Legislative advocacy on behalf of residential and business property owners facing exorbitant insurance premiums, for the State Legislature to address comprehensive insurance reforms that will result in lower premiums. 2025 Update: (a) The AHAC continues to recognize the insurance issue as one to be addressed by the State and not by Broward County and its local governments. The AHAC supports Legislation for the State to work to lower premiums and assist condominiums with regulations regarding reserves <i>(to alleviate the pressure on the County and its local municipalities)</i>. (b) This incentive strategy may only be achieved through the County's existing Owner-Occupied Rehabilitation and Special Needs Barrier Removal strategies with a one-time upfront payment of insurance premium to homeowners who are receiving assistance from these strategies. (c) During the 2025 Legislative Session. HB 913, Condominium and Cooperative Associations Reserve funds, expands the reserve funds options to allow certain associations to take on debt to pay for the comprehensive structural integrity reserve studies (SIRS). This milestone inspection to be

	completed by December 31, 2025, rather than December 31, 2024. (d) This was partially met during the 2022 Legislative special session, whereby insurance premiums were not lowered; however the Bill created the Reinsurance to Assist Policyholders (RAP) Program within the State Board of Administration to authorize \$2 billion of reinsurance coverage to qualified property insurers at no cost to the insurers. The participating insurers must reduce rates to policyholders as a result of this reinsurance coverage. <i>Sec.420.9076(4), F.S.</i>
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AHAC 2023 Recommendations of Additional Incentive Strategies

Strategy No.	AHAC Incentive Strategies
23-01	Other affordable housing incentives: (a) Support Affordable Housing Legislation by supporting Broward County's recommended changes to the Live Local Act 2023 - by removing preemptions that prevent locally elected officials from enforcing adopted zoning ordinances that promote and protect affordable housing. (b) Support Legislative advances to expand SB 102 exemption 125.0103 (7) and 166.04151(7) to ensure proposals/plans for development of areas identified as an area at risk due to sea level rise, and areas similarly identified as having an enhanced flood risk due to sea level rise, and already adopted by a [city/County] in its Comprehensive Plan, are reviewed by the city and or County prior to approval of the development. 2025 Update: (a) Mounting pressure from developers forced Legislatures to go in the opposite direction. Developers report their inability to build affordable housing due to local governments' processes and procedures. (b) The Committee continues to support changes to the Live Local Act 2023 to allow locally elected officials to enforce adopted zoning ordinances that promote and protect affordable housing. <i>Sec.420.9076(4), F.S.</i>

Implementation of Additional Incentive Strategies by the Broward County Housing Finance Division and Broward County Planning Council

HFD24	Other affordable housing incentives: Broward County Board of County Commissioners adoption of the Ten-Year Affordable Housing Master Plan ("The Plan").
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	The Plan includes the following: • New policy to use 90% of expired TIF for affordable housing subject to annual budget considerations. • Initiate a County Plan review to increase density at Rail Stations, along rail corridors, along major transportation corridors and in local Activity Centers. • Initiate an annual Affordable Housing activity “Scorecard” for the County and all Cities that reflects annual commitments for improving affordable housing in each city. 2025 Update: The above are implemented and functioning as intended. <i>Sec.420.9076(4), F.S</i>
BCPC24	Other affordable housing incentives: • BrowardNext update of the Broward County Land Use Plan will consider additional incentives, densification and mixed-income requirements for affordable housing commitments. 2025 Update: Staff is evaluating this incentive due to the impact of SB180. ‘CS/CS/SB 180: <i>Emergencies; Prohibiting certain local governments from adopting ordinances for substantial improvements or repairs to a structure which include cumulative substantial improvement periods; prohibiting certain entities from assessing impact fees for specified replacement structures; revising public hurricane shelter funding prioritization requirements for the Division of Emergency Management; authorizing certain servicemembers to provide medical care in specified circumstances; revising requirements for the state comprehensive emergency management plan, etc.’</i> <i>Sec.420.9076(4), F.S</i>

In accordance with Florida Statutes 420.9076 and Florida Administrative Code Chapter 67-37, the Broward County Affordable Housing Advisory Committee is required to submit an annual report of the Broward County SHIP Affordable Housing Incentive Strategies Report to the Broward County Board of County Commissioners, for approval, prior to transmittal to the Florida Housing Finance Corporation by December 31, 2025.