

SCOPE OF STUDY

This study explores how the efforts of private interests, local government and nonprofit organizations can be maximized to ensure an adequate supply of affordable housing, either owned or rented, for the residents of Sarasota County. Evidence indicates that the need for affordable housing is greatest among households earning less than 80% of the area median income. The report focuses on housing for these low and moderate-income households. It considers:

- housing demand and supply and the condition of housing
- the affordability of both homeownership and rental housing
- the roles of public and private organizations in the development and administration of affordable housing
- individual, social and economic factors and regulations that impact the affordability of housing
- sources of funding for affordable housing
- planning, coordination and implementation efforts for affordable housing
- approaches taken both locally and by other communities to expand the supply of affordable housing

Time constraints prohibited detailed examination of public housing, the housing needs of the homeless, elderly and those with disabilities, and the structure of our local economy. This study identifies and examines a variety of housing needs, barriers, and approaches for improving affordable housing, but does not provide an exhaustive evaluation of these issues.

HIGHLIGHTS

Major Problems

- A historic lack of community awareness and commitment have contributed to social and regulatory barriers to providing a sufficient supply of affordable housing in Sarasota County.
- Public subsidies alone are not enough to encourage the private sector to produce housing for low to moderate-income families, and local governments provide few incentives or resources for affordable housing.
- There is a need for greater commitment, coordination and collaboration by local governments, private interests and nonprofit organizations to ensure that specific actions are taken to provide an adequate supply of affordable housing
- There is public and private financing available to housing developers that is not being maximized, in part due to lack of experience with affordable housing programs, technical complexities of securing and administering the funds and insufficient human resources
- The extent to which the existing affordable housing is substandard is not clear, but local experts agree that the condition of housing is a much greater problem than available data indicates.

Recommended Solutions

- All local governments should make efforts to modify or eliminate regulations that make it difficult or too costly to build/rehabilitate affordable housing. These efforts should be balanced with specific, actionable, comprehensive plan policies for affordable housing and incentives for private sector involvement.
- The role of the Sarasota Office of Housing and Community Development should be expanded beyond the administration of federal and state funding programs and a new organization representing affordable housing interests should be formed to provide advocacy, public education and technical assistance. These two organizations should work together to coordinate and maximize the affordable housing efforts of the public, private and nonprofit sectors.
- In order to ensure the preservation of the existing housing stock, local governments should adopt a policy that strongly promotes the rehabilitation of deteriorated, substandard housing.

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FOREWORD

The SCOPE Affordable Housing Study Group took into consideration the affordability of housing for households with annual incomes up to \$60,600 or 120% the area median income (\$50,500 for 2001). The study group believes it is important for a community to provide a supply of housing that is affordable for all its residents and that an inadequate supply for any income group has consequences for other members of the community. For example, a shortage of housing affordable by median income households may cause them to seek lower priced housing. This has two effects, it tends to increase housing prices and decrease the supply of housing affordable by those with lower incomes.

The findings indicate that the need for affordable housing (represented by the number of families who pay more than 30% of their annual income for housing) is greatest among low and moderate-income households (those earning less than 80% of the area median income, or \$40,400 for a family of four in 2001). Evidence also indicates that there are households earning more than 80% of the area median income who are cost burdened by housing, and that housing affordability for those earning between 80% and 120% of the area median income is of growing concern nationwide.

This report focuses on households earning less than 80% of the area median income. However, consideration should be given to the need for housing that is affordable to households with annual incomes between 80% and 120% of the area median income.

Throughout this report, the term “affordable housing” refers to housing for households earning less than 80% of the area median income unless specifically stated otherwise. The term “housing affordability” is used to refer to the ability of households to find affordable housing, regardless of their income.

FINDINGS

Findings represent the information received by the study group. They are derived from published materials, from facts reported by resource people and from a consensus of the study group's understanding of the opinions of resource people.

INTRODUCTION

Sarasota County's location on the gulf coast of Florida provides a setting and a climate that attracts permanent and seasonal residents, retirees and tourists from around the country and around the world. The population in Sarasota County as a whole increased to 325,957 or 17.3% between 1990 and 2000. Sarasota County consists of Unincorporated Sarasota County, City of North Port, City of Sarasota, City of Venice and the southern portion of the Town of Longboat Key. Within each are a variety of communities and neighborhoods which contribute to the unique characteristics of each area.

The majority of residents live in Unincorporated Sarasota County. Of the municipalities, the City of Sarasota has the largest population (52,715) followed by North Port (22,797) and Venice (17,764). The Town of Longboat Key, which is spread across two counties, has the smallest population (7,603; 5,012 reside in Sarasota County). Over the past decade, North Port experienced the fastest rate of growth and its population has nearly doubled. The City of Venice experienced the slowest rate of growth at approximately 5%. With the City of Sarasota nearly fully developed, it has experienced a slow rate of growth over the past two decades and has increased 3.5% since 1990.

The average number of people per household in the county is 2.13, ranging from 1.78 in Venice to 2.48 in North Port. The Cities of North Port and Sarasota have the highest concentrations of families with children under 18.

Housing Affordability

The affordability of housing is an issue facing communities throughout the state of Florida and the nation. Federal housing policy has primarily linked housing problems to issues of poverty and welfare dependency and has focused on the needs of very low-income households. However, there are roughly three million families in our nation who have critical housing needs despite working full time. Experts believe that the ability to meet the housing needs of these working families is among the factors that impact a community's stability and economic well being.

The ability to afford housing is a function of income and housing prices. Relative to other areas of the country, housing prices in Florida as a whole are low. Florida's advantage in house prices tends to be offset by its correspondingly low income levels resulting in housing affordability problems for a substantial portion of the population of the state.

Sarasota County reports one of the highest per capita income levels in the state, yet in 1999 those Sarasota County residents who were employed averaged about 6% less than the state average earnings per job and 20% less than the nation. In addition, our wage rates are 5% to 20% less than those in other southern metropolitan areas for the same jobs.

Sarasota was one of six counties with housing appreciation rates above the state average for the period of 1980 to 1999. The cost of housing in Sarasota County is affected by:

- A decreasing supply of undeveloped land and high land costs in certain parts of the county
- Increasing prices for existing residential properties
- a demand for higher priced homes
- High rental rates

Housing is primarily a function of the private market and is influenced by economic factors such as financial feasibility and profitability. Government has played an increasing role in housing in response to the failure of the private market to provide housing that is affordable to certain households.

Affordable housing is housing that does not financially cost burden a family and that is safe and in decent condition. Federal government guidelines, primarily those developed by the U.S. Department of Housing and Urban Development (HUD), define affordable housing as costing an owner or renter no more than 30% of the household's gross monthly income for housing costs, including utilities.

The relationship between housing cost and income determines how affordable a community is to live in. If the housing prices are high and incomes are low, it is more likely that people will experience difficulty in affording housing and they are more likely to spend greater than 30% of their incomes on housing.

Affordable housing can be market rate housing or subsidized housing and the term evokes different meanings for different people. Some mistakenly equate affordable housing with public housing for very low-income households. When used in the context of housing policy, the term refers to single family and multi-family housing provided by the private sector with a mix of private and public funds for the purpose of providing housing that is affordable and available to low and moderate income households. It is housing built by the private sector (for-profit and nonprofit) that is just like market rate housing, but made affordable through its method of financing.

There are state and federal income guidelines that serve as thresholds for various housing programs. Income limits are set in accordance with federal statutes that use four person income limits as a starting point. Therefore, this study uses income limits for a household of four as its reference point. According to HUD, the 2001 Area Median Income (AMI) for a family of four in the combined Sarasota/Bradenton area is \$50,500, which means that half of the households in this area have annual incomes less than this amount and half have annual incomes that are more. This report uses the 2001 limits throughout for comparative purposes. HUD has released the 2002 income limits, which report a \$53,400 area median income for the Sarasota-Bradenton MSA.

Federal guidelines generally define very low income as less than 30% AMI, low income as greater than 30% but no more than 50% AMI, and moderate income as greater than

come as a household income that does not exceed 80%, AMI and moderate income as a household income that does not exceed 120% AMI.

The Sarasota Office of Housing and Community Development (OHCD) guidelines for eligibility for various affordable housing programs uses the following income level definitions:

Very Low - households with annual gross income of less than 30% of Area MI Income

Low - households with annual gross income of less than 50% of Area MI

Moderate - households with annual gross income of less than 80% of Area MI

Median – households with annual gross income of 100% of Area MI

Throughout this report, the term low and moderate income refers to households with annual gross income of less than 80%.

All households need housing that is affordable for their particular income level. This study uses the 30% guideline established by HUD and considers housing affordability for households with gross annual incomes up to 120% of the Area Median Income, or \$60,600. Income is derived from all wages earned by people 15 and older in the household. Homeowner’s costs typically included mortgage (principle, interest, taxes and insurance) and utilities. For renters, the costs usually include contract rent and utilities.

As a family’s housing costs increase, they are left with less income for basic expenses such as food, clothing, health care and transportation to work. The lower the household’s income the greater the impact of the percent of income spent on housing.

Table 1. FY 2001 Median Income by Family Size - Sarasota-Bradenton MSA

Family Size:	1	2	3	4	5	6
30% AMI	\$10,600	\$12,100	\$13,650	\$15,150	\$16,350	\$17,550
50% AMI	\$17,700	\$20,200	\$22,750	\$25,250	\$27,250	\$29,300
80% AMI	\$28,300	\$32,300	\$36,350	\$40,400	\$43,650	\$46,850
100% AMI	\$35,375	\$40,375	\$45,438	\$50,500	\$54,540	\$58,630

Source: HUD, Sarasota Office of Housing and Community Development

50% but no more than 80% AMI. When used by the federal government, “low and moderate income” refers to all households with income at or below 80% AMI.

The state uses a different definition that includes very low income as a household that does not exceed 50% AMI, low in-

THE NEED FOR AFFORDABLE HOUSING

Data presented in this section are drawn primarily from:

- *Sarasota Consortium 2000-2005 Consolidated Plan* (referred to as the “2000 Consolidated Plan”)

Table 2. Housing Affordability Estimates by Household Income - Sarasota County, 2001

Percent of Area Median Income	30%	50%	80%	100%	120%
Annual Income	\$15,150	\$25,250	\$40,400	\$50,500	\$60,600
Monthly Income	\$1,263	\$2,104	\$3,367	\$4,208	\$5,050
Maximum affordable home-purchase price (range)*	\$35,000 \$40,000	\$75,000 \$80,000	\$115,000 \$120,000	\$155,000 \$160,000	\$185,000 \$190,000
Maximum affordable monthly rent or mortgage w/ utilities	\$378	\$631	\$1,010	\$1,262	\$1,515

Source: Sarasota Office of Housing and Community Development

*Assumes an interest rate of 7.5% on a 30-year mortgage

- *The State of Florida's Housing, 2000* and the *1998 Affordable Housing Needs Assessment*, Shimberg Center for Affordable Housing, University of Florida
- *Affordable Housing Study Commission Final Report, 2001*, The Florida Department of Community Affairs

Much of the data provided by these sources are based on the 1990 census. U.S. Census 2000 housing and income data were not available at the time this report was written. Resource people stated that income and housing distribution and demographic patterns are not likely to change significantly with the 2000 census. Whenever feasible, efforts were made to use the most current information available.

Other data limitations included difficulty in obtaining consistent, complete information about housing prices for the entire county. While Multiple Listing Service information provides a good source of data about home sale prices, there is more than one listing that serves this area. It is also common for properties to be listed with more than one service resulting in duplication. The Property Appraisers data is the most complete, but is only available in detailed form, which requires database programming and analysis to aggregate, and summarize information.

The Shimberg Center for Affordable Housing at the University of Florida pointed out that the distribution of housing prices and household income each provide information that is important for understanding housing affordability. However, the complexities surrounding these variables make it difficult to use the simple, direct relationship between them to draw valid conclusions about the need for affordable housing. To gain an understanding of the “gap” between what households can afford and the cost of housing, i.e. the need for affordable housing, the best indicator

is cost burdened. For purposes of this study, the housing need data from the *Affordable Housing Study Commission Final Report 2001* are used.

Demand

The Sarasota office of Consumer Credit Counseling Services reported that the majority of their clients' housing costs exceed 30% - 35% of their

incomes and that it is not uncommon for a person making \$30,000 per year to spend \$900 each month (40% of their earnings), on housing.

Available data indicate that there is a substantial unmet need for affordable housing in Sarasota County. One way of examining the number of households with a housing affordability issue is to look at the number who are “cost burdened.” A household is considered cost burdened if it spends more than 30% of its annual income on housing and is severely cost burdened if housing costs exceed 50% of its annual income. The demand for affordable housing is typically determined by the number of households that are paying more than the 30% of their adjusted gross income toward housing costs and are unable to find housing that is affordable.

The Affordable Housing Study Commission of the State of Florida examined the housing need by county for households earning less than 80% of the area median income (AMI) and projected the need through 2010. The results for Sarasota County appear in Table 3, which shows that in 1998, 41% of low and moderate-income homeowners (households with less than \$40,400 annual income for a family of four in 2001) and 75% of low and moderate-income renters were cost burdened and that this trend will continue to 2010. Table 3 also shows that very low and low income households who earn less than 50% AMI (\$25,250 annual income for a family of four in 2001) are the most cost burdened and that a significant number (28% of home owners and 60% of renters) of moderate income families with annual earnings between 50% and 80% AMI (\$25,755 - \$40,400 annual income for a family of four in 2001) are also paying more than they can afford for housing. The number of cost burdened households is projected to continue to grow and by 2010, there will be 33,553 low

Table 3. Projected Cost Burdened Households 2010 - Sarasota County

	<30%AMI		31-50% AMI		51-80% AMI		Total Need
	1998	2010	1998	2010	1998	2010	(By 2010)
Total Owners	9,311	11,051	11,006	13,678	19,058	23,713	48,442
Cost-Burdened Owners	5,578	6,689	4,806	5,918	5,612	6,910	19,696
% Owners Cost Burdened	60%	62%	44%	43%	29%	29%	41%
Total Renters	4,405	5,021	4,659	5,212	7,558	8,373	18,605
Cost-Burdened Renters	3,565	3,694	4,368	4,856	4,530	5,037	13,857
% Renters Cost-Burdened	81%	79%	94%	93%	60%	60%	75%

Source: *Affordable Housing Study Commission Report 2001*

to moderate-income families that pay more than 30% of their annual income in housing costs in Sarasota County. Table 4 shows how Sarasota County compares to other counties in Southwest Florida with regard to cost-burdened households.

Table 4. Percent of Low-Moderate Income Households with a Housing Cost Burden

County	Owners	Renters
Charlotte	37%	72%
Collier	43%	67%
De Soto	35%	72%
Lee	40%	70%
Manatee	40%	80%
Sarasota	41%	75%

Source: *Affordable Housing Study Commission Final Report 2001*

The *2000 Consolidated Plan* notes that, “According to testimony received during the creation of this plan, only a small fraction of the new housing stock is likely to be affordable to low and moderate income persons due to the high cost of housing and the market’s tendency to construct housing units and developments catering to high-income households.”

While the Affordable Housing Commission did not address cost burdened households earning more than 80% AMI, the *2000 Consolidated Plan* reports that 24% of homeowners and 28% of renters earning between 80 and 95% of the AMI (\$40,400 and \$47,975 for a family of four in 2001) have a cost burden. Data from the 1998 Shimberg Center Affordable Housing Needs Assessment projected that in 2000, 2,500 households with annual income of more than \$50,000 would have a housing cost burden.

According to the Center for Housing Policy in its report “*Paycheck to Paycheck: Working Families and the Cost of Housing in America*” about three million working families (earning between the minimum wage and 120% of their area median income) had critical housing problems. Most pay more than half their income for housing costs, some lived in severely inadequate housing and a few had both of these problems. Of these families, 21 % earn 80% to 120% of their area median income and this income group has shown the greatest increase in critical housing problems over the past two years.

Housing Supply

The housing stock consists of single-family housing, multi-family housing and mobile homes. Table 5 contains 1990 census data about the types of housing and shows that single-family housing is the predominate type in Sarasota County and all its municipalities, making up 60% of the total housing stock; 26% of housing units were multi-family and 14% were mobile homes.

Owner Occupied Versus Rented - Sarasota County is predominantly a county of homeowners. The U.S. Census Bureau, Census 2000 reports a total of 182,467 housing units in Sarasota County as a whole. Of the 149,937 occupied units, 118,531, or 79% are owner-occupied and 31,406, or 21% are renter-occupied. Of the 32,530 vacant units, 20,450 are for seasonal, recreational or occasional use. The rate of owner occupied housing is also high among the municipalities; 94% in Longboat Key, 88% in North Port, 78% in Venice and 58% in Sarasota. The City of Sarasota reports the highest rate of rental occupancy at 42% followed by Venice at 22%. The rental occupancy in North Port is 12% and Longboat Key is 6%.

Not all households want to own their own home, however. Some choose to rent based on financial and lifestyle needs. Others cannot afford or are not good candidates for homeownership. The National Multi-Housing Council states that:

- A growing number say they prefer apartment living. Twenty-eight percent of renters surveyed say they rent out of choice, not economic necessity.
- Higher density housing such as apartments make it easier to preserve open space and create pedestrian friendly neighborhoods.
- Multifamily homes conserve land and use utility and transportation infrastructure more efficiently.

Table 5. 1990 Types of Housing in Sarasota County

	Sarasota County	Unincorporated County	City of Sarasota	City of Venice	City of North Port	Town of Longboat Key
Total units	157,055	106,697	26,985	12,499	6,524	4,440
% Single Family	64.4%	65.42%	52.23%	31.56%	84.41%	21.84%
% Multi-family	25.56%	19.26%	40.24%	43.76%	2.38%	71.05%
% Mobile Homes	13.56%	14.54%	6.37%	23.73%	12.81%	6.20%
% Other	0.85%	0.78%	1.16%	0.95%	0.40%	0.91%

Source: 1990 Census, 2000 Consolidated Plan

Housing affordability is an important public policy issue, as homeownership is viewed as being an important goal for both individual and societal reasons. Homeownership entails an assumption of responsibility on the part of the owner and creates equity. Homeownership builds assets for the homeowner and perpetuates their ability to afford housing. Many believe that society benefits because homeowners are more active and connected citizens. Studies suggest that homeownership is positively linked to:

- Family stability
- Improved property maintenance
- Improved residential satisfaction
- Neighborhood stability
- Increased civic participation

Testimony from two first time homeowners who received assistance from local housing programs supports this. They reported an increased sense of stability, the importance of having a stable home to raise children, and feeling more a part of the community.

- Apartment demand is likely to continue to grow, particularly as the number of traditional American families (married couples with children) declines.
- Instead of directing all of our resources toward raising homeownership rates, the nation would be better served by a more balanced housing policy – one that seeks to provide all Americans with good, quality housing, regardless of whether they rent or own.
- Communities that preclude or limit renters risk losing customers and employees for local businesses. Communities that offer a wide range of housing options and a diversified workforce have a competitive advantage in recruiting new employers and helping existing ones grow.

Mobile Homes – According to the 1990 census, approximately 13.5% of the housing stock consisted of mobile homes. There are complexities surrounding this type of ownership that make it difficult to determine its viability as a supply of affordable housing. Anecdotal evidence pre-

sented by resource people indicates that it is an important source of affordable housing for many low and moderate-income families and seniors. Available data do not show a significant overall correlation between where mobile homes are located and where low-income households reside. It appears that mobile homes are used by a mixture of income groups as both primary residences and secondary residences for people who live here seasonally.

The terms mobile home and manufactured housing are often used interchangeably when describing affordable manufactured housing. However, there are important distinctions. Manufactured housing is housing that is constructed in a manufacturing facility and transported to the home site. The Manufactured Housing Institute uses the term mobile home for factory built homes produced prior to June 15, 1976, when the HUD code went into effect. This code regulates manufactured housing construction and safety issues and was implemented to preserve access to affordable housing for middle and lower income families. According to the National Housing Conference, manufactured housing has an average price of \$43,600, excluding the cost of land (compared to an average structure price of single family, site built housing of \$136,435) and is the largest source of non-subsidized, affordable housing available in America.

In Sarasota County, manufactured houses that meet the Southern Building Code requirements for single-family houses are permitted to be placed on any property that is zoned for single-family housing. According to resource people, the only type of manufactured housing that meets the Southern Building Code standards are modular homes,

which are more costly and not generally considered in the affordable housing category.

Locally, manufactured homes that do not meet the Southern Building Code standards for single-family houses are classified as mobile homes. The acreage of the land that currently allows for mobile homes is decreasing as the amount of the developable land decreases, development pressure and land values increase, and land-owners seek the best use for their land and highest return on their investments. In general, the supply of mobile homes has not increased and in the City of Sarasota it decreased by 324 units several years ago.

Subsidized Rental Housing - As of January 2001, Sarasota County had a total of 1,736 units of public and assisted housing and 1,269 units of subsidized rental housing. Of these, 371 units are designated for families and the remainder is for elderly and/or those with disabilities. Subsidized rental units under development will provide approximately 304 more subsidized units for the elderly in North Port and Venice and 192 for families in North Sarasota County during 2002-2003.

Cost of Housing

Ownership - Property values of owner-occupied units have risen significantly since 1990 and market values for housing units throughout the county are considerably higher than those reported in the 1990 census. Prices for single-family homes have increased as well. According to the Sarasota Association of Realtors, the median price over the first nine

TABLE 6. Percent of Sales by Sale Price

Sales Price	Sarasota County	City of North Port	City of Sarasota	City of Venice	Unincorporated County
< \$40,000	3%	7%	5%	1%	2%
\$40,000-\$79,000	15%	42%	20%	7%	7%
\$80,000-\$119,999	25%	30%	26%	14%	21%
\$120,000-\$159,999	18%	14%	12%	23%	20%
\$160,000-\$189,999	9%	3%	3%	12%	13%
\$190,000+	30%	4%	33%	43%	37%
Total Sales included	5,946	633	746	247	2,755

Source: Sarasota County Property Appraiser, 2001 Property Values.

Note: Sarasota County includes sales for all tax codes; Sales for each city include only that city's tax code; Town of Longboat Key sales are not listed separately due to low volume during this period. Sales price ranges are related to the affordability ranges for each income level shown in Table 2, p. 5.

months of 2001 was \$175,000 for a three bedroom, single family home in north Sarasota County and \$142,000 for the county as a whole.

Table 6 provides the Sarasota County Property Appraiser data for single family home and single family condominium sales for the period of 11/15/00 – 11/14/01.

Home prices vary by geographic area of the county. North Port reports the lowest sales prices over this 12-month period with Venice and the Unincorporated County reporting the greatest proportion of higher priced houses.

A representative of the Sarasota Association of Realtors reported that at any given time, there are a limited number of housing units on the market for less than \$100,000. Of 115 houses priced below \$100,000, the average square footage was less than 1,100 square feet and more than half of these were two-bedroom, one-bath houses. In addition, many of the housing units that would be affordable to low income families are in need of repairs that could add a maintenance cost burden.

The *Sarasota Herald Tribune* (September 17, 2001) reported that in most of northern Sarasota County, the market for first time homebuilders barely exists and is shrinking. For the Sarasota-Bradenton metropolitan area, the average new home price in the second quarter of 2001 was \$197,330. The market for first time homebuyers is generally between \$85,000 and \$150,000 with the lot included. In contrast, the average new home in North Port was \$114,967 in August 2001 and in Charlotte County for July 2001 it was \$134,900.

The cost of single-family homes continues to rise for the county as a whole. Sarasota County Property Appraisers data shows that the median sales price for a single-family home has risen from \$108,934 in 1998 to \$132,500 in 2001, an increase of approximately 22%.

Rent – Rents in Sarasota County vary by location and size of units. Occupancy rates can also affect rents. A survey conducted by Reinhold P. Wolff Economic Research, Inc. in March 2001 reports that apartment rents have shown an annualized change of 3% per year over the past 4.5 years. Table 7 provides the average rents for Sarasota County as a whole.

Who can afford a market rate home/rent?

According to the Sarasota Consortium 2000 - 2005 Consolidated Plan, housing affordability is the biggest housing problem facing Sarasota County. The affordability of a single family home is primarily determined by household income, housing prices and mortgage rates. Another factor influencing housing affordability is the rate of appreciation in housing prices. Sarasota County was one of six counties in the state of Florida that experienced housing appreciation rates above the state average over the period of 1980 to 1999. The National Association of Home Builder’s Housing Opportunity Index for a given area is defined as the share of homes sold in that area that would have been affordable to a family earning the median income. It measures the ability of a median income household to afford a median priced house. It ranked the Sarasota-Bradenton area in the lower 50% nationally in terms of housing affordability. Sarasota-Bradenton ranked 17th, among Florida’s metropolitan statistical areas (MSAs), meaning that 16 of the 19 Florida MSAs had a greater proportion of homes affordable to median income households than Sarasota-Bradenton (see Table 8).

While affordability indices give a general sense of the affordability of housing in an area, they focus on averages or medians and tend to mask what is happening with lower income families. For households of lower incomes, the reduction in the number of affordable housing units and housing price increases that tend to exceed growth in incomes have contributed to a worsening problem of housing affordability (see Table 9).

The National Low Income Housing Coalition (NLIHC) prepares an annual assessment of rental housing wages for communities throughout the nation. The rental-housing wage is the amount a worker would have to earn per hour in order to be able to work 40 hours per week and afford a 2-bedroom apartment at the area’s fair market rent. Based on the NLIHC 2000 report, Sarasota Bradenton ranks 13th among 19 Florida MSAs, meaning that there are only 6 Florida MSAs that require a higher wage to afford a two

**Table 7. Average Monthly Rents
March 2001**

Unit Type	Studio/ Eff.	1BR/ 1Bath	2BR/ 1Bath	2BR/ 2Bath	3BR/ 2Bath	Over- all
Average Monthly Rent	\$469	\$650	\$701	\$804	\$973	\$753

Source: Reinhold P. Wolff Economic Research, Inc., March 2001

Table 8 - Florida Metropolitan Statistical Areas Housing Affordability

MSA	Rental Housing Wage *	Rank	Housing Opportunity Index **	Rank
Daytona Beach	\$11.40	8	80.9%	6
Fort Lauderdale	\$13.81	16	73.5%	16
Fort Myers-Cape Coral	\$11.37	7	73.8%	15
Fort Pierce-Port Lucie	\$12.92	14	79.9%	8
Fort Walton Beach	\$9.85	2	85.4%	1
Gainesville	\$10.54	5	79.4%	10
Jacksonville	\$12.27	11	79.6%	9
Lakeland-Winter Haven	\$9.42	1	82.6%	4
Melbourne-Titusville-Palm Bay	\$11.13	6	83.3%	3
Miami	\$13.88	17	61.1%	19
Naples	\$14.40	19	68.2%	18
Ocala	\$9.85	3	81.0%	5
Orlando	\$13.35	15	75.3%	13
Pensacola	\$9.85	4	80.4%	7
Punta Gorda	\$12.13	10	77.9%	11
Sarasota-Bradenton	\$12.87	13	70.5%	17
Tallahassee	\$11.85	9	84.4%	2
Tampa-St Pete-Clearwater	\$12.48	12	76.4%	12
West Palm Beach-Boca Raton	\$14.06	18	74.2%	14

*Source: *Affordable Housing Study Commission, 2001 Final Report*

**Source: *National Association of Home Builders, Housing Opportunity Index, First Quarter, 2001; www.nahb.com*

TABLE 9. Change in Average Wage/Median Home Prices, 1998 and 2000 - Sarasota County

Percent Change	Average Wage	Median Single Family Home Price
1998 - 1999	3.5%	7.7%
1999 - 2000	3.9%	8.1%

Sources: *Sarasota County Business Census, November 2001, FL Department of Labor Employment Security Sarasota County Property Appraiser Data (not adjusted for inflation).*

bedroom apartment (see Table 8). Sarasota County’s rental housing wage increased to \$13.23 for 2001, which is 257% of the current minimum wage.

Housing Condition

The structural condition of available housing is considered a standard measure of housing need. The housing stock in Sarasota County is relatively young, with the majority built after 1970. The age when housing units begin to experience structural problems is generally 40 years of age. Of the housing units in Sarasota County, approximately 23,500

were built prior to 1960 and 27,655 units were built between 1960 and 1969. The municipalities have more older units than the unincorporated county, which reflects the earlier development of the cities.

The Affordable Housing Study Commission of the State of Florida measured housing condition by approximating the number of units that are 50+ years old that are lived in by households in the less than 80% area median income range. The commission projects that by 2010, there will be 939 single family housing units and 1,819 rental units in Sarasota County occupied by low and moderate income households that will be more than 50 years old. Seventy percent of these will require moderate rehabilitation and 30% will require substantial rehabilitation.

Substandard housing is deteriorated or dilapidated housing. Deteriorated housing is housing that is in need of major repair and has deficiencies which, through continued neglect, may lead to total deterioration of the structure. Dilapidated housing has a combination of major deficiencies that make the dwelling unsafe and unfit for occupancy. Generally, the cost of rehabilitation of dilapidated housing is too high to be economically feasible. In addition to age, indications of substandard housing include lack of complete kitchen, lack of a complete plumbing and overcrowding (a housing unit containing more than one person per room).

**TABLE 10. Substandard Housing Conditions
Sarasota County - 1990**

Number/ percent of housing units	Over- crowding	Incomplete Kitchen	Incomplete Plumbing	Lack Central Heat
4,217/3.4%	1,920	579	137	1,581

Source: 2000 Consolidated Plan, 1990 U.S. Census Data

According to the 2000 Consolidated Plan, the bulk of substandard housing conditions were found in the unincorporated portion of the county and in the City of Sarasota, and there are indicators of substandard conditions in most areas of the county. As a large number of housing units approach 40 years of age, the county's public and private sectors will need to rehabilitate and repair many of these units in order to keep them in the housing stock. Rehabilitation needs will be greatest in aging neighborhoods in the City of Sarasota and in the unincorporated communities of Laurel, Osprey, Nokomis and Englewood.

There are a number of neighborhoods and communities throughout the county that have developed plans for revitalization/redevelopment that are designed to meet their specific needs. Time constraints prohibited a detailed exploration of each of these plans, but as an example, the City of Sarasota has worked with neighborhood residents and business owners to develop neighborhood action strategies. The Park East and Gillespie Park Neighborhood Strategies both include recommendations to address housing condition, including rehabilitation and stronger code enforcement. As a result, there has been an increase in code enforcement activity and greater coordination between code enforcement and police to address code violations. A representative of the city's Department of Neighborhoods said stronger policies and a more streamlined process could help to improve the code enforcement program. The Park East Plan also recommends that the city implement a rental property inspection program. This program has not been implemented, but the city plans to explore this recommendation more fully.

Resource speakers and local government staff agreed that the extent to which the current housing stock is in substandard condition is understated. It is possible to get inspection warrants for properties with obvious exterior code violations or unsafe conditions. However, there are obstacles to determining the condition of housing, including property rights laws, which make it difficult to get warrants for interior inspections, particularly of owner occupied properties.

Lower income homeowners have less money to put into repairs and upkeep and residents of substandard rental housing may be unwilling to report code violations and other unsafe conditions because they fear losing their home. A major concern for lower income households living in substandard housing is that the inability to find replacement housing that is affordable could lead to homelessness.

Impact of Unmet Housing Needs

The 2000 Consolidated Plan reports that there will be a need for 14,299 additional housing units in Sarasota County between 2000 and 2005 and that 20% will need to be available for extremely low (less than 30% of the area median income or AMI) and low income households (less 50% AMI) and another 20% will need to be available for low to moderate income households (between 50% and 80% AMI). Resource speakers noted that there are few options for people who cannot find affordable housing or are paying more than they can afford. A shortage of affordable housing can lead to homelessness, overcrowded housing condi-

tions or people living in deteriorating, unsafe conditions. Increasing housing costs can force families to go without basic necessities and increase family hardship.

Published materials and resource speakers identified other impacts of a lack of affordable housing on individuals and communities:

- Working families who are unable to afford homeownership are likely to remain renters, increasing the pressure on an already strained rental-housing sector.
- In some parts of the country, including areas of Sarasota County, wealthy residents are willing to pay high prices for desirable real estate, which can drive up the

cost to commute between North Port and the City of Sarasota is \$6,000/year.

- Some people employed in Sarasota County may choose to live in other counties where housing costs are lower. While they utilize the community’s infrastructure, they do not contribute as much to the local economy and the tax base as residents of the county.

BARRIERS TO HOUSING AFFORDABILITY

Certain factors affect an individual’s ability to secure affordable housing. There are also social, economic, regulatory and financing factors that influence the supply, location, and cost of housing.

TABLE 11. Percent of Households by Income - Sarasota County - 1995

Income Group	Sarasota County	Unincorp. County	City of North Port	City of Sarasota	City of Venice	Town of Longboat Key
Extremely low/low	20.19%	18.08%	24.75%	27.50%	21.78%	8.92%
Low/Moderate	20.41%	19.43%	28.50%	22.70%	22.17%	6.92%
Middle	21.92%	21.93%	26.57%	21.02%	23.92%	9.93%
All Others	37.48%	40.56%	20.18%	28.78%	32.13%	74.23%

AMI = Area Median Income

Source: 2000 Consolidated Plan. Converted to percentages for comparative purposes.

cost of housing to levels that exclude low and moderate-income families. Builders and landlords may cater to these markets and bypass pent up demand at the lower end. The result is that people who provide most of the services in the community cannot afford to live there and many commute long distances.

- Economic development efforts can be impacted if the supply of affordable housing doesn’t keep pace with the growth in jobs and migration. Where the economic environment relies on low-paying service jobs, an insufficient supply of affordable housing has a greater impact on economic growth.
- Employers have greater difficulty attracting and retaining employees and housing has become an important location decision criteria.
- The inability of households to find housing near their jobs causes them to pay more for transportation, reducing the amount of income for other necessities and adding travel time. This has been identified as a factor that can contribute to urban sprawl, which in turn impacts our transportation infrastructure. One estimated

Individual Barriers

Lack of Sufficient Income – Households may lack sufficient income to afford appropriate housing for varying reasons including low wages, living on a fixed income, inability to work as a result of poor health or disability, loss of employment, etc. This can lead to living in housing that is in poor condition or overcrowded. Table 11 shows that 40% of households in Sarasota County have annual incomes that are less than 80% of the area median income and are considered very low, low and moderate income. Table 12 contains local wage information for selected occupations.

Some households may choose to spend a larger portion of their income on housing and forgo other necessities, which may affect the quality of life for themselves and their families. Others may have difficulty locating housing near their jobs. The choice to live in more affordable parts of the county like North Port, or move to adjacent counties increases the commute time and the cost of transportation. This may further reduce the household’s ability to pay for housing.

TABLE 12. Wages for Selected Occupations- 2001 Wage Estimates Sarasota Bradenton MSA

Occupation	Emergency Medical Tech.	Nurses Aid	Fire Fighter	Police Officer	Teacher-Elementary	Retail Sales
Entry Wage	\$8.15	\$7.73	\$9.96	\$11.80	\$13.88	\$7.06
Average Wage	\$10.99	\$13.97	\$14.05	\$16.09	\$19.77	\$10.45

Source: 1999 Occupational Wage Survey; Florida Department of Labor and Employment Security

Insufficient income may lead to other financial constraints and credit problems, which can then become barriers to qualifying for rental units or conventional financing for a home mortgage. As a result, some homeowners may become targets for “predatory lenders.” These lenders encourage homeowners to take mortgages they cannot afford. When the homeowner defaults, the lender takes possession of the home.

Lack of Financial Literacy - According to Sarasota Consumer Credit Counseling Services, the most common obstacles that prevent homeownership are a high debt ratio, poor credit history and lack of down payment. Homeowners may also experience problems during the post purchase process because of the failure to set aside savings for maintenance, taxes, etc. that come up after a home is purchased. Poor credit history and lack of sufficient savings to pay security deposit and first months rent are obstacles for the renter.

Many households lack adequate financial knowledge to make informed consumer choices and some lack adequate information about the home buying or mortgage process. Education programs, like those offered by Consumer Credit Counseling, teach budgeting, financial management and the homeownership process and are designed to help people overcome these barriers. A study by the Enterprise Foundation of nonprofit homeownership programs found that low-income buyers who received homebuyer counseling and training averaged a less than 2% default rate – about average for conventional loans. During the 2000 fiscal year, Consumer Credit Counseling Services received approximately 1,000 requests for housing classes or counseling services. Of the 750 who took advantage of the services 95% of these said they are better able to manage their money. Several resource speakers observed that serious efforts to promote financial literacy need to begin at the high school level.

Resource speakers stated that because many low-income households have credit problems, they do not qualify for conventional mortgages. Most local affordable housing pro-

grams that assist with homeownership require the applicants to qualify for a mortgage. Therefore, poor credit may prevent some households from accessing these housing assistance programs.

Lack of Awareness of Housing Programs/Eligibility Requirements - Another barrier to obtaining affordable housing is a lack of awareness about the types of housing assistance programs and services available. Some households are unable to meet eligibility requirements for housing programs. Many programs require households to meet income guidelines established by the state or federal government. Others require that taxes and utility payments must be current and that current housing codes must be met when rehabilitation/barrier removal work is done. There are households needing assistance who cannot afford to meet these requirements.

Most local housing programs provide assistance in the form of a 0% loan. This results in a lien against the home and some households are overwhelmed by the paperwork required or unwilling to take assistance in the form of a loan. Participants in housing assistance programs are required to carry insurance, which they may not be able to afford. There is currently no insurance assistance available.

Mobile homes are excluded from assistance under most of these programs, yet resource people stated that there are a number of low-income households, particularly the elderly who are living in mobile homes, that are in poor condition and who are unable to secure any assistance.

Needs of Certain Populations - There are certain populations such as the homeless and special needs groups, who need special services and additional support in order to meet their housing needs. While an insufficient supply of affordable housing is a major issue for these groups, addressing the full range of support services is important for ensuring that the housing needs of these groups are appropriately addressed. Such an investigation is beyond the scope of this study.

Special Needs:

The *2000 Consolidated Plan* identifies special needs groups as the elderly and frail elderly, those who are physically, mentally or developmentally disabled, substance abusers, and those with HIV/AIDS. These individuals frequently have low incomes along with other barriers to finding housing that is affordable, safe and in good condition.

Elderly – According to the 2000 U.S. Census, Sarasota County has the 6th oldest median age in the country at 50.5 and the City of Venice has the 2nd oldest median age at 68.8. The portion of the population over the age of 55 increased almost 15% over the past decade. This age group makes up 39% of the population (144,247) and it is projected to increase to 64% of the county's population by the year 2010. It is a population of contrasts. While there are many wealthy retirees living in expensive homes, the *2000 Consolidated Plan* reports that 57% of elderly renters and 18% of elderly homeowners in Sarasota County live in housing that costs too much, is in substandard condition or is overcrowded. In 2001, 2,331, or 42%, of low income, cost burdened renter households had householders over the age of 55. Most of the growth in cost burdened renter households between 2001 and 2007 is projected to take place among older age groups.

Resource people also stated that there is a significant shortage of accessible housing to accommodate the disabilities and assistance needs of the elderly. According to the Florida Department of Elder Affairs 1999 population profile for Sarasota County, 9,286 residents over the age of 60 are below the poverty level, and 4,774 are low income.

The elderly population also aged significantly with an increase of 28.67% in the 75-84 age group and a 53.22% increase in the 85-and-over age group. These persons are especially at risk of having chronic health problems and physical impairments that affect their ability to live independently. People in the oldest age brackets are also more likely to have lower and even declining incomes as they outlive their retirement savings. Furthermore, the cost of maintaining their homes has escalated and they may face costly repairs.

It is projected that by 2002, more than 29% of Florida's population over the age of 65 will have low incomes, and that over a quarter of this group will have some type of physical limitation that will make it difficult for them to care for themselves. These persons will be at greater risk of needing affordable shelter, housing with supportive services, specialized transportation, home and community

based services and skilled nursing care. Experts believe that current resources are inadequate for addressing the needs of the state's frail elderly who are low income.

There are barriers to affordable housing faced specifically by the elderly including:

- Relying on a fixed income and the risk of outliving one's assets and savings
- Age discrimination during the mortgage application process
- Increasing need for accommodations for physical disabilities and barrier removal to ensure that housing is accessible
- An insufficient supply of affordable, accessible rental units with handicap accommodations and other features that adequately address the housing needs of seniors
- A shortage of subsidized rental units and long waiting lists for those that are available

Other Special Needs - Persons with disabilities, substance abuse problems, and HIV/AIDS may need supportive housing services. Those with disabilities may require accessibility accommodations, which can be incorporated into new or existing housing construction. If people with disabilities are unable to locate affordable housing that has the needed accommodations, they may be required to pay for these modifications themselves. This can create an additional cost-burden for low to moderate-income households with disabilities.

Resource people stated that there is a lack of housing that has the necessary features to accommodate the needs of people with disabilities. While subsidized housing units exist, there are waiting lists of up to a year for some units. Furthermore, special needs groups often face landlords who do not want to rent to them and efforts to develop housing targeted to these groups is likely to meet with neighborhood opposition.

Victims of domestic violence and single parent families are a growing segment of the population that is unable to locate affordable housing, and women in these circumstances are particularly at risk. Contributing factors are inadequate support services, reduction in income due to loss of second income earner and the cost of childcare. There is an insufficient amount of transitional housing, emergency shelters and other support services to aid these families and they are at risk of becoming homeless.

Homeless: There are a number of factors contributing to homelessness including poverty, unemployment, low

wages, substance abuse, mental illness and family disintegration. However, the Sarasota County Coalition for the Homeless identified affordable housing as one of the two highest priority needs of the homeless. The National Alliance to End Homelessness identifies the three most basic reasons for homelessness as:

- A lack of affordable housing
- Insufficient income to pay basic living expenses
- A lack of services to help individuals overcome personal problems

Sarasota Coalition for the Homeless in 2000 reports that on any given day there are 1,466 homeless in Sarasota County. The actual number of homeless each year is estimated to be greater because people transition in and out of homelessness. There are a growing number of families with children who are homeless; many are young single mothers with children. During 2000, Resurrection House served 1,318 homeless, including 108 families with an estimated 235 children in their care.

While significant resources are dedicated to assisting the homeless each year, local service providers and advocates agree that the problem is understated and that existing day services (showers, restrooms, laundry facilities, telephone assistance to find employment, etc.), emergency shelters and transitional housing are insufficient to support the homeless while they secure permanent housing.

Social Barriers - NIMBYism

NIMBY is an acronym for “Not In My Back Yard” and, in the context of affordable housing, describes the opposition of residents to additional or different kinds of housing units in their neighborhoods and communities. This is in contrast, for example, to objections over the threat of incompatible neighboring use such as a hazardous waste facility near a residential area. Affordable Housing NIMBYism is premised on the ideas about loss of property value and quality of life due to perceptions about people who will be living in the affordable housing and about the housing itself. Such opposition can lead to restrictive land use controls and development regulations, which in turn, can drive up the cost of housing. NIMBY issues can also increase the cost of development by causing the developer to incur additional costs for technical and legal fees, delays in permitting, or design concessions that increase cost. It can also prevent a project from being developed.

A study conducted by the Innovative Housing Institute concluded that perceptions about loss of property values might

be inaccurate. It examined the impact of mixed income housing on property values in two of the nation’s most affluent suburbs and concluded “the presence or proximity of subsidized housing made no difference in housing values as measured by relative price behavior in a dynamic market.” As part of this same study, 56 residents of non-subsidized homes located close to subsidized units were interviewed. The survey found 53 households were very satisfied or satisfied with their neighborhoods. When asked what they liked best about their neighborhoods, 38 spoke of neighbors, safety, and peace and quiet.

Resource people noted that one obstacle to allowing higher densities/smaller lot sizes for single and multifamily residential development in Sarasota County has been NIMBYism. In cases where all the requirements for a rezoning request have been met, the influence of residents and special interest groups can still result in a denial of the request. NIMBY opposition was also cited as a barrier to affordable housing projects targeted at low and moderate-income households, and special needs groups. Subsidized housing for the elderly receives less opposition than family oriented affordable housing projects. Resource people who have attended commission meetings observed that there is a lack of representatives for affordable housing at these meetings and noted the importance of advocacy for affordable housing to balance the objections of neighbors and special interest groups.

Resource speakers and published materials identified approaches to land use decisions that could reduce time and expense, increase objectivity and reduce pressure on public officials. In *The NIMBY Syndrome: The Rift Between Planning and Producing Affordable Housing*, author Jamie Ross suggests the adoption of a zoning code that implements the future land use map and the goals, objectives, and policies of the housing element of a comprehensive plan. Another approach cited was the use of hearing officers by Hillsborough County. Hearing officers are appointed to office and have expertise in planning or a related field and must be free from undue influence. They review rezoning requests and receive public input. The record of the public hearing and the hearing officer’s recommendations are considered by their Board of County Commissioners at a public meeting. Sarasota County considered the use of hearing officers for rezoning requests six years ago, but chose not to proceed due to concerns about reduced opportunities for public input.

The Affordable Housing Study Commission 2001 Final Report states that “NIMBYism is a major barrier to the

placement of affordable housing in communities where it is needed most – close to employment opportunities and services such as day care and public transportation. Put simply, NIMBY is an impediment to fair housing.” In an effort to address this problem, the Florida’s Fair Housing Act was revised in 1999 to prohibit discrimination in land use decisions and permitting of development based on its source of financing. The Commission has also sponsored the production of an educational video showing communities what they can expect from today’s affordable housing developments and recommends that the state implement an ongoing NIMBY education strategy and includes public awareness at the local level targeted at public officials and the community at large.

Local resource people also stressed the need for educating the public about affordable housing and felt these efforts should include the economic implications of a lack of adequate housing that is affordable. They observed that past resistance to affordable housing projects by the community as a whole, as well on the part of some public officials and members of local government, has contributed to the limited supply of affordable housing units in Sarasota County. It was also stressed that this attitude is changing and that positive steps are being taken to address the community’s need for affordable housing.

Economic Barriers

There are a number of market conditions that affect the cost of housing and its affordability, including profit maximization, high demand for housing and limited availability of land that can be developed. As developers seek to maximize the value of land and respond to market demand for higher priced housing, the tendency is to produce larger, more expensive homes. These same factors contribute to increasing prices for existing homes. In a service-based economy that pays low wages, these market forces make it increasingly difficult for low and moderate income working families to find affordable housing in certain parts of the county. Appendix A depicts the relationship between some of the components of affordable housing in our community.

The cost of land was cited as a barrier to affordable housing. This may not reflect the per acre costs of raw land, but the value of a developable unit. Land that lacks the right to build residences (such as a conservation easement) is worth

less than the same land with development rights. The right to construct housing and maximize profits on that housing contributes to high lot costs. Table 13 shows that the cost of land per unit of housing has increased more rapidly than other building costs. According to a resource speaker, these economic factors allow builders to charge a “luxury factor” which can drive up the price of a home that might normally sell for approximately \$165,000 to as much as \$250,000.

Table 13 - Housing Cost Factors 1980-2001

YEAR	Raw Land \$/Unit	Development Costs \$/Unit	Cost of the House \$/Unit	Profit and Overhead \$/Unit
1980	\$2,000	\$2,000	\$45,000	\$15,000
2001	\$20,000	\$12,000	\$75,000	\$40,000
Annual IRR*	12%	9%	2%	5%

**Internal rate of return
Source: Hallcraft Homes*

Resource speakers representing nonprofit affordable housing developers cited the inability to find affordable, developable land as a barrier to producing lower priced housing. Lead times for securing financing also make it difficult for affordable housing developers to compete for land. Increasing lot prices have a disproportionate impact on the ability to produce housing that is affordable to low-income families, as land becomes a proportionately greater cost of the housing unit.

The availability of land varies in different parts of the County. According to representatives from local governments:

- The majority of vacant family and multi-family zoned land is located in south county. While the county maintains zoning maps and is aware of the number of parcels zoned for these uses, the county is not aware of how much land is available. The county does know that the South County Urban Services area has approximately 60% of the potential capacity (18,266 to 21,666 dwelling units).
- A 1994 inventory indicated that there were 396 acres of vacant residentially zoned land in the City of Sarasota. Some of these sites have since been developed or are committed for nonresidential use. There is a short-

age of land currently available for either single family or multi-family residential development within the city.

- In the City of North Port, there are 41,995 single and multi-family lots. Projections through 2020 indicate that there will be a shortage of single-family lots to support approximately 4,000 dwelling units.
- The Town of Longboat Key is very close to build-out with approximately 245 units available (both single family and multi-family)

The gap between earnings and the cost of housing continues to widen as housing costs continue to rise at a faster rate than wages (see Table 9). There has been some growth in higher wage jobs. However, the service sector continues to expand and provides the largest number of jobs in Sarasota County. Even with the increase in two family incomes, the need for additional housing for low to moderate-income households is expected to grow.

Regulatory Barriers

Federal, state and local regulations can have an impact on development, construction, sales, financing and maintenance of housing. Local governments are required to develop comprehensive plans for the physical development of their communities, including the housing needs of their entire populations. A comprehensive plan is an official public document adopted by a local government. It represents the policies that local government has adopted and is used to guide land use decisions and the management of growth within the county and jurisdictions. The unincorporated area of Sarasota County, the cities of Sarasota, North Port, Venice and the Town of Longboat Key each have their own comprehensive plan, which reflects the uniqueness of their community. Each comprehensive plan has specific goals and policies regarding the provision of housing that is affordable for low to moderate-income families and populations of special concern including the elderly, disabled, homeless, large families, female head of family households and farm workers.

The county and each jurisdiction also imposes regulatory requirements on all housing development, construction, and financing. Their purpose is to ensure consistency with local planning, land use policies, design and construction standards, and to make sure that builders/developers are able to meet their financial obligations. However, some regulatory requirements can negatively impact housing development by creating time delays or raising its cost. The National Association of Home Builders estimates that excessive regulations can increase the average cost of construct-

ing a new home by 10% in a typical market and much as 20% in highly-regulated markets.

Resource people stated that the regulatory requirements, process, and fees are similar among the jurisdictions, although some variations may exist. Each municipality follows the same building and construction codes, however, there may be differences in zoning, environmental and land development regulations. Processes and fees are similar across jurisdictions, although the county's fees tend to be higher than those of cities'. The Town of Longboat Key handles all its fees, inspections, and permits separate from the county. This section presents common barriers cited by resource speakers and does not attempt to explore jurisdictional differences.

Zoning – The purpose of zoning is to manage and distribute land development and to channel growth into specific areas within each jurisdiction. It is also used to ensure the protection of existing property values and uses. Zoning codes divide an area into categories in which differing land uses are allowed - for example, commercial or residential. Zoning regulates certain aspects of building and land use including building height, the physical area that can be occupied, the size of the lots, the density of residences within an area and how particular buildings can be used (industry, business, residences). Subdivision regulations require review of plats for subdividing land into smaller parcels for sale as home sites. The regulations dictate street design, lot layout and other standards.

Historically, the purpose of zoning has been the protection of residential uses from the negative impacts of commercial and industrial uses. Over time, residential zoning has produced large areas of single family, detached houses with no commercial or workplaces nearby. It has also separated houses from each other on ever-larger lot sizes and reinforced the stereotype that denser housing, such as town houses and garden apartments, would have a negative impact on the quality of life in single-family neighborhoods. Resource speakers noted that since the 1950s, Sarasota has developed in this suburban style of owner-occupied housing that is less densely distributed. This has led to homogeneous, economically segregated communities and has isolated housing for lower income households.

Planners throughout the country have begun to recognize the importance of having residential housing close to work, schools and other services and have begun to look for ways to overcome the high degree of separation of land use including densities, mix of uses and prices of housing. Sara-

sota County is moving toward promoting a concept of urban villages that include a diverse stock of housing and good access to services.

All development sites must be zoned appropriately before construction can begin. Any residential development that is not allowed by the existing zoning must be rezoned or permitted by exception. Rezoning requires an application and a public hearing process. In some cases an amendment to the comprehensive plan map may be required before a rezoning request can be approved, in which case a state review is also required. Opposition to a proposed housing project during the rezoning process can result in additional public hearings. Each of these processes delay construction and increase development costs.

Some areas of the county updated their zoning codes to reflect changes to their comprehensive plan. Other areas, such as the City of Sarasota and Unincorporated Sarasota County, require that land parcels that had densities/intensities lower than those designated by the comprehensive plan, require the developer to request a rezoning to build at the higher comprehensive plan designations. This is a common approach to implementing a comprehensive plan, particularly when a 20-year or more planning horizon is used.

When the zoning code requires a public hearing to implement the comprehensive plan it provides opportunities for public input to land use decisions. This can sometimes result in opposition from neighboring residents or special interests. As a result, a rezoning request may be denied, even though it is consistent with the comprehensive plan. Efforts to be responsive to citizen concerns during the rezoning process sometimes create barriers to approving higher densities. This occurs gradually over time with a cumulative effect that may be overly restrictive.

There is variation in densities by jurisdiction, but in general, densities are low. Furthermore, there are areas of the county with actual average density that are lower than the expected average densities. Unincorporated Sarasota County has densities ranging from 1 – 13 units per acre. Development densities are usually approved at 2 units per acre even though the target is 3 units per acre. These are not high densities and do not support the provision of affordable housing.

There are several factors that contribute to low residential densities including:

- A preference on the part of the community for low-density development

- Objections by neighbors and special interests to higher density development
- In some cases, developers may end up developing at lower densities than were approved in response to the market demand

Resource speakers from local government and the building community expressed that in a market with limited land for development coupled with high land costs, increasing densities provides opportunities for making housing more affordable. Increased density and a larger supply of residential lots can lead to lower lot costs, thereby reducing the cost of housing. If these lower costs are passed on to the consumer, higher density zoning could have a positive affect on the supply of affordable housing.

Infill housing is a way to increase density. Infill involves building on lots of record in existing neighborhoods. An advantage is that infrastructure has already developed. Most housing opportunities in the City of Sarasota are small infill housing and redevelopment. However, the land available is often too small for cost-effective development. Resource speakers discussed options for encouraging infill housing including the waiver of sewer and water connection fees and increased densities. Local governments can also take the lead in getting lots set aside for infill housing.

The degree to which zoning ordinances create barriers to affordable housing varies within the municipalities. Representatives from North Port describe the zoning code as flexible enough to allow modifications in support of specific affordable housing projects. The appearance review process is on an as-needed basis, which helps to expedite the permitting process. The City of Sarasota is considering several modifications to the zoning code that will encourage more affordable housing options such as mixed use of residential and commercial space, “mother-in-law” apartments and small-scale apartments as infill. These types of residential development require less land and take advantage of existing infrastructure.

There are existing structures that do not conform to current density requirements. There are several multi-family units in the City of Sarasota that do not conform. According to a resource speaker from the city, if these sustained damages (flood, fire, etc.) of more than 50% of their value, they could not be rebuilt. This would reduce the supply of affordable housing in the City of Sarasota and residents would be displaced. Current policy only deals with displacement due to public programs and policies. Therefore, there would be no assistance for these households. This potential loss

of affordable housing units could be addressed by amending regulations concerning non-conforming density and allowing them to be rebuilt to prior densities, or rezoning areas to recognize the existing density of development.

Residential Land Use - The majority of land designated for residential use is zoned for single-family housing. There are few vacant parcels that are zoned for multi-family developments and those that are could be used for single-family housing. The limited availability of land for this purpose can result in the need for rezoning requests to move forward with multi-family housing development. The additional time and expense associated with this process as well as opposition by neighboring residents and special interests can affect the viability of the project.

Steps have been taken to encourage the construction of more multi-family housing units including amended regulations to allow higher density multi-family units in various areas such as in commercial activity centers and along commercial corridors. Sarasota County has also entered into the Regional Bond Program for multi-family housing that would increase available funding for affordable multi-family housing projects.

There is little land zoned for residential mobile homes and they are considered a permitted use, which means they must go through a rezoning process. There have been few requests processed in recent years, which resource people attribute to a relatively low demand for new development of this type of housing. There are several environmental policies that affect the development of mobile home parks. New parks must provide emergency shelter for their residents, and if located in storm areas, must comply with hurricane standards. Mobile home parks are prohibited on barrier islands and in coastal high hazard areas.

Development Costs and Impact Fees - Costs associated with development include infrastructure (for water, sewer and roads), permitting, inspection and other expenses associated with “horizontal” construction. Development costs were cited as the second highest contributing factor, next to land cost, to increasing housing prices. Impact fees also impact the cost of housing.

Permitting, inspection and impact fees provide an important source of revenue for local governments. These fees account for 13 million dollars of the 14 million dollar budget of the Sarasota County Development Services Business Center and are used to cover the costs to administer the regulatory processes associated with residential housing development. While representatives of Sarasota County

government have stated the inspection and permitting fees are not high, resource speakers involved with housing development expressed concerns over increases in these fees. Local nonprofit housing developers noted that, when combined with impact fees, as much as \$20,000 is added to the cost of building a home. Resource speakers cited relief from some of these fees, especially impact fees, as a way that local governments can support and encourage the development of affordable housing for very low, low and moderate income households.

There are six impact or capacity fees for residential development. Water, wastewater and fire are paid at the time a building permit is issued. Impact fees that help fund parks, roads, and libraries are paid at the time the certificate of occupancy is issued. Combined, they average \$7,000-\$8,000. They are fixed regardless of the size or value of the house, which means that impact fees for a \$500,000 four-bedroom, single-family house are the same as those for a \$100,000 three-bedroom house or a \$50,000, 1,100 square foot Habitat for Humanity house.

According to a recent study conducted by SURE (Sarasota United for Responsibility and Equity), 35 of the 67 counties in Florida do not impose impact fees. Of the remaining 32 counties, 22 offer some form of impact break, with 15 offering relief to qualified affordable housing applicants. Furthermore, Sarasota County is one of five Florida counties with impacts exceeding \$7,500.

There currently is no formal impact fee mitigation program in Sarasota County for affordable housing development. If impact fees are reduced or waived, the funds must be found elsewhere, either through taxes or some other source. There is assistance for income eligible homeowners in areas where new sewer and water lines are going to existing homes with a well and septic. These are primarily Laurel, Nokomis and Englewood. The program assists a minimum of 16 eligible households each year. While this study was underway, Sarasota County Government and the Office of Housing and Community Development began looking at the feasibility of offering some form of impact fee mitigation program for new affordable housing development.

Required infrastructure such as water, sewer and roads improvements and storm water management all increase the cost of new development which in turn affects the price of housing. Resource people stated that in some instances, the requirements are more stringent than necessary, overly restrictive and add additional cost to residential construction. Two specific examples cited were road improvement

requirements and storm water management. SWFMUD requires adequate storm water systems to handle a 25-year storm, yet the county regulations are for a 100-year storm.

When land with existing infrastructure does not comply, the builder/developer is responsible for making improvements to bring it current with existing requirements. This can add significant cost to housing development and may create a cost burden for nonprofit developers who must then raise additional funds in order to build housing on the property.

Building/Property Safety Codes - These codes are intended to ensure structurally sound and safe housing. However, they can also add significant cost and affect the ability to produce housing that is affordable for some households.

Federal Emergency Management (FEMA) – The purpose of FEMA regulations is to ensure that property located in floodplain areas can withstand flood conditions. Compliance with FEMA regulations affects the ability of property owners to secure flood insurance as well as the rates at which it is available. When a community provides flood protection efforts beyond FEMA minimum standards, reduced flood insurance premiums for the community’s property owners are available. Sarasota County enforces more stringent requirements than the minimum so that residents are eligible for insurance discounts.

These requirements lead to increased construction costs, higher levels of review and longer permitting processes. Resource speakers identified FEMA requirements as a major barrier to rehabilitation efforts to provide affordable housing. These requirements also add cost to new construction sited in flood zones.

Building code – The new statewide building code, effective March 1, 2001, is expected to add significant cost to most residential construction in Sarasota County. It will require that structures in certain storm zones be built to withstand windstorms. This will affect the majority of new development in Sarasota County. The cost of the new code will vary depending on the size and design of the house, but it is estimated to add roughly \$3,500 on a 2,000 sq. ft. home.

Resource speakers identified a number of ways in which zoning, land use and regulatory processes could be used to expand the supply of affordable housing including:

- Increase densities at appropriate locations and establish minimum densities in certain areas

- Encourage infill housing; Address compatibility issues through architectural design and buffering rather than reduced densities for infill housing
- Relax requirements about drainage, open spaces, and street requirements
- Land use techniques such as zero lot line development, inclusionary zoning, density bonuses and mixed use development
- Housing Trust Funds
- Streamlined processes, relief from certain fees
- Transfer of Development Rights

Funding Obstacles

When compared to market rate residential development, housing that is built by the private sector but made affordable through public subsidy relies heavily on state and federal funding for project feasibility. Each public funding program has its own requirements and typically multiple layers of funding are required to finance development.

Resource people involved in both single family and multi-family affordable housing projects said that the funding process is time consuming and complex. As a result, many builders do not pursue these funds, especially in a strong housing market. The most complex requirements are found in programs supporting rental-unit development. In addition to meeting local government development regulations, the developer must secure a building site in an area that will serve the targeted households defined for the program year. Each development must set aside a minimum percentage of the total units for eligible low or very low-income tenants. The developer must also agree to provide certain amenities. Ongoing compliance can also be complex. The development owner must maintain the specified percentage of set aside units and maintain income certifications of households occupying the units. Failure to do so can result in loss of tax credits.

In order for a developer to take advantage of available multi-family funding, the land must already be zoned for the intended purpose. If a rezoning request is needed, this can take 6 – 8 months. When added to the one-year process to submit the funding application to the state, it increases time and cost of projects. The County also requires preliminary site development, which can involve as much as a \$40,000-\$50,000 investment by the developer that can be lost if the project is not approved for funding. The funding timeframe essentially takes landowners out of the market if they tie

up their land awaiting funding approvals. Therefore, it is difficult to get landowners to work with developers on these types of projects.

As a result of the complexities associated with qualifying for funding, some developers specialize in affordable housing development. The steep learning curve can also make it difficult for inexperienced or small community-based developers to compete for these funds. Some federal and state funding is available only to nonprofit developers. Throughout the state and in Sarasota County, nonprofit housing providers lack the internal organizational capacity and technical knowledge to access these funds. There is a lack of nonprofit developers with the expertise and resources to compete for federal funds.

Available public funds are not enough to finance the projected need for affordable housing in Sarasota County. The Affordable Housing Study Commission projects that, in addition to \$972 million in public funds, more than \$2 billion in private outlays will be needed to meet the affordable housing needs in Sarasota County through 2010.

There are limited rental subsidies available. HUD subsidized Section 8 rental unit contracts with private landlords took effect almost 30 years ago, and are beginning to expire. When a contract expires, it is possible that the owners will no longer offer subsidized units and will convert to market rate rents. This would reduce the supply of affordable housing units and displace residents. Casa Santa Marta in the City of Sarasota has a HUD contract that will expire in 2002. This housing complex provides 78 units of housing for the elderly. Baymont Apartments in the City of Venice provides 36 units to elderly disabled and families. Its HUD contract expires in 2003. Other HUD contracts will not expire until after 2010.

CURRENT EFFORTS TO MAKE HOUSING AFFORDABLE

This study focuses on maximizing the efforts of the public, private and nonprofit sectors to ensure an adequate supply of permanent, single family and rental housing that is affordable. To address the full range of housing needs of the community, there must also be programs to ensure adequate housing for the homeless and those with special needs. However, an in-depth exploration of current efforts to address housing for these groups was outside the scope of this study.

Current efforts are underway in Sarasota County to try to address the disparity between income and housing costs. There are federal and state-funding programs used at the local level to provide subsidies to make housing more affordable. Subsidies can be either direct or indirect through the leveraging of public funds. Several different affordable housing strategies and programs being used by public, private and nonprofit groups to expand homeownership and rental housing opportunities and make housing more affordable.

Funding Sources

Public Funding - Public funds are offered primarily through these governmental agencies:

U.S. Office of Housing and Urban Development (HUD) - Federal funds for affordable housing are available primarily through HUD. HUD provides rental assistance subsidies directly to developers, landlords, nonprofit organizations as well as to state and local governments and public housing agencies like the Sarasota Housing Authority and the Venice Housing Authority. Eligible households are served by these funding recipients, not by HUD directly. In addition to existing subsidized rental housing (Table 14), a HUD-funded project in Venice will provide an additional 80 units of subsidized rental housing.

**Table 14. HUD Rental Subsidies
Sarasota County**

Public Housing	Private Sector	Tenant Vouchers
610 Units	877 Units	1,057

Source: 2000-2005 Consolidated Plan, OHCD

Other HUD funds that support affordable housing efforts for very low to moderate-income households are the HOME Investment Partnerships Program (HOME) and the Community Development Block Grant (CDBG), including homebuyer assistance, housing rehabilitation and construction and infrastructure. Sarasota County received \$885,000 in HOME funds for the 2000-2001 fiscal year, which were used to fund rental assistance, down payment and closing cost assistance, new infill housing, and to pay for program administration. The City of Sarasota and Sarasota County had \$2,445,000 in Community Development Block Grant (CDBG) funds available during the 2000-2001 fiscal year.

Funds have been used for community development projects like roads, parks, sidewalks and public buildings for low-income areas.

There are also HUD programs, specifically for the housing related needs of the elderly and disabled, people with AIDS and the homeless.

Federal Home Loan Bank - Each of the 12 District Federal Home Loan Banks have an Affordable Housing Program (AHP) under which the District Bank provides low-cost funds to member saving institutions for below-market loans or grants for affordable housing activities. Member banks then provide grants and below market loans to organizations for the purchase, construction, and/or rehabilitation of rental housing. At least 20 % of the units must be occupied and affordable to very low-income households. The Federal Home Loan Bank also offers a loan program called the Community Investment Program (CIP). This provides long term funding at fixed rates to develop rental housing (including acquisition, rehabilitation, and construction) or finance first-time home purchases for families and individuals with incomes up to 115 % of the area's median income.

Florida Housing Finance Corporation (FHFC) administers nearly all state-funded housing programs as well as the federal Tax Credits and Mortgage Revenue Bonds. All these programs are designed to expand homeownership and rental opportunities and encourage public-private partnerships. State housing policy also provides guidance in the implementation of affordable housing programs, which specify the following:

- The private sector should be the primary vehicle to produce affordable housing with state and local incentives used to encourage development
- State funds should be highly leveraged with private investment
- State funds should be used in conjunction with resources from local governments
- Programs should address the continuum of need from homelessness to rental housing and homeownership
- Programs should be about residents' needs and not about those who develop housing

FHFC offers financial assistance for affordable housing including loan guarantees, below market rate loans and grants for developers of single family and multifamily units, and assistance with down payments and closing costs that enable low-income families to purchase their own homes.

The Sadowski Act, which increased the documentary stamp tax on real estate transfers in the state of Florida, funds several programs including:

- The State Housing Initiatives Partnership Program (SHIP). SHIP is the nations only permanently funded housing program that provides housing grants from state to local government. SHIP funds may be used to supplement other FHFC programs or as local match for federal financing. They may also be used for funding down payment assistance, housing rehabilitation or emergency repairs. Up to 10% of SHIP funds may be used for administrative costs.
- Several programs, like the Predevelopment Loan program and the State Apartment Incentive Loan program, are available directly to developers of affordable housing.
- The Catalyst program, administered by the Florida Housing Coalition, provides technical assistance and training for local governments and nonprofit organizations about the administration and leveraging of Sadowski Act funds with other private and public funding sources. This program also provides training on the formation of local or regional private/public partnerships and housing program design, administration and financial management.

During the 2000-2001 fiscal year, Sarasota County had \$2,970,000 in SHIP funds which were used to fund the barrier free program for the physically disabled, new housing units for special needs groups, first-time homebuyer assistance programs, infill housing, housing rehabilitation, homebuyer education programs, and impact fee and water connection assistance.

FHFC administered programs provide subsidies directly to developers for both homeownership and rental housing projects. They can be in the form of low-interest loans, tax credits and tax exempt and taxable mortgage bonds. These are offered on a competitive basis for both development and rehabilitation of affordable housing for very low to moderate-income households.

Through fiscal year-end 2001 the Tax Credit Program, SHIP and HOME, were used to subsidize the construction of 392 rental units and build or revitalize 94 single-family housing units in partnership with nonprofit housing developers. Tax credit and mortgage revenue bonds will also be used to construct an additional 224 rental units in North Port and 192 units in North Sarasota County over the next 2 years.

Florida Department of Children and Families (DCF) - HUD funding for homeless and people with AIDS through the Emergency Shelter Grant (ESG) and the Housing Opportunities for People with AIDS program (HOPWA) are administered through DCF. HOPWA funds for services are annually allocated to Sarasota County through the Area 8 Consortium that provides funding to the Comprehensive Care Clinic, a local nonprofit serving persons with HIV/AIDS. Included in the 2000-2001 application was \$500,000 for Catholic Charities to provide permanent housing for persons with HIV/AIDS. ESG funds are distributed through an annual competition.

Since the mid 1990s, HUD's homeless programs have been made available through the Continuum of Care approach, which is a local or state network or system designed to coordinate efforts to address homelessness. The Continuum of Care approach is intended to help communities develop the capacity to envision, organize, and plan comprehensive and long-term solutions to addressing the problem of homelessness in their community. This comprehensive approach encourages communities to prioritize gaps in the housing and services available for homeless people and develop long-term strategies and action plans to address these gaps using HUD McKinney/Vento funds as well as other housing and service resources. Locally, the United Way of Sarasota County is the lead agency for the Continuum of Care, which administers HUD funds for both Sarasota and Manatee Counties.

Sarasota Office of Housing and Community Development (OHCD) - OHCD is a joint office of Sarasota County and the City of Sarasota and is responsible for administering state and federal housing programs available to Sarasota County: HOME, SHIP, Section 8 Rental Assistance, the Regional Bond Program and Community Development Block Grant funds. In addition, OHCD administers SHIP matching funds and provides technical assistance to developers for Tax Credit projects.

OHCD is the lead agency responsible for the development of the consolidated plan and the *SHIP Local Housing Assistance Plan*, which establish strategies for how federal and state funds will be used to support affordable housing efforts locally. Through grants, mortgage bonds, below market mortgage loans and leveraging of private funding, the OHCD supports affordable housing development and administers housing-related programs.

Local Public Funds - Expenses incurred by the OHCD, City of Sarasota and Sarasota County to administer housing programs are paid for by state and federal funds as allowed for

by those program. The Sarasota County Grants-in-Aid program awarded funds during the 2000-2001 fiscal year to several agencies that provide temporary housing or supportive services to homeless persons or persons at risk of being homeless. There are currently no other local public funds dedicated to affordable housing programs.

Private Funding - Local lending institutions, primarily banks, provide private funding. They offer construction loans to developers and mortgage loans to eligible low to moderate-income households. Through partnerships with government funding sources, banks are able to reduce their lending risks and to expand their loan portfolio for affordable housing. Approximately 40 local lenders participate in the down payment assistance program for low to moderate-income households.

The federal Community Reinvestment Act (CRA) is a 1977 law that requires that banks and savings institutions take affirmative steps to meet the credit needs of the entire community they are chartered to serve, including low and moderate-income areas. CRA activities have assisted many low and moderate-income households to purchase homes.

In support of CRA objectives, financial institutions provide assistance to low and moderate-income families wishing to purchase a home and financing to small businesses and nonprofit organizations that provide housing assistance programs. Banks may also offer community development lending, which provides financing to nonprofits that might not otherwise have the assets to make financial guarantees. Royal Venice, as an example, received a construction loan from a local lender, which allowed them to use less SHIP funding for the development of housing. This leveraging of funds released SHIP funds to be used to assist other nonprofit developers.

The Florida Community Loan Fund, a private nonprofit organization, provides financing to nonprofit organizations for the support of affordable housing, social services and economic development projects in low-income communities. It is a statewide nonprofit lender that helps build the capacity of nonprofit organizations through the responsible use of credit.

Groups Involved in Housing

Private-Sector Housing Providers:

Builders/Developers – The majority of both single family and rental housing is produced by for-profit builders and developers and is market-rate housing. There are both for-profit and nonprofit builders who seek competitively

awarded public funds, such as federal tax credits, to produce housing that is affordable by low and moderate-income households.

Nonprofit Housing Providers, Community Housing Development Organizations and Community Development Corporations - According to the Office of Housing and Community Development, there are eight nonprofit organizations, seven that are active, that have developed housing for low-income families in Sarasota County. These are Greater Downtown Redevelopment, Greater Newtown Redevelopment, Habitat for Humanity, Hispanic American Alliance, The Housing Corporation, Goodwill GoodHomes of Manasota, Laurel Civic Association, and Royal Venice.

Laurel Civic Association and Good Homes of Manasota, are Community Housing Development Organizations (CHDO's). A CHDO is a private, nonprofit, 501(c)(3) tax-exempt organization that has, among its purposes, the provision of decent, affordable housing to low- and moderate-income persons. Fifteen percent of a state or local jurisdiction's federal HOME funds must be set-aside for CHDO's, which must demonstrate capacity for carrying out activities funded with HOME program funds. A CHDO must also maintain at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations

Habitat for Humanity International is a national nonprofit organization that works through local affiliates. There are two in Sarasota County, Habitat for Humanity, Sarasota and Habitat for Humanity, Venice Area. The goal of Habitat is to eliminate substandard, poverty housing. They build modest homes for very low and low-income families. It reduces development and operating costs through donated labor and materials and low cost financing.

Human Services Organizations – There are a number of local nonprofit human services organizations that provide housing related services. Space limitations prevent naming these individually.

Programs include emergency shelter and transitional housing for the homeless, shelter for victims of domestic violence, group homes for persons with physical or developmental disabilities, substance abuse problems or HIV/AIDS, and housing assistance for the elderly. Other support services include homeownership counseling, case management, independent living skills training, childcare, GED and assistance in locating appropriate, and affordable housing.

Governmental Agencies - These agencies play an important role in supporting affordable housing by administering funding and programs. In addition to the Office of Housing and Community Development, local government agencies that are directly involved in affordable housing programs include Public Housing Authorities. There are two Public Housing Authorities serving Sarasota County:

- The Sarasota Housing Authority (SHA) manages six public housing complexes, which provide 460 units for families and 100 units for elderly/disabled and administers section 8 rental assistance programs for the City of Sarasota.
- The Venice Housing Authority (VHA) also manages one public housing facility that provides 42 units for families and 8 units for the elderly.

Housing Programs

The combination of public and private funds can be used to support a variety of housing assistance programs (Appendix B provides a summary of various program strategies a community can use to address the need for affordable housing).

Strategies that are being used locally to benefit single-family homeowners include:

- Below market mortgage loans
- Interest-free loans for home repairs or rehabilitation
- Down payment and closing cost assistance
- Homebuyer educations and credit counseling

Developers can use public subsidies to leverage private funds for home construction and to reduce overall debt on rental unit property, passing the savings to homeowners and renters. Assistance for developers comes through:

- Sale of federal tax credits
- Issuance of federal tax exempt bonds
- Federal loan guarantees and mortgage insurance
- Federal and state fund for nonprofit housing developers for construction, rehabilitation and sale of housing

There are a number of programs in Sarasota County that are designed to implement affordable housing strategies. There are specific eligibility requirements for each program. In general, assistance is provided for households earning less than 80% of the area median income (\$40,400 for a family of 4; \$32,300 for a family of 2 for 2001). Some state funding programs allow for assistance to households earning up to 120% of the AMI. However, the Sarasota Board of County Commissioners and Sarasota City Com-

mission have elected to limit assistance to lower income households.

Very low-income renters are eligible to apply for the Section 8 voucher program that allows them to pay approximately 30% of their income for rent and utilities with the federal government paying the remainder of the fair market rent for the unit. Vouchers are administered through the Sarasota Housing Authority for the City of Sarasota (659 vouchers) and through the OHCD for Sarasota County (398 vouchers). When Sarasota County received an additional 50 vouchers in 2001, OHCD received 1,027 applications, resulting in a waiting list of 977 people for rental assistance.

OHCD offers a number of programs that benefit individuals and families and support the efforts of local nonprofit housing developers. First time homebuyers may receive assistance with down payments, purchase rehabilitation, below market rate loans and homebuyer education and counseling. Housing rehabilitation assistance and impact fee and drought-related water connection assistance are available to eligible homeowners. These programs provide assistance in the form of a 0% loan with repayment upon sale of the property. A new tenant based program that provides assistance with security and utility deposits was introduced as this study was being completed.

The Housing Partnership Program provides funds to local nonprofit organizations to acquire vacant lots, build new homes or rehabilitate existing homes for resale to eligible homebuyers. The homebuyer may also receive down payment assistance as part of the program. In 2001, SHIP funds were used to purchase 9 lots for use by nonprofit developers. This program is intended to encourage partnerships and provide opportunities for leveraging public and private financing to increase the supply of affordable housing. These organizations focus some of their efforts on affordable housing and neighborhood revitalization and offer a variety of other support services as well.

OHCD also administers programs dedicated to the housing needs of the homeless and special needs groups including the removal of barriers to accessibility, the development of new housing units and support for the development of emergency shelter.

During the period of 1995-2001, these programs provided down payment assistance for 958 first-time homebuyers, 525 bond-financed mortgages, rehabilitation of 350 owner occupied units and 146 housing units for special needs such

as the elderly and disabled. Through the Partnership Program, 94 housing units have been constructed or revitalized.

There are federal tax credits and bond programs available to private developers who want to finance multi-family developments for low to moderate-income households. Sarasota County completed its first tax credit project, Bayou Oaks, in 2000. Since then, several multi-family tax credit projects have been completed or initiated (Table 15).

Table 15. Multi-Family Tax Credit/Bond Projects

Project	Units	Location	Status
Bayou Oaks	80 Elderly	City of Sarasota	Completed
Riley Chase	312 Family	North Port	Completed
Willow Creek Phase I	120 Elderly	North Port	2002
Willow Creek Phase II	104 Elderly	North Port	2003
University Club Apts.	192 Family	North Sarasota County	2003

Source: Office of Housing & Community Development

Community Development Block Grant Funds are used to construct infrastructure that supports the development of low to moderate-income neighborhoods. These types of projects are very broad and include parks, sidewalks, streets, drainage, lights, curb, gutter and streetscaping. CDBG funds are also used to develop the costliest public works projects in these neighborhoods: the installation of sanitary sewer and water lines. CDBG projects include Newtown water and sewer lines, Rosemary District Police Substation and other improvements in North Sarasota neighborhoods. These funds are used to improve low and moderate income neighborhoods such as like Gillespie Park, Park East, Newtown, Laurel, Englewood, Nokomis and Osprey.

Resource speakers stated that these programs provide a great benefit to the community. However, they made the following observations:

- There are funding sources and leveraging opportunities that are not being utilized by Sarasota County, in

part because of funding complexities, lack of local resources and limited involvement in affordable housing by for-profit developers.

- The focus of housing assistance programs has been on credit counseling and homeownership. Attention should be paid to the number of foreclosures among households using the down payment assistance programs. Other communities, including Tampa, have implemented foreclosure prevention funds to address this problem.
- The location of OHCD is not conducive to meeting the needs of residents of south Sarasota County.
- Existing eligibility for certain housing programs requires applicants to qualify for a mortgage. Many lower income households are not able to meet this requirement. As a result, existing programs tend to assist those at the highest end of the eligible income limits and fail to adequately serve those with the greatest need. The *Affordable Housing Commission 2001 Final Report* states that Florida's past program and policy decisions have tended to focus on higher-end (51% – 80 % of the area median income) households in the low-income category because this group is easier and not as costly to serve. The OHCD reports that the number of households with incomes of less than 50% of the area median income that have benefited from SHIP funded programs has increased from 45% in 2000 to 61% in 2001.
- The use of loans, which result in liens against the property, creates barriers for some households. The use of loans protects the subsidy used to make the housing affordable – when the home is sold, all the proceeds of the loan go back to the entity that provided the subsidy so that the funds can again be re-used. Another approach is to build the assets of the homeowner to perpetuate their ability to afford housing. This can be accomplished by allowing the homeowner to either retain or split the proceeds of the equity in the home upon its sale.
- Some federal and state funding is available only to non-profit developers. Throughout the state and in Sarasota County, nonprofit housing providers lack the internal organizational capacity to access these funds. There are few nonprofit developers with the expertise and resources to compete for federal funds.

Efforts By Local Government

In 1993, the SHIP Advisory Committee was created by the Sarasota Board of County Commissioners to develop the Sarasota County State Housing Initiatives Partnership (SHIP) Housing Incentive Plan. The committee evaluated

12 specific incentives, as required by the state, to encourage or facilitate affordable housing. In addition to developing a definition of affordable housing, the committee considered incentives such as:

- Expedited permitting
- Impact fee requirements
- Increased densities
- Reservation of infrastructure capacity
- Transfer of development rights
- Review of policies, procedure, ordinances, regulations and plans
- Creation of a public lands inventory

The committee concluded that some of these standard incentives would not stimulate the construction of affordable housing in Sarasota County. However, some incentives were recommended and adopted by the Sarasota Board of County Commissioners including:

- A process for expedited permits for affordable housing
- A review of all policies, procedures, ordinances, regulations or plans that have a significant impact on the cost of housing before adoption
- An ordinance that permits impact fee credits, from reduced density, to be used to eliminate the payment of impact fee on affordable housing
- A density bonus program that may be used to facilitate affordable housing

These incentives have not been utilized often in part due to the limited number of qualified affordable housing projects that have taken place over the past few years. In order to take advantage of these incentives, it is up to the developer to notify the appropriate office that the project qualifies as affordable housing as defined in the plan and request the incentives be granted. However, there is a lack of awareness among developers of affordable housing projects that these incentives exist.

Resource speakers noted that some consideration has been given to affordable housing projects. For example, the density was doubled for a Habitat for Humanity project in the City of Sarasota, allowing for 66 versus 33 units and some affordable housing developments have received expedited permitting.

However, resource speakers also stated that there is a lack of strong local incentives to encourage affordable housing development and representatives of local government acknowledged that what qualifies as affordable housing for purposes of expedited processing and other incentives is

not clearly defined. The Citizen's Advisory Group of the Office of Housing and Community Development is reviewing the SHIP Housing Incentive Plan during 2002 and will make recommendations to the Board of County Commissioner and the Sarasota City Commissioners about how the incentives should be modified.

Specific steps have been taken to encourage affordable housing efforts, including the creation of the joint City of Sarasota and Sarasota County Office of Housing and Community Development. Sarasota County has recently agreed to participate in the Regional Multifamily Bond program to increase the supply of affordable rental housing and there are efforts by some jurisdictions to make zoning more flexible and allow mixed uses.

Private Sector Efforts

There are efforts among private sector housing developers to respond to the need for mixed income housing that is close to employment. As an example, Lakewood Ranch, which is located just east of I-75, plans to offer a range of housing options targeted at various income levels. I-75 is considered to be a business corridor with a number of large employers located along it. Plans include the construction of 2,660 units in Lakewood Ranch South targeted at households with wages between \$20,000-39,900. These units will consist of primarily apartments and single family attached units with some single-family homes.

PLANNING AND COORDINATING HOUSING NEEDS

The coordination and implementation of affordable housing strategies in Sarasota County relies on both formal and informal mechanisms. There are a number of individuals, groups and organizations involved in the delivery of housing including, for-profit and nonprofit builders/developers, public and private lending institutions, and human services agencies involved with affordable housing. Each plays a different role, but they interact and collaborate on affordable housing projects.

Formal Planning

Key planning efforts that affect the supply of housing and its affordability are the comprehensive plan and the consolidated plan. Together, these set forth the cities' and the county's vision for housing and community development. They detail housing needs, availability and affordability, how projects will be coordinated, and how funding will be used on behalf of all community residents.

Comprehensive Plans - Each local government is required to prepare a comprehensive plan that plans for the physical development of their communities, including the housing needs of their citizens. The housing element of a comprehensive plan is part of a larger context that includes future land use planning, transportation and public facilities. The objectives of these various elements each have impacts on the community, which the plan attempts to balance.

Each jurisdiction in Sarasota County prepares its own comprehensive plan through its respective planning department. These plans outline policies goals and strategies for affordable housing that reflect the specific needs of their communities. The degree to which these policies have translated into specific actions to increase the supply of affordable single family and multifamily housing varies by jurisdiction, but there was general agreement among resource speakers that these policies have not had the intended affect on the supply of affordable housing. Housing developers who spoke to the group felt that the existing comprehensive plan policies were not specific enough to have an impact.

Local comprehensive plans acknowledge that the private sector must be relied upon to deliver affordable housing. The plans contain stated policies to assist in the successful delivery of affordable housing by providing a positive regulatory environment and incentives for the private market. Representatives of local government and of the building community agreed that there is a lack of strong incentives and the conditions under which incentives apply are unclear.

There are activities underway that will provide opportunities to strengthen comprehensive plan policies and/or create incentives for affordable housing. These include:

- The City of North Port's 1997 update to their Comprehensive Plan includes in its planning framework the concept of activity centers, which provide opportunities for affordable housing.
- The Unincorporated County efforts to plan for future growth, referred to as Sarasota 2050; updates to the zoning ordinances, which provides an opportunity to look at the impact of regulations on the provision of affordable housing; and the annual update of the Land Development Regulations.

Consolidated Plan - In order to receive certain HUD Funds, each eligible unit of government must submit a comprehensive strategic plan every 5 years with an annual update to that plan every year. The Consolidated Plan is intended to be a comprehensive, long-range planning document that

describes housing needs, market conditions, and housing strategies, and outlines an action plan for the investment of federal housing funds. This plan is important because it controls how federal housing funds will be used to expand affordable housing opportunities, and who will benefit from these affordable housing activities. These funds are paid to local housing and community development offices that in turn administer the funds at the local level.

The Sarasota Office of Housing and Community Development is the lead agency responsible for preparing and monitoring the Consolidated Plan for Sarasota County. The Office was created as a result of the consolidation of the City of Sarasota and Sarasota County's housing and community development programs through an inter-local agreement. Through this agreement, Sarasota County and all its incorporated jurisdictions (the City of Sarasota, City of North Port, City of Venice and the Sarasota County portion of the town of Longboat Key) work together on housing and community development programs and allocate resources based on the needs of the entire county.

Benefits of the agreement include one set of rules for housing and community development and reduced administrative costs by centralizing housing and community development programs through one office. It represents a collaborative effort on the part of the community to create a plan to provide decent housing, a suitable living environment and expanding economic opportunities principally for low and moderate-income persons.

The Sarasota Office of Housing and Community Development received recognition from HUD for the Citizen Participation Plan that was used to develop the Consolidated Plan. The process involved representatives of various jurisdictions and included input from homeless organizations, homebuilders, nonprofits, government officials, special needs housing advocates, neighborhood leaders, and others to identify gaps in services and determine the housing needs of the community. The Community Development Advisory Committee that participated in the plan considered the needs of the community and the resources available to weigh priorities and develop strategies and actions for affordable housing. Key conclusions of the committee were:

- There is a need to improve existing neighborhoods by constructing infill housing, renovating existing housing, and making infrastructure improvements
- The high cost of land and other factors, including the high cost of impact fees, high cost of materials, and scarcity of labor makes building affordable housing very difficult

- The high cost of housing is a significant problem for homebuyers, even for those with full-time jobs
- One of the most cost-effective ways to provide affordable housing is to maintain existing housing stock
- There is an acute need for affordable rental housing;
- There is a need to assist more families with federal rent assistance
- The high cost of housing is a significant problem for special needs populations such as the elderly, frail elderly, and the disabled
- There is a need for emergency and transitional shelters and services for individuals, families, victims of domestic violence, and other homeless subpopulations with special needs such as those with HIV/AIDS, substance abuse and/or mental health problems, and the disabled
- Services and emergency shelters are needed for families and south county residents
- Basic infrastructure, such as paved roads, water, sewer, storm water management, sidewalks, lighting, parks, and other public facilities, are needed in low-income neighborhoods in the City of Sarasota, City of North Port, and in unincorporated parts of the county

The Community Development Advisory Committee was originally formed for the purpose of developing the *2000 Consolidated Plan*. When the plan was completed, the committee was disbanded. It was recently reconvened as an ongoing advisory committee to the Board of County Commissioners and Sarasota City Commissioners. Its primary purpose is to monitor the *2000 Consolidated Plan*. During 2002, the committee will also be revising the SHIP Housing Incentive Plan.

Economic Development Plan - The Sarasota County Economic Development Plan (1998-2003) cites affordable housing as a location liability and affects Sarasota County's ability to attract business investment. In depth consideration of the economic structure of Sarasota County and its relationship to affordable housing was outside the scope of this study. However, the impact of a shortage of affordable housing on economic development opportunities was cited by several speakers and in published materials as an important concern for maintaining a healthy community. Resource speakers also noted that the full economic impact of the lack of affordable housing on the community is not clearly understood.

Informal Planning

The Housing Forum is an informal group of nonprofit organizations, bankers, local foundations, citizens and others with an interest in bringing to the forefront and advancing the cause of affordable housing in Sarasota County. The focus of the group is housing for low and moderate income, disabled, displaced and homeless residents. The group was formed to facilitate effective and on-going communication between nonprofit organizations who are involved in the OHCD Partnership Program and OHCD staff. A goal of the forum is to promote open dialogue among affordable housing interests to avoid duplication of service and serve the community more effectively.

Resource people commented that while there are current efforts by various organizations to work together, there is a lack of an overall, coordinated approach to planning for the housing needs of the entire county. Specific observations included:

- The focus of current efforts is on the administration of state and federal funding programs
- A strong coalition of persons/organizations interested in housing would improve relationships and help build capacity among nonprofit housing providers
- When changes are made to ordinances that impact housing, the Office of Housing and Community Development is not consulted as to the impact on affordable housing efforts

The *2000 Consolidated Plan* states that an obstacle to addressing affordable housing needs has been a lack of coordination, particularly with serving homeless and special needs populations. There is a need for increased coordination of services to reach all portions of the county - particularly south county, where there are fewer facilities.

AFFORDABLE HOUSING PRACTICES IN OTHER COMMUNITIES

According to a representative of the Florida Housing Coalition, strategies for increasing the supply of affordable housing must be tailored to the specific needs of the community and multiple strategies that work together may need to be implemented. It is important to consider local housing market and economic conditions and it should be clear what population specific affordable housing strategies are designed to assist.

Resource speakers and published materials provided ex-

amples of practices being used by other communities to address the need for affordable housing that are not currently being used in Sarasota County. The following are selected examples of practices presented to the study group.

Individual Development Accounts (IDAs)

Recent Federal legislation provides for the establishment of IDAs, which can provide lower income families an opportunity to accumulate assets and save money. The account may be used to buy a first home, start a small business or pay for post secondary education. An individual contributes to the account and private or public funds are used as a way to provide a match. These programs sometimes include an educational component that addresses economic and financial literacy. South Carolina offers an IDA Economic Education Program and the State of Arkansas' program matches individual savings at a rate of \$3 for every \$1 saved.

Employer Assisted Housing Programs

In the 1980s, some employers began offering housing assistance as part of their employee benefit programs. These programs are designed by employers to help employees become homeowners. They generally fall into one of two categories. "Demand" programs enhance the affordability of existing housing, enabling employees to acquire housing that is already on the market. Examples include closing cost assistance, down payment loans and mortgage guarantees. "Supply" programs add affordable units to the housing market through the development of owner and rental units and result in builders being able to build or rehabilitate units at a reduced cost. Milwaukee's "Walk to Work" program uses CDBG/HOME funds to help employers subsidize the home buying costs of employees who purchase homes in the same neighborhood as their place of work. In Jacksonville's Alliance Community Program, the city works with the Chamber of Commerce and major employers to design programs to encourage increased homeownership through counseling and down payment assistance.

Making Land Available For Affordable Housing

Land Set-asides - There are counties that take a proactive approach to encouraging affordable housing development by setting aside land for this purpose. Sarasota County owns undeveloped land and resource speakers suggested that land be set-aside for the purpose of developing affordable housing.

Community Land Trusts – These local nonprofit organizations are established to hold land for the benefit of a community. A common goal of most community land trusts is to provide and preserve affordable housing on land that is owned by the trust. The land is held permanently so that it can always be used in the best interest of the community. With the price of land taken out of the equation, housing remains affordable. There are over 100 community land trusts in the country.

Key West, Florida established the first community land trust in Florida. The Bahamas Conch Community Land Trust was established to prevent the gentrification that was threatening the traditional home of many of the city’s Bahamian African American descendants.

A citywide land trust was established in Portland, Oregon as a way to combat the high cost of land and housing that was effectively pricing people with lower incomes out of the market and creating increasingly gentrified neighborhoods. The Portland community land trust has sponsored several urban infill projects.

Preserving the Existing Housing Stock

The Affordable Housing Study Commission recommends a strong local code enforcement program, including regular inspections of rental properties, partnered with funding for small repairs and moderate rehabilitation as a local strategy.

South Daytona has a “Rental Housing Occupational License ordinance”. There is a yearly license fee, which pays for the annual inspection. Violations must be repaired quickly and if not paid, a lien is placed on the property. Very few violations end up going to the enforcement board in this city.

Fort Meyers offers the Extend Fund Loan Program, which helps bring occupied homes to minimum standards by providing assistance to individuals with incomes that make them ineligible for federal loan programs.

Habitat for Humanity’s “21st Century Challenge” program is targeted at eliminating substandard housing. The program relies on a strong, collaborative effort from the whole community to identify substandard housing and set a target date for its elimination.

Increasing Private Sector Involvement

The Affordable Housing Study Commission Final Report 2001 points out that local governments in the state of Florida are required to adopt a housing element that addresses adequate and affordable housing for all of its current and future anticipated populations. Local governments must ensure that adequate sites are available for affordable housing, including housing for those with special needs, and they are expected to assist the private sector to build affordable housing. The commission suggests two approaches for meeting these requirements – inclusionary housing and linkage fees.

Inclusionary Housing Ordinances – These land use ordinance require that market rate developers include some percentage of affordable, lower cost units (typically 5-20%) in their developments. This helps local governments ensure that all developable residential land does not get used only for middle and upper income housing. While Inclusionary Housing Ordinances need to be tailored to the specific needs of the local community, there are some elements they are likely to share, such as:

- Affordable units are required to blend in with the community and be of comparable quality
- Incentives to assist the private sector such as density bonuses, financial subsidy for construction or down payment assistance for the homebuyer
- A payment-in-lieu provision when the nature of the development makes it infeasible to include affordable units
- A housing trust fund to hold payment in lieu amounts and a mechanism for using these dollars to provide affordable housing to the community

There are positive and negative outcomes associated with the use of inclusionary housing, more commonly referred to as inclusionary zoning. Positive features and outcomes include:

- Inclusionary zoning relies on a strong residential market to create below market units at little or no financial cost
- The creation of income integrated communities. It makes possible the integration of populations traditional zoning segregates – young families, retired and elderly households, single adults, minority persons and households of all types
- Affordable housing options within the community result in less sprawl. Findings from Montgomery County, Maryland indicate that an inadequate supply of affordable housing in the county resulted in large-scale com-

muting from outside the county to places of employment within the county, overtaking the existing roads and transportation facilities, contributing to pollution and resulting in increased employee turnover for local businesses

Negative features and outcomes include:

- The concept relies on a developer's ability to supply market rate units, which could be a serious issue during a weak housing market
- Residents of low-income neighborhoods with the greatest economic means are those most likely to take advantage of the new housing. These are the same people who would have done the most to improve/revive their neighborhoods
- When density bonuses are provided, some argue that the increased densities represent an unplanned and unwanted glut of development

Some homebuilders view inclusionary mandates as a cost of doing business in a profitable, high cost area. Some believe that if density bonuses are provided, the builder can break even on the affordable units or even realize a profit. Other builders maintain that the requirements impose significant costs and regulatory burdens on the building industry and further increase the cost of market rate housing in already costly areas, thereby making housing even less affordable for many families who are not eligible for the units built under the requirements.

According to the Florida Housing Coalition, density bonuses have been effective in some communities, but the dynamics of land and housing markets can mitigate their effectiveness. One reason is that density bonuses can have the effect of increasing land costs. If landowners are aware of the availability of density bonuses, they perceive that the land has more value because more units of housing can be built on it. Landowners may increase the price of the land and may be less willing to negotiate. The increased price of the land can offset the value of the density bonus.

Montgomery, Maryland has had an inclusionary land use ordinance in effect for over twenty years. Other mandatory programs exist in Boulder, Colorado, and Davis, California. A few South Florida communities are in the process of developing and adopting inclusionary land use ordinances and Tallahassee is working to improve the effectiveness of its ordinance. There are also several communities that offer voluntary inclusionary housing programs including Dallas, Texas, Hilton Head, South Carolina and Orlando, Florida.

Linkage Fees –Linkage fees recognize that commercial, industrial and market rate residential construction can increase the need for low wage workers and that these land uses reduce the supply of land available for affordable housing. Linkage fees are regulatory fees, not taxes. They provide a way for local governments to collect monies from non-residential developments and/or market rate residential developments to be placed in a housing trust fund for others to use in building affordable housing. The fees are best determined by a local or regional demographic study that takes into account local market conditions. Winter Park, Florida has adopted a linkage fee ordinance.

Decreasing Housing Cost by Reducing Regulatory Barriers

One way to address regulatory barriers is to have the public sector review regulations at the federal, state and local levels and assess the additional cost to housing associated with the regulations. These costs should be weighed against the public benefits sought by the regulation. A review might look for the application of technology, process improvements and other innovations to achieve the same social goals as the regulations at less cost to the consumer. Examples include:

- reducing the time to get government approvals
- minimizing uncertainty in the building process
- new approaches to building codes that encouraging development at lower costs

Del Ray Beach, Florida threw out their codebook and developed a simplified pictorial outlining the codes and processes. Automation was also used to simplify things and make them more efficient.

Living Wage Ordinances

The most important reason households do not live in acceptable housing is that they do not earn enough in wages to afford it. Even two-earner households may have affordability problems. Some communities have passed living wage ordinances to address this problem. A "living wage" is measured by some as the hourly take home pay set above the poverty line for a family of four. That is about \$8.15/hour, which is still less than Sarasota County's 2001 housing wage of \$13.23 (the amount a worker would have to earn per hour to afford a two bedroom unit at the area's fair market rent).

Living wage ordinances are laws passed by local governments to set the minimum wage above the federally man-

dated level to ensure that low and moderate income people can afford housing in the community. Most living wage laws have targeted public sector employees and those under contract with the public sector. However, laws have recently been passed in some communities that affect all local employers. Some take the form of tax assistance, economic development funds, or other state aid, which is given only to corporations paying a living wage.

Conclusions are mixed as to how successful this concept is and can be. Proponents of living wage ordinances say they will help workers reach self-sufficiency and ensure that blue-collar, service and retail workers can afford housing to keep them from moving to another community just to find housing that matches their level of income. Proponents also believe that it will ensure a ready supply of skilled workers to local employers. Opponents say living-wage ordinances will drive employers from communities and hinder economic growth and that they will mean fewer jobs for the community and its citizens.

Communities that have implemented living wage ordinances include Miami Dade County and Santa Monica, California. Some private companies have also implemented living wage policies.

CONCLUSIONS

Conclusions express the value judgments of the study group, based on the findings.

1. A serious barrier to meeting the need for affordable housing is the lack of complete and timely data in all jurisdictions of the county about the demand and supply of affordable housing for various income groups and special needs populations and the condition of housing. It is also difficult to get complete, consistent information about housing prices. As a result, planning agencies and housing providers must rely on outdated or incomplete data, which do not necessarily reflect actual conditions.
2. In the past, the community as a whole and some public officials have not demonstrated a strong commitment or provided leadership to ensure an adequate supply of affordable housing. Contributing factors have been a lack of public awareness about the extent of the need, a preference for low-density development and "Not In My Back Yard" attitudes. While there is a higher level of community awareness developing about affordable housing, these historical barriers continue to reinforce patterns of housing segregation and limit affordable housing options.
3. The Comprehensive Plans for each jurisdiction in Sarasota County contain policies and goals intended to ensure affordable housing opportunities for all residents. These policies, though directed to a desirable goal, have not been specific enough to be implemented and have not contained incentives for the private sector to produce an adequate supply of affordable housing. This has contributed to the inability to address the disparity between low incomes and rising housing costs that affects many Sarasota County residents. It is important that comprehensive plan amendments be specific enough to ensure action and create accountability for an adequate supply of affordable housing in Sarasota County.
4. Opposition by neighborhoods and special interests is recognized by local officials, developers and housing providers as an impediment to certain types of housing development, including those for very low, low and moderate income households and special needs groups. An effective approach responding to this opposition has not been utilized.
5. There are a number of individuals and groups who are committed to affordable housing however; there is an absence of formal, coordinated advocacy. This is especially important because the people who are most affected by an insufficient supply of affordable housing are typically not able to participate in the processes that provide opportunities for input about this topic.
6. There are a number of affordable housing programs in Sarasota County that are financed with state and federal funds. While some new affordable housing has been built, there has been a they have had a limited impact on the supply of affordable housing because:
 - Some funding opportunities are not being taken advantage of because requirements are complex and the time frames for applications are restrictive. This is particularly true of state and federal funding programs available to private sector and nonprofit developers
 - The development capacity of nonprofit housing providers and Community Housing Development Organizations (CHDOs) is limited by lack of experience and insufficient human and financial resources
 - There is a lack of local resources dedicated to addressing the need for affordable housing
7. While some progress has been made, informal efforts to encourage coordination and collaboration and to build capacity among nonprofit housing providers locally have had limited success. These are important factors that can affect the ability of nonprofit housing developers to effectively compete for state and federal funding and produce affordable housing units.
8. There is a lack of effective education and public awareness for housing consumers, developers, nonprofit organizations, local government, public officials and other interested parties about:
 - How individuals can improve their financial literacy and overcome credit problems
 - How to respond effectively to objections to affordable housing development
 - All affordable housing programs available locally,

- the agencies that offer them and eligibility requirements for funding or housing related assistance
- Technical assistance for housing developers about eligibility requirements and the application process for state and federal funding programs
 - What affordable housing is, the extent of the need, and why it is important to the community
9. While there are numerous public and private activities involved in efforts to provide affordable housing, the community lacks a comprehensive approach that extends beyond funding administration. More specifically:
 - There is no centralized, local resource that can provide education, technical expertise and support for affordable housing
 - There is a lack of a coordinated approach to facilitating partnerships between the public, private and nonprofit sectors
 - The absence of centralized planning, accountability, implementation, coordination and monitoring of progress is a critical problem in meeting the affordable housing needs in Sarasota County
 10. For the homeless, near homeless and those with special needs, housing affordability is a major barrier to securing appropriate housing. This is further complicated by the shortage of housing that provides accessibility accommodations and access to support services. While agencies that serve these individuals and families coordinate their services, there is a need for a greater degree of collaboration to leverage funds for improving the supply of available housing.
 11. Projections about the rate of growth for the elderly population and increases in age related illness and disability coupled with a decline in income indicate a critical need for both affordable housing and support services for the elderly population in Sarasota County.
 12. Local governments have recently taken stronger action to address the need for affordable housing in Sarasota County, but the county has not taken advantage of the many policies, programs and practices used by other communities to address affordable housing. There are approaches to affordable housing being used by other communities that should be considered in relation to their appropriateness for by Sarasota County.
 13. Available data and anecdotal evidence on information about local income and housing costs indicate a great need for housing affordable by very low to moderate-income households. Experts project that this need will continue to grow and that the factors that contribute to the high cost of housing make it unlikely that new housing will be affordable for these households.
 14. For low and moderate-income households, including many first time buyers, there is an insufficient supply of housing that is both affordable and in good condition.
 15. Current resources available for housing rehabilitation and for the provision of needed infrastructure (water, sewer) are inadequate, especially in older neighborhoods such as Laurel, Nokomis, Osprey, Englewood and some parts of the City of Sarasota. As a result, there is a risk that a significant portion of the existing affordable housing stock of affordable housing may be lost. If there is not an adequate supply of affordable replacement housing, these households will be displaced and may result in homelessness.
 16. The degree to which substandard housing exists in Sarasota County is much greater than available data indicate. It does not appear that current inspections and code enforcement have been effective for addressing deteriorating housing, which can become a health and/or safety issue for residents. While this is a problem with both single family and multifamily housing, the problem is exacerbated in rental situations with absentee landlords.
 17. One of the factors influencing the price of housing is land. Lack of availability of land that can be developed and land cost makes it more difficult for the private sector to produce new housing that is affordable to low and moderate income households.
 18. There is an inadequate supply of rental housing and only a limited number of existing rental units are affordable for low and moderate-income families. The scarcity of land designated for multi-family housing, the additional complexities, time and expense of rezoning and neighborhood opposition are major barriers to increasing the supply of affordable rental housing.
 19. The housing supply must meet the needs of and be affordable to households in all income groups as well as the homeless and special needs populations. To meet the various housing needs of these different groups, a variety of housing solutions must be deployed with a

concerted effort for very low to moderate incomes, the homeless and special needs populations. It is also important to recognize that each community and neighborhood in Sarasota County have their own housing market characteristics, needs and supply.

20. Market forces limit the supply of affordable housing. Despite the availability of public funds to support the development of housing for low and moderate income families, many residential developers can make more money by building housing above the range affordable to these families. Sarasota County relies on private sector housing providers to produce the majority of housing for low to moderate income families, yet local governments provide few, if any, incentives to encourage the production of affordable housing.
21. Actions taken to increase the supply of affordable housing should be balanced with other impacts on the community.
22. Zoning Code provisions can impede the development of certain types of housing, such as rental units, small apartments, and mobile homes. Current zoning ordinances have prevented mixed uses such as apartments over businesses and mother-in-law apartments and have isolated subsidized affordable housing.
23. Certain regulatory processes, codes and fees increase the cost of housing, creating a disproportionate burden on affordable housing. Some regulatory requirements may be overly restrictive or add time and expense to housing development. Without some form of concession (expediting, waivers, reductions, deferrals, etc.) these can create barriers to the development of housing that is affordable for low and moderate-income households. Specifically:
 - When rezoning is required to comply with the comprehensive plan, delays occur, public hearings are required and additional expense is added
 - The new statewide building code helps ensure safety and protect property, but restrictive provisions are projected to add substantial cost to new housing in Sarasota County
 - FEMA compliance not only increases the cost of new housing, but can also make maintenance and rehabilitation of the existing housing stock cost prohibitive
 - Impact fees are the same for each type of residential dwelling regardless of size or cost
- Infrastructure, including sewer, water, roads and storm water management can add substantial cost and in some cases can be overly restrictive
24. The allowable residential densities vary by jurisdiction. However, the residential densities for the county as a whole are considered low and in some areas the actual average densities are lower than the allowable minimum densities. These low densities contribute to the cost of housing by limiting the number of residential housing units that are produced per acre and by adding land cost per unit of housing.
25. There is currently no clear, consistent definition of affordable housing accepted throughout the community. This has important implications for Sarasota County's ability to achieve workable solutions that ensure an adequate supply of housing that is affordable for all members of the community.
26. The affordability of housing is a function of the relationship between income and housing costs. Considering affordability only in the context of median income and median housing prices masks the housing affordability problems facing Sarasota County. It fails to reflect the low income of wage earners in Sarasota and the high personal wealth of many who buy houses. There are a significant number of working families in Sarasota County that lack sufficient income to afford appropriate housing. This problem will be exacerbated as the market continues to emphasize high priced housing.
27. Credit problems, eligibility requirements and mortgage insurance costs are all significant barriers to securing mortgages and qualifying for affordable housing programs.
28. Programs are available to assist low and moderate-income families secure housing that is affordable. But some households are overwhelmed by the process required to obtain assistance, or are unwilling to take on the additional burden and responsibility of a loan.
29. Affordable housing should not be considered in isolation from other factors and efforts should be made to ensure it is located where there is easy access to employment, work and other services needed by individuals and families.

30. The lack of affordable housing opportunities in Sarasota County forces some workers to live in Manatee, Charlotte and other neighboring counties. As a result:
- It may be difficult for public and private sector employers to attract and retain workers in local government, education, fire and emergency medical systems, law enforcement, health care and the service and retail trades
 - Sarasota County may suffer economic losses through lost sales and reduced customers for local businesses and services
 - Long commutes leave less time for families and less income for housing and other necessities
 - Affordable housing is a regional concern
31. There is a lack of formal, active, on-going coordination between economic development efforts, private sector housing development, and public sector affordable housing programs.
32. Federal, state and local programs do not provide assistance for the repair and maintenance of mobile homes, yet for many low-income families this is the only type of housing that is affordable for them.
33. Mobile homes, modular housing and manufactured housing may offer alternatives for affordable housing. However, there are complex considerations regarding these types of housing that should be given further study before conclusions and recommendations can be made.

RECOMMENDATIONS

Recommendations are the study group's specific suggestions for change, based on the findings and conclusions.

The term "local government" refers to the Sarasota County Board of County Commissioners and the City Commissions for each jurisdiction of Sarasota County, the county administrator and city managers. The extent to which a recommendation applies and the specific steps to be taken may vary by jurisdiction. The study group respectfully requests that Sarasota County and each jurisdiction consider each recommendation in light of local need and conditions.

The acronym "OHCD" refers to the Sarasota Office of Housing and Community Development.

1. All local governments should identify, authorize and provide the resources necessary for the appropriate agency or department to participate in an on-going data collection system to more accurately document the local affordable housing supply and demand. The local Board of Realtors and the Sarasota County Property Appraisers office should also agree to participate. This process should be coordinated by OHCD and conducted at regular intervals (every 2 –3 years), and should include:

- The cost of housing (owner-occupied and rentals)
- The condition of housing and its potential for rehabilitation
- The location of both property and rental housing and its potential for rehabilitation
- A thorough assessment of the housing needs of the elderly and other special needs groups.
- Multiple communication vehicles for making this and other information about affordable housing, available to the public

A contract should be established with the University of Florida's Shimberg Center for Affordable Housing to help design the system, to identify appropriate data sources, data collection methods, and monitoring systems.

2. The private sector and local governments should make a strong commitment to work together more closely to ensure an adequate supply of affordable housing . To facilitate this:

- A Volunteer Affordable Housing Task Force (AHTF) should be formed
- A permanent, private sector affordable housing organization should be established through the AHTF

- The role of the Sarasota Office of Housing and Community Development (OHCD) and the Community Development Advisory Committee should be expanded
- Table A summarizes the recommended roles for these organizations

The study group recommends the following actions be taken:

- By September 2002, The Community Foundation of Sarasota County, The Venice Foundation, The Home Builders Association of Sarasota County and the Housing Forum should convene an Affordable Housing Task Force consisting of equal representation from all affordable housing interest, including, but not limited to, private and non-profit housing developers, low-income/special needs housing and public and private financing.
- The Board of County Commissioners and the City of Sarasota Commission should expand the role of the Community Development Advisory Committee to include a review of their comprehensive plan policies for affordable housing to ensure:
 - That the policies are specific and can be implemented
 - That ordinances and operating procedures have incorporated these policies
 - That there is a system in place for ensuring that stated goals have been achieved

The City of North Port, City of Venice and Town of Longboat Key should conduct a similar review or par-

Table A. Recommended Organizational Roles

Organization	Recommended Role	Goal of Recommendation
Affordable Housing Task Force	<ul style="list-style-type: none"> - Form a permanent affordable housing organization - Interim advocacy, community education and representation for affordable housing interests 	Interim representation for affordable housing interests and community education until a permanent organization is formed.
Permanent Affordable Housing Organization	<ul style="list-style-type: none"> - Advocacy - Technical Assistance - Community Education - Capacity Building 	<ul style="list-style-type: none"> - Assist for-profit and non-profit affordable housing developers maximize resources - Facilitate collaborations and private/public partnerships - Represent affordable housing interests community-wide
Sarasota Office of Housing and Community Development	<p>Current Role: Administer state and federal funding and affordable housing programs</p> <p>Recommended additional role:</p> <ul style="list-style-type: none"> - Community wide data collection, needs assessment and reporting - Represent affordable housing interests in public sector activities 	<ul style="list-style-type: none"> - Provide current data about affordable housing and report progress to the community - Integrate affordable housing into all public sector activities
Community Development Advisory Committee (to the Board of County Commissioners and the Sarasota City Commission)	<p>Current Role:</p> <ul style="list-style-type: none"> - Advises the OHCD and monitors the Consolidated Plan <p>Recommended additional role:</p> <ul style="list-style-type: none"> - Review current comprehensive plan affordable housing policies - Add economic development representative 	<ul style="list-style-type: none"> - Ensure that comprehensive plan policies are specific and actionable - Consideration of the relationship between economic development and affordable housing

participate in the Community Development Advisory Committee review.

- The County and City Commissioners should authorize and provide the necessary resources to expand the role of OHCD to include:
 - An active role in public sector activities so that affordable housing is considered as part of comprehensive planning, zoning ordinances and regulatory process relating to housing.
 - Coordinating the collection of county-wide data about affordable housing, for the purpose of establishing goals and benchmarks, monitoring needs, and reporting progress to the community.

- Increased public awareness efforts about affordable housing and assistance that is available for consumers and developers.

3. Once established, the Affordable Housing Task Force should collaborate with OHCD to offer a special program to educate the community about affordable housing. The program should target citizens at large, local businesses and private sector housing groups. Program objectives should include:
 - Increasing public awareness about what affordable housing is, why it important for a healthy community, and the impact of an inadequate supply

- Dispelling misconceptions about affordable housing and its' residents
 - Informing the community about successful affordable housing initiatives around the country
4. Local governments should contract with the Florida Housing Coalition to offer a special education session for local governments to improve their understanding of affordable housing, successful practices of other communities and how to deal effectively with objections to affordable housing development. Attendees should include elected officials, county and city administration and designated staff. Representatives of the Affordable Housing Task Force should be asked to participate to provide a local perspective on the issue.
 5. Consumer Credit Counseling Services should work in collaboration with Sarasota County educational institutions that serve young adults and adults to ensure that students have adequate opportunities for instruction in financial literacy so that they:
 - Know how to be informed and skilled housing consumers
 - Are trained in the basics of personal budgeting and financial management, the use of credit and the ramifications of personal debt.
 6. The study group supports the efforts of the Community Development Advisory Committee to evaluate special needs housing as part of the 2005-2010 Consolidated Plan and requests that:
 - A group consisting of equal representation from all special needs groups participates.
 - A thorough needs analysis be conducted that considers special needs housing on a countywide basis.
 - Establishes specific strategies and actions that address the growing shortage of affordable housing that provides accessibility accommodations and support services for special needs groups.
 - Collaborative opportunities that maximize and leverage funding be identified.
 7. In order to ensure the preservation of the existing housing stock, local governments should adopt a policy that strongly promotes the rehabilitation of deteriorated, substandard housing. This policy should:
 - Strengthen code enforcement policy to ensure that deteriorated, substandard housing units are rehabilitated, especially in areas where large numbers of these properties exist
 - Revise penalties for code violations to provide strong motivation for absentee landlords to repair and maintain their properties. Specific consideration should be given to a fee based periodic inspection program similar to South Daytona's rental inspection program.
- Implementation of this policy should be coordinated with OHCD to ensure adequate housing assistance is available for affected residents who may be displaced or forced into homelessness if properties are condemned.
8. Local governments should ensure that land is available for new affordable housing. Specific consideration should be given to:
 - Bond issues for land purchase for affordable housing
 - Designating county/city owned land for affordable housing
 - Tax incentives for land sale for affordable housing
 - Establishing a dedicated fund for purchasing land for affordable housing projects.
 - Transfer of Development Rights
 - Increasing the supply of land designated for multi-family housing
 - Supporting the development of a land trust
 9. The study group believes that an effective approach for increasing the supply of affordable housing should be tailored to the specific needs of Sarasota County and its jurisdictions and should include:
 - Reductions in regulatory barriers
 - Mitigation of certain regulatory processes and fees for affordable housing
 - Incentives to encourage the production of affordable housing.
- In addition, mechanisms should be established to ensure that lower costs and other benefits of these actions are passed on to housing consumers.
- The following recommendations identify specific strategies that the study group believes may have value for addressing the affordable housing needs of our community. Each local government, with the input of affordable housing interests, should consider these recommendations in context with each other, so that there is an integrated, balanced approach for ensuring an adequate supply of housing for very low, low and moderate-income households:

- The County Administrator and each City Manager, with input from affordable housing interests, should review all regulations that add cost to housing and create a specific action plan for reducing those costs. The review should include an analysis of the public benefit sought by the regulation and steps and mechanisms that will be taken to achieve the same goal at less cost to the consumer. These reviews and action plans should be recommended to county and city commissioners during the next fiscal year.
 - The County Administrator and each City Manager should propose to their commissioners alternatives for reducing the time and expense associated with the rezoning process while continuing to provide opportunities for public input. Specific consideration should be given to:
 - The use of hearing officers as part of the rezoning process
 - County/city-initiated rezoning for affordable housing projects
 - Local government should amend the zoning code to expand affordable housing opportunities by:
 - Allowing mixed uses such as garage/mother-in-law apartments on residential lots and over commercial buildings
 - Increasing flexibility in compatibility standards
 - Approving increased densities for specific affordable housing uses, including county designated infill lots, in order to allow affordable housing developers to maximize the use of available land
 - Local governments should adopt regulatory incentives to encourage the private sector to provide affordable housing. The inclusionary housing policy provided by the Affordable Housing Study Commission of the State of Florida in its 2001 Final Report provides a model for consideration. These incentives must conform to local needs, and specific consideration should be given to balancing mandatory set asides of affordable housing units (owner-occupied or rental) with incentives such as:
 - A density bonus
 - A payment in-lieu provision when the nature of the development makes it infeasible to include affordable units
 - A housing trust fund to hold payment-in-lieu funds and a mechanism for using those funds for affordable housing
 - Local governments should offer some form of impact fee mitigation for affordable housing development. Specific consideration should be given to the use of a graduated scale for impact fees, (e.g. based on square footage, number of bedrooms, etc.) and a threshold should be established above which impact fees apply.
 - Local governments should offer expedited permitting and processing for affordable housing efforts.
10. The current definition of affordable housing that has been adopted by the Board of County Commissioners and the Sarasota City Commission as part of the SHIP Housing Incentive Plan states that “Affordable is defined as housing costs that do not exceed 30% of the very low, low and moderate income levels adjusted for family size” The study group recommends that this definition be adopted county-wide with the following clarifications:
- Each income category should be clearly defined:
 - Very low - those households earning less than 30% of the area median income (\$15,150 for a family of four in 2001)
 - Low income – those households earning less than 50% of the area median income (\$25,250 for a family of four in 2001)
 - Moderate income – those households earning less than 80% of the area median income (\$40,400 for a family of four in 2001)
 - The term “affordable housing development” should apply to any effort to produce housing affordable to these income groups, whether it is a single housing unit or a large multi-family development.
11. As part of the 2002 revision of the SHIP Housing Incentive Plan, the Community Development Advisory Committee should recommend stronger incentives for the private sector to provide affordable housing for each of the targeted income groups. These incentives should:
- Recognize that different approaches are needed to encourage different types and prices of housing and provide specific incentives to accomplish this. For example, different incentives may be needed to encourage the production of housing for very low income households than those for moderate income households
 - The conditions for providing incentives should be clear to ensure that they are uniformly administered.

- Include the incentives identified in Recommendation 11, to the extent they are consistent with the purpose and criteria of the SHIP Incentive Plan.

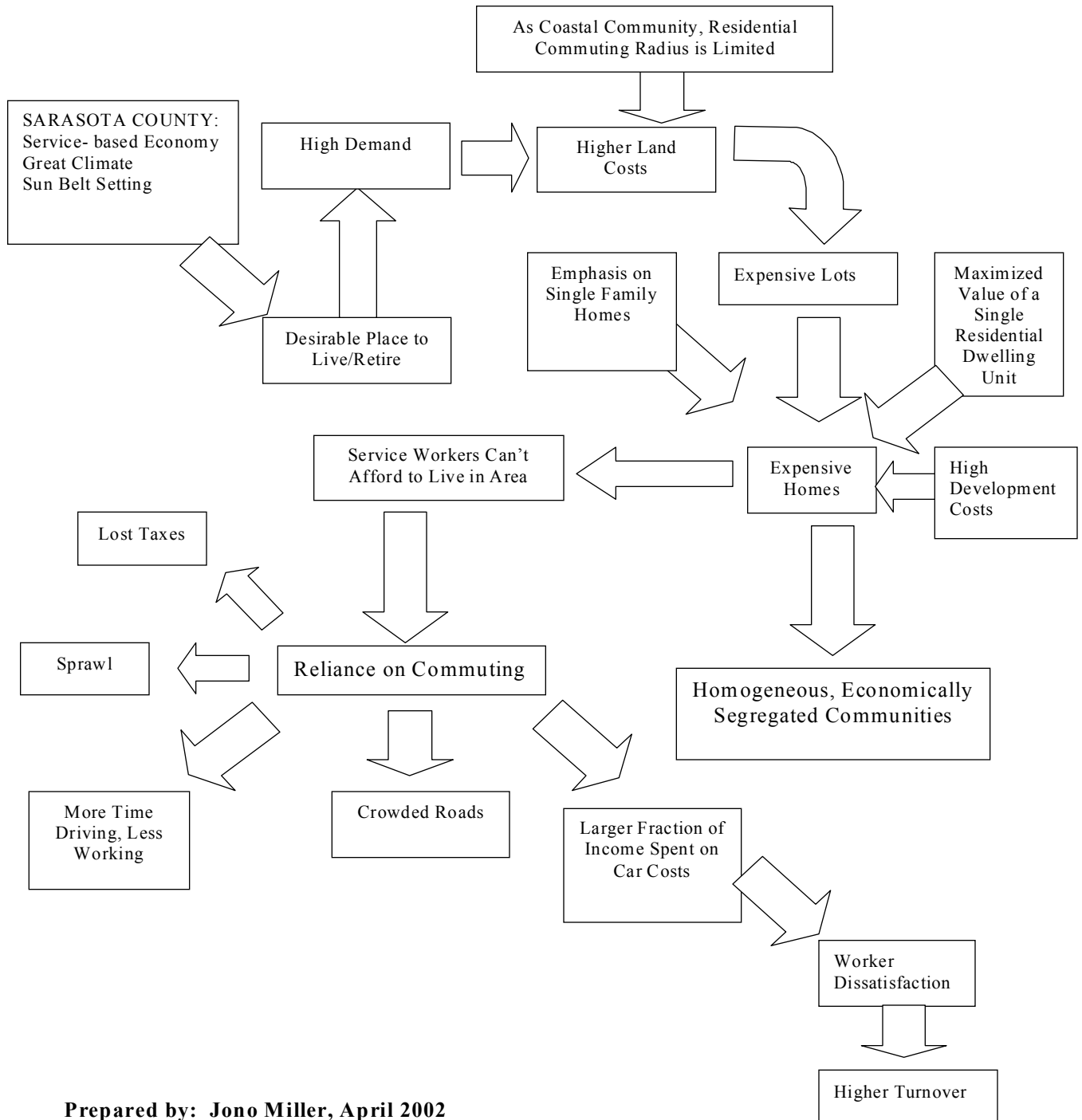
The revised SHIP Housing Incentive plan should be adopted and implemented by all local governments and each department within local government should be accountable for modifying internal policy and procedures to implement the SHIP Housing Incentive Plan.

- Evidence indicates that housing affordability for those earning between 80% and 120% of the area median income is of growing concern nationwide. A shortage of affordable housing for this group causes them to seek lower priced housing. This has two effects; it tends to increase housing prices and decreases the supply of housing affordable by those with lower incomes. Local governments should work with affordable housing interests to further analyze the need and develop specific strategies and incentives that target households earning between 80% and 120% of the area median income.
- The affordable housing study group supports efforts to make affordable housing programs more accessible to low income households and asks that OHCD and the Sarasota County and City Commissioners consider the following program modifications during the 2002- 2003 fiscal year to:
 - Review or establish policies to forgive loans for OHCD affordable housing programs
 - Review and revise eligibility requirements so that local requirements are no more restrictive than state and federal requirements
 - Establish a funded program to assist low-income and special needs renters with an initial security deposit as well as utility assistance
 - Provide education to rental property managers in Sarasota County regarding section 8 housing vouchers with the goal of increasing the number of rental properties that accept vouchers
- Existing funding is inadequate to meet the current and future need for affordable housing. To improve funding, local private and public sources should be pursued. Specific consideration should be given to:
 - A bond issue, such as a revenue conduit bond, to support affordable housing
 - Funds to match SHIP, CDBG, and HOME projects
 - Tax revenues (property taxes, liquor, cigarettes, tourism, etc.)

In addition, opportunities for leveraging public and private funding should be evaluated. The Community Alliance of Sarasota County should evaluate the various funding mechanisms that exist and serve as a catalyst for promoting those that they feel are most feasible for achieving the goal of affordable housing.

- The county, cities and OHCD should consider the proximity and availability of transportation, public transit, employment opportunities and other services when evaluating affordable housing projects.
- Sarasota County Growth Management Business Center should conduct a study in consultation with the Shimberg Center for Affordable Housing or similar organization and make recommendations about:
 - The extent to which there is a need for assistance for existing mobile home owners and how that assistance can be provided
 - The viability of new mobile home parks and types of manufactured housing as an alternative for increasing the supply of affordable housing
- In order to ensure that the relationship between affordable housing and the local economy is fully considered:
 - The Sarasota County Economic Development Board should authorize an evaluation of the impact of affordable housing and the lack thereof, on economic development activities as part of the preparation of the Economic Development Plan.
 - The Sarasota County and Sarasota City Commissions should add a representative of the Sarasota County Economic Development Board to the Community Development Advisory.
- Many affordable housing issues stem from the lack of sufficient income due to low earnings. A future SCOPE study should address the concept of a “living wage.”

Appendix A - Affordable Housing Flow Chart



Appendix B - Affordable Housing Program Strategies

Home Buyer/Tenant Assistance Housing Program	How it is used	Funding Sources
Downpayment Assistance	Helps a homebuyer with less savings achieve homeownership. Subsidy could be in the form of a loan or a grant. The FHFC's Down Payment Assistance program offers low-income families zero percent interest, nonamortized, second mortgage loans through participating nonprofit sponsors. Eligible very low income home buyers can benefit from the Permanent Loan Program, which provides deep subsidy loans for down payment and closing costs.	<ul style="list-style-type: none"> • HOME • SHIP • CDBG • State HAP Program • Fannie Mae
Low-Downpayment Mortgages	Government mortgage insurers provide loans through local lenders with high loan to value requirements. This requires a lower down payment from the buyer. The FHA also has a program that allows nonprofits to pass 100% loans through to eligible buyers. Other Mortgage products also provide higher loan-to-value ratios. Mortgages from State Mortgage Revenue Bonds may be structured with low downpayment requirements. Loans are accessed through participating lenders. A subsidy is used to reduce the interest rate of the mortgage.	<ul style="list-style-type: none"> • FHA/VA • FHLB • Fannie Mae • Mortgage Revenue Bond:
Low-interest Mortgages		<ul style="list-style-type: none"> • Tax deferred bonds • FHLB • HOME • SHIP
Closing Cost Assistance	Grants or deferred loans to pay homebuyers mortgage costs	<ul style="list-style-type: none"> • HOME • SHIP
Homebuyer Subsidy	Direct loans to homebuyers	<ul style="list-style-type: none"> • Home • CDBG • Hope
Mortgage Subsidy	A monthly subsidy is provided in the form of a special Section-8 homeownership voucher to subsidize the mortgage cost to the homebuyers. This new HUD initiative gives low-income residents of public housing an opportunity to purchase a moderately priced home near employment opportunities.	<ul style="list-style-type: none"> • HUD-Moving to opportunity homeownership voucher
Rehab Loans to Owner Occupants	Housing Rehabilitation - Low interest loans to eligible households to correct housing violations, replace housing systems, and make limited property improvements. Impact Fee Assistance - Direct loans to eligible owner-occupants to pay impact fees of connecting to public water and/ or sewer.	<ul style="list-style-type: none"> • SHIP • HOME • CDBG
Rental Subsidy Tenant Vouchers	Barrier Free Housing - Direct loans to eligible owner-occupants to remove architectural barriers or to make a home more assessable. Vouchers allow low-income tenants to go into the market and rent a unit up to an established "Fair Market Rent."	<ul style="list-style-type: none"> • Section 8 voucher program • HOME Tenant-Based AS:

Note: This table was compiled from several sources with the input of resource people experienced in affordable housing program design and administration. This table illustrates the many ways affordable housing programs can be designed.

Appendix B - Affordable Housing Program Strategies

Builder/Developer Capital Subsidies (Single family or multifamily)

Housing Program	How it is used	Funding Sources
<ul style="list-style-type: none"> Capital Grants 	<p>Grants and deferred loans to developers to reduce the purchase price of the units through reduction in costs to be financed. Reduces total costs of development, which is passed on to homebuyers in lower purchase price.</p>	<ul style="list-style-type: none"> Home CDBG SHIP SAIL FHLB Foundations
<ul style="list-style-type: none"> Land / Building donations 	<p>Local governments acquire and pass on land to affordable housing developers in exchange for extended income and re-sale restrictions.</p>	<ul style="list-style-type: none"> Local government owned
<ul style="list-style-type: none"> Land Leases 	<p>A good way for churches and no-profits to participate in developing affordable housing is to provide low-cost land to the purpose. The willingness to accept less than market value in ground rent adds to affordability, allows mission oriented organizations to advance their mission, and allows for a modest income to the group in the way ground rent.</p>	<ul style="list-style-type: none"> Same As Above
<ul style="list-style-type: none"> Low-interest Construction Loan 	<p>Through the Construction Loan program, nonprofit organizations can finance developments with a 3 percent interest rate loan to construct or substantially rehabilitate affordable housing. A portion of the Construction Loan may be converted into a zero percent (0%), deferred payment loan for income-eligible homebuyers for down payment or closing cost assistance.</p>	<ul style="list-style-type: none"> State Construction Loan]
<ul style="list-style-type: none"> Predevelopment Loans 	<p>Low-interest loans to nonprofit developers to pay for up-front costs of project planning and pre-development. Loan funds for this purpose need to be structured to accept the risk of up-front feasibility work. The HOME program allows local governments to use HOME funds for pre-development assistance to CHDOs</p>	<ul style="list-style-type: none"> State Pre-dev Loan Progr FHLB- Pre-dev Loan Pr HOME- CHDO Program Foundations
<ul style="list-style-type: none"> Community Land Trusts 	<p>CLTs are an ownership arrangement where the property is owned by a non-profit cooperative whose purpose it is to develop the project and maintain the property in perpetuity as affordable housing. The CLT provides a mechanism for accessing pre-development funds, reducing the sales costs by taking the cost of the land out of the mortgage amount, and provides further affordability to future buyers by restricting the impact of escalating land prices.</p>	<ul style="list-style-type: none"> Capital grant sources are to CLTs Technical Assistance ava through the Institute for Community Economics

Note: This table was compiled from several sources with the input of resource people experienced in affordable housing program design and administration. This table illustrates the many ways affordable housing programs can be designed.

Appendix B - Affordable Housing Program Strategies

Builder/Developer Rental Housing Financing

Builder/Developer Rental Housing Program	How it is used	Funding Sources
Capital Subsidy	<p>Capital Subsidies are grants or deferred loans that allow reduced rents to be realized through reducing the debt service requirements. Developers are required to enter into long-term use agreements committing units to low income households for a set period of time.</p> <p>Federal Home Loan Bank provides capital grants and deferred loans through their Affordable Housing Program.</p> <p>Federal Programs specifically targeted to elderly and disabled.</p> <p>Federal programs specifically targeted to homeless populations.</p> <p>Federal Program specifically targeted to provide housing and services for people with AIDS.</p> <p>Project based rental assistance is provided to the developer/owner to subsidize the rents of a particular project.</p> <p>Some programs, such as HUD 202 and 811 programs, provide rental assistance along with capital subsidy.</p>	<ul style="list-style-type: none"> • HOME • SHIP • SAIL • CDBG • FHLB • Section 202 • Section 811 • Emergency Shelter Grant • Supportive Housing Prog • Section 8 Moderate Reha • HOPWA • Project-based Section 8 • Section 811 • Section 202
Low-interest Loans		
Tax Exempt Bonds	<p>Tax exempt bonds are sold by housing authorities and state housing agencies to raise below market financing for developing projects to house low-to-moderate income households. Since each state has a cap on the amount of tax exempt bonds they can sell each year, there is a competitive process involved with receiving an allocation.</p>	<ul style="list-style-type: none"> • Tax Exempt Bonds
Blended Funds	<p>Other public subsidy funds are sometimes blended with market rate funding to reduce the cost of financing. The state of Florida provides low-interest construction loans for qualified projects.</p>	<ul style="list-style-type: none"> • HOME • CDBG • FHLB
Credit Enhancement	<p>Bonds with credit enhancement receive higher ratings that results in lower interest rates. The state of Florida provides credit enhancement on tax exempt bonds for affordable housing.</p>	<ul style="list-style-type: none"> • State Housing Finance Co • Bond Programs/State Gu • Program
Equity Investment	<p>The federal government has established a tax credit program through the IRS that allows developers of low-income housing to sell the credit to private investors in return for equity participation in the project. Equity from tax credits raise substantial funding for multifamily housing. The tax credit program is very complicated and very competitive. Each state receives an allocation each year of credit that it allocates to developers on a competitive basis</p>	<ul style="list-style-type: none"> • State Housing Finance Co • Tax Credit Program

Note: This table was compiled from several sources with the input of resource people experienced in affordable housing program design and administration. This table illustrates the many ways affordable housing programs can be designed.

Appendix C - Results of SCOPE Board Review

Note: This table summarizes the results of the SCOPE Board review of the Affordable Housing study and references the location report that was modified in response to board feedback.

Reference	Board Feedback	Modification
Findings pages 6&9	Add information about how Sarasota County compares to other counties in the region/state with regard to affordable housing.	Page 6, Column 1, added text to end of paragraph 5 and inserted Table 4 Page 9, Column 2, paragraph, revised text and 8 on page 10 Page 9, column 2, last paragraph re-written
Findings page 12	Clarify that the \$6,000 cost to commute is between North Port and the City of Sarasota.	Page 12, column 1, bullet 5, last sentence, revised
Findings page 15	The findings discuss evidence regarding perceptions about loss of property value, but not quality of life issues. The findings seem to place emphasis on reducing opportunities for public input, rather than educating the public. The discussion about hearing officers does not include the potential disadvantages.	Page 14, column 2, paragraph 1, revised text Page 14, column 2, paragraph 23 through page paragraph 2 was revised and reorganized Page 33, Conclusion 8, clarified wording Page 39, Recommendation 4, clarified wording Page 40, Recommendation 9, bullet 2, clarified
Findings page 15	The Economic Barriers section focuses on land cost and does not support conclusion 20 with a discussion of other market forces such as profit maximization and the right to develop housing units. There should be more discussion about the relationship between multiple factors driven by market forces as a barrier to affordable housing.	Page 16, column 1, Economic section, paragraph text revised and Appendix A added Page 35, Conclusion 17, wording clarified
Findings page 16	The findings do not explicitly address the issues of economically segregated, homogeneous communities.	Page 17, Column 2, added text after paragraph

Appendix C - Results of SCOPE Board Review

Note: This table summarizes the results of the SCOPE Board review of the Affordable Housing study and references the location report that was modified in response to board feedback.

Reference	Board Feedback	Modification
Findings page 17	<p>Implies density requirements are the only cause of low-density development.</p> <p>Clarify that lower lot costs from increasing density must be passed on to the consumer in order to make housing more affordable.</p> <p>Are there additional findings about "mother-in-law"/garage apartments?</p>	<p>Page 18, column 2, inserted text after paragraph 1</p> <p>Page 18, column 2, paragraph 1</p> <p>Page 18, column 1, paragraph 3</p>
Recomm. #2	<p>The roles of the referenced organizations and how they relate to each other is unclear.</p> <p>Clarify short-term and long term roles.</p> <p>The Venice Foundation should also be listed as a convener of the Affordable Housing Task Force.</p>	Combined related recommendations, clarified w added Table A
Recomm. #11	Is the study group intent that lower costs and other benefits are passed on to affordable housing consumers?	Page 40, Recommendation 9, paragraph 1, clari

GLOSSARY

Affordable Housing - Housing that does not financially cost burden a family and that is safe and in decent condition. Federal government guidelines, primarily those developed by the U.S. Department of Housing and Urban Development (HUD), define affordable housing as costing an owner or renter no more than 30% of the household's gross monthly income for housing costs, including utilities.

AMI - Area Median Income. For 2001, the AMI for a family of four in the Sarasota/Bradenton area was \$50,500, which means that half of the households in this area have incomes less than this amount and half have incomes that are more.

CDBG - Community Development Block Grant

CHDO - Community Housing Development Organizations

Comprehensive Plan - An official public document adopted by a local government. It represents the policies that local government has adopted and is used to guide land-use decisions and the management of growth within the county and jurisdictions. Each comprehensive plan has specific goals and policies regarding the provision of housing that is affordable for low to moderate-income families and populations of special concern including the elderly, disabled, homeless, large families, female head of family households and farm workers.

Consolidated Plan - In order to receive certain HUD funds, each eligible unit of government must submit a comprehensive strategic plan every 5 years with an annual update to that plan every year. The Consolidated Plan is intended to be a comprehensive, long-range planning document that describes housing needs, market conditions, and housing strategies and outlines an action plan for the investment of federal housing funds. This plan controls how federal housing funds will be used to expand affordable housing opportunities, and who will benefit from these affordable housing activities.

Cost Burdened - A household is considered cost burdened if it spends more than 30% of its annual income on housing and severely cost burdened if housing costs exceed 50% of its annual income.

CRA - Community Reinvestment Act

FHFC - Florida Housing Finance Corporation

HOME - Home Investment Partnership Program

HUD - U.S. Office of Housing and Urban Development

Low Income - households with annual gross income of less than 50% of AMI

Moderate Income - households with annual gross income of less than 80% of AMI

Median Income - households with annual gross income of 100% of AMI

OHCD - Sarasota Office of Housing and Community Development

PHA - Public Housing Authority

SHIP - State Housing Initiative Partnership Program

Very Low income - households with annual gross income of less than 30% of AMI

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FOCUSING TODAY ON TOMORROW'S FUTURE

SCOPE (Sarasota County Openly Plans for Excellence) is a volunteer-driven, nonprofit organization dedicated to improving the quality of life in Sarasota County. The Board of Directors includes members from nonprofit, education, business, government, youth, and civic organizations. Instead of acting as advocates for their sectors, the Board helps us to take a broader look at our community. SCOPE is funded by the people it serves: individuals, business, foundations, government, and United Ways. SCOPE works in three areas: capturing our past, addressing our present, and envisioning our future.

Capturing Our Past

- Collecting data that will be available to all
- Conducting research in categories such as health, learning, civic participation, and the environment
- Publishing a *Community Report Card* to show how we're doing

Addressing Our Present

- Identifying two key issues annually for research, analysis, and solutions
- Monitoring implementation and progress

Envisioning Our Future

- Building community awareness and providing tools for change
- Convening, facilitating, and hosting public dialogue
- Training to build leadership capacity

HOW CAN YOU HELP?

- Submit ideas for two key issues annually
- Join a study group and help create solutions to community problems
- Lend your expertise and data to the *Community Report Card*
- Become a SCOPE committee member
- Spread the word as a SCOPE ambassador
- Support SCOPE financially (every dollar helps)

The *Affordable Housing Study Group Report* was made possible thanks to the support of the following individuals, foundations, corporations, and governments...

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Don Grimes
Jean Grossman
Cassie Grove
Mike Guley
Don Hay
Mildred Headdy
Rev. Willie Holley
Wendy & Tom Hopkins
James Isbell
Debra Jacobs & Bill Buttaggi
Mary & Allen Jelks
Cindy & Bob Kiebitz
Kerry Kirschner
Robert & Rebecca Lane
Don Lewis
Cindy & Rick Malkin
Richard Martin
Eugene & Lorraine Matthews
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Jono Miller & Julie Morris
Isabel & Randy Norton
Sarah Pappas
Leon Picuch
Nancy Pike
Patricia Preston & John Tylee
Pat Pretch
Alexandra Quarles
Mack Reid
Bob Richardson
Denise Roberts
Rev. Donald Roberts
Nancy Roucher
Michael Saunders
Donna & Mac Spencer
Stewart & Marjorie Stearns
Laurey Stryker
Mr. & Mrs. Philip Tavill
Sandra Terry
James Tollerton
Janice Toskich
Tom Tryon
Mr. & Mrs. Carl Weinrich
Jo-Anne Whalen

Foundations, Business, and Government:

American Red Cross, SW FL
ARGUS Foundation
Bon Secours-Venice Healthcare Corp.
Cavanaugh Co., LLP
Century Bank
Charla M. Burchett, PLC
Children's Haven and Adult
Community Services
City of North Port
City of Sarasota
City of Venice
Community Foundation of
Sarasota County
Davidson Drugs
Diocese of Venice
Dolphin Aviation
Frederick Derr and Co.
Greater Sarasota Chamber of Commerce
Henry L. Porter Evangelistic Association
Jones Chemical

Karen Cook Associates
Kelly Ryan Financial
Kerkering, Barberio & Co.
Kumpe & Associates
Kunkel, Miller & Hament
Michael Saunders & Co.
Mission Estates, Inc.
Muirhead, Gaylor & Steves
Nokomis Area Civic Association
Northern Trust Bank
Paine Webber Investment Co.
Panera Bread Co.
Parker and Associates
Roskamp Charities, Inc.
Ruden, McCloskey, Smith,
Schuster & Russell
Sarasota County Committee for
Economic Development
Sarasota County Government
Sarasota County Arts Council
Sarasota Ford
Sarasota Herald Tribune
Sarasota Memorial Hospital
Sir Speedy Printing
Suncoast Workforce Development Board
The Venice Foundation
Town of Longboat Key
United Way Foundation
United Way of South Sarasota County
Verizon Communications
Weisner & Associates
William G. Selby & Marie
Selby Foundation
Williams, Parker, Harrison,
Dietz & Getzen



THE MISSION

To engage our community in planning for excellence through a process of open dialogue and impartial research, to establish priorities, propose solutions and monitor change to enhance the quality of life in Sarasota County

SCOPE

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Identifies Priorities Researches Issues Proposes Solutions Creates Action Measures Progress