

AFFORDABLE HOUSING TOOLS AT A GLANCE

Practical Experiences, Lessons Learned, and Successful Advice



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As Chair of the Florida Redevelopment Association's Housing Committee, I am pleased to provide you with our "Housing Strategies in CRAs" publication. The publication is targeted to our members and others who seek to identify and create strategies for building better communities.

As our nation and Florida's communities confront the most challenging economic climate in recent history, the Florida Redevelopment Association remains committed to redeveloping communities. The Housing Committee was created in 2008 to help address and better understand affordable and workforce housing initiatives in our Community Redevelopment Areas (CRAs). Now, the housing picture has never been more perilous. With housing prices, despite the recent decline in values, having outpaced income growth for decades, affordable housing – for the workforce who seek to own or rent – has slipped out of reach.

A variety of initiatives have emerged during the last several years to address the housing crisis, particularly in Florida's Community Redevelopment Areas. These initiatives, as outlined in this publication, range from policy and program development to the creation of new initiatives such as public private partnerships and community land trusts. The publication offers new strategies for redevelopment officials that were successful during the "real estate boom" and can be used to help address the foreclosure crisis and continued affordable and workforce housing needs. We have included three detailed case studies, practical tips and many solutions that have been proven successful.



James Carras
Chair, Housing Committee



Overview

The Redevelopment Act of 1969 authorized the creation of Community Redevelopment Agencies (CRAs), which allowed local governments to designate a district as a Community Redevelopment Area under Florida Statutes Chapter 163, Part III. CRAs are created when certain conditions exist (i.e. the presence of substandard or inadequate structures, a shortage of affordable housing, inadequate infrastructure, insufficient roadways, and inadequate transportation and parking facilities). To demonstrate required conditions exist, local government assesses the proposed redevelopment area and prepares a Finding of Necessity, a detailed study that outlines the conditions of slum and/or blight within the defined jurisdiction. The State of Florida allows local governments to use increases in property tax revenue to finance the necessary public investments in CRAs. Since all revenue is locally generated, CRAs are not governed by the state but rather are overseen by a board established by the municipality. With the help of CRA staff, the board prepares a Community Redevelopment Plan that governs the activities of the area.

Community redevelopment means undertaking activities or projects for the elimination and prevention of slum and blight, for the reduction or prevention of crime, and to provide affordable housing, whether for rent or for sale, to low or moderate-income residents. As stated in Florida Statutes Chapter 163, “It is further found and declared that there exists in counties and municipalities of the state a severe shortage of housing affordable to residents of low or moderate income, including the elderly; that the existence of such condition affects the health, safety, and welfare of the residents of such counties and municipalities and retards their growth and economic and social development; and that the elimination or improvement of such condition is a proper matter of state policy and state concern and is for a valid and desirable public purpose.” Although not always interpreted as mandatory, the development of affordable housing is a requirement under Florida Statute for Community Redevelopment Agencies.



Overview

How can CRAs meet the Florida Statute requirement for providing affordable housing within their legally defined jurisdiction? CRAs can learn from the successful activities others have undertaken to increase the number of affordable units available. A survey was distributed to all Community Redevelopment Agencies in the State of Florida for the purpose of obtaining an initial assessment on how affordable housing has been addressed in redevelopment areas.

The types of questions asked in the survey were as follows:

- ▶ How do you define workforce and affordable housing?
- ▶ Is there a demonstrated need for workforce/affordable housing in the CRA?
- ▶ What role has the CRA played in the development of affordable housing?
- ▶ How has the CRA funded workforce and affordable housing?

The survey produced the highest response rate the Florida Redevelopment Association has received to date; approximately 40% of the CRAs responded. Some of the key findings of the survey include:

- ▶ Priority: Affordable and workforce housing was a top priority for 32% of the respondents; however, 70% of the CRAs responded that there is a need for affordable units within their jurisdiction.
- ▶ Location and Capacity: In general, the CRAs that are addressing affordable housing issues are in urban areas with budgets over \$2 million.
- ▶ Activities: CRAs provide funding (53%), facilitation (42%), technical assistance (30%), and research (18%) for affordable housing projects.
- ▶ Funding: The sources of funding for affordable housing assistance included CDBG, SHIP, HOME, and TIF.

The data in the survey indicates affordable housing activities undertaken by CRAs can be best described within two separate frameworks: site specific activities and programs that help facilitate the production and preservation of affordable housing.



Site Specific Activities

A number of CRAs across the State of Florida have increased the production of affordable units for low and moderate-income families by participating in site specific activities. The site specific activities outlined in this section include:

- ▶ **Land Acquisition and Assembly**

Miami Beach CRA, through strong political leadership, has notably used tax increment financing for acquisition of land to enhance economic vitality through historic preservation and by providing affordable housing.

- ▶ **Forming Partnerships**

The Orlando CRA is an outstanding example of how the formation of partnerships can be instrumental in producing affordable units.

- ▶ **Down Payment Assistance**

The Lake Worth CRA is offering \$50,000 in the form of down payment assistance for City and CRA employees for Hammon Park, a residential for-sale workforce housing transit-oriented redevelopment.

- ▶ **Reduced Permit Fees**

The Mount Dora CRA has reduced permit fees for approved non-profit affordable housing providers, such as Habitat for Humanity and Homes in Partnership, for the construction of new single-family homes affordable to low and moderate-income families.

- ▶ **Site Remediation**

The North Miami CRA is currently paying for site remediation, including the removal of environmental contamination and asbestos abatement, for an affordable housing project.



Land Acquisition and Assembly

Description

Land acquisition and land assembly can be costly for developers and is often a key barrier to providing housing units affordable to low and moderate-income households. Recognizing that land costs have increased dramatically, especially during 2000 and 2005 where the cost of land in some Florida communities tripled, CRAs began purchasing land and assembling contiguous parcels for the development of affordable housing. Some CRAs have sold the land at or below market rate to private developers with the stipulation that a certain number of affordable units were required to be constructed. Others have given the land to non-profit developers or have transferred the properties to a community land trust.

CRA in Action

The Miami Beach Redevelopment Agency has encouraged economic development in blighted areas since 1973. Miami Beach, through strong political leadership, has notably used tax increment financing for the acquisition of land to enhance economic vitality through historic preservation and by providing affordable housing. The Miami Beach Community Development Corporation, in collaboration with the City of Miami Beach and City of Miami Beach CRA, purchased three lots, the historic Allen Apartment Hotel, London House, and Barclay Plaza Hotel for \$13.7 million using tax increment financing (TIF). The historic properties are being renovated to provide a number of efficiencies including studios, one, two, and three bedroom units. When complete, the restoration of the three historic properties will create 87 affordable rental units for low and moderate-income residents of Miami Beach.



Forming Partnerships

Description

The formation of partnerships has been critical for the development of successful affordable housing projects. Although each partnership project is unique, CRAs can establish successful partnerships with private developers, non-profit organizations, and their local municipality.

CRA in Action

The Orlando CRA is an example of how the formation of partnerships can be instrumental in producing affordable units. The Affordable Housing Task Force is a partnership between the DDA, CRA, and the City of Orlando and the CRA partners with the City of Orlando Housing Department on all residential developments. The strong partnerships formed in Orlando has been an essential variable in making three developments possible: Carver Park Redevelopment, Callahan Square, and Parramore Village Redevelopment. When complete, the projects will add approximately 175 affordable/workforce housing units to the community.

Down Payment Assistance

Description

Down payment assistance provides qualified low and moderate-income buyers interest-free or low-interest loans, which can be used for a down payment or closing costs. A number of CRAs have provided down payment assistance for specific affordable housing projects. Typically, a certain percentage of the principal balance is forgiven each year that the homeowner remains in the home and if the original owner remains for a specific period of time the loan is forgiven.

CRA in Action

The Lake Worth CRA is offering \$50,000 in the form of down payment assistance for City and CRA employees for Hammon Park, a residential for-sale workforce housing transit-oriented redevelopment.



Reduced Permit Fees

Description

Similar to all other development costs, permit fees add to the total cost of housing. Developer incentives can lower the cost of residential construction and make affordable housing development more feasible. In order to make affordable housing projects more attractive to developers, CRAs can offer to reduce the permit fees associated with the production of affordable housing if the fees are paid by another source - TIF, Enterprise Funds, etc.

CRA in Action

The Mount Dora Community Redevelopment Agency, a lake front community in Central Florida, has invested its tax increment revenue into the construction and maintenance of public improvements and other redevelopment programs since 1989. The CRA has reduced permit fees for approved non-profit affordable housing providers, such as Habitat for Humanity and Homes in Partnership, for the construction of new single-family homes. To date, the CRA has reduced permit fees for 50 single-family homes that were constructed for households earning below 80% of the area median income.

Site Remediation

Description

Site remediation involves the clean up and removal of hazardous waste from a lot. A few CRAs have participated in and have paid for site remediation for affordable housing projects.

CRA in Action

The North Miami CRA, in collaboration with North Miami Housing, Ltd., is building an affordable housing residential condominium project called Pioneer Gardens at North Miami. The land was transferred to the CRA from the City of North Miami, and the CRA is currently paying for site remediation, including the removal of environmental contamination and asbestos abatement. When complete, Pioneer Gardens will contain 136 affordable 3 bedroom, 2.5 bathroom units priced in the mid \$200,000s.



Programs

A number of CRAs across the State of Florida have increased the production of affordable units for low and moderate-income families by establishing programs that are operated and funded by the CRA. The programs outlined in this section include:

- ▶ **Residential Improvement Programs**

The Miami CRA has a grant program that was created to assist owners with the rehabilitation of residential rental units. In turn, property owners are required to record a restrictive covenant assuring affordability for five years.

- ▶ **Homebuyer Assistance Programs**

The Hallandale CRA Affordable Housing First Time Buyers Program assists first time homebuyers with the cost of construction on a new single-family home or with the purchase of an existing home, condominium, or townhouse.

- ▶ **Dedication of TIF**

The Sarasota CRA Governing Board followed the recommendation of the Advisory Board, and by a 5-0 vote, set aside one third of tax increment financing (TIF) for affordable housing.

- ▶ **Urban Infill Programs**

Through the Affordable Housing Home Construction Program, the Central County CRA has undertaken a 98 single-family affordable housing urban infill project.

- ▶ **Technical Assistance Programs**

The Northwest-Progresso-Flagler Heights CRA has been instrumental in providing technical assistance for affordable housing developers.



Residential Improvement

Description

Many communities have an increasing supply of aging housing stock and sub-standard units. The upkeep of old housing can be very costly for many low-income homeowners, especially seniors who often rely on fixed incomes. Some CRAs offer homeowner rehabilitation programs to low and moderate-income households to assist with repairs. Assistance is often provided as low-interest loans or in the form of a grant.

CRAs in Action

The Miami CRA has a grant program that was created to assist owners with the rehabilitation of residential rental units. In turn, property owners are required to record a restrictive covenant assuring affordability for five years. The City of Miami Board of Commissioners recently authorized a grant in the amount of \$165,000 to JINT Holdings, LLC to rehabilitate a rental property. The tenants at the property were relocated during the three month renovation. In exchange for the grant, JINT Holdings, LLC executed a restrictive covenant assuring affordability for five years.

The Chipley CRA has purchased existing sub-standard residential properties and has donated the lots to Habitat for Humanity and other non-profits to rehabilitate. The CRA also sells lots that need improvement and provides incentives to private individuals and developers that will renovate the properties.

The City of Holly Hill CRA promotes the rehabilitation of residential units through a matching grant program. The Redevelopment Agency offers a matching grant for single-family homes to improve the property's exterior appearance. During the 2006/2007 fiscal year, 6 grants were approved by the Holly Hill CRA.



Homebuyer Assistance

Description

For many buyers, the number one obstacle to homeownership is the down payment. Homebuyer assistance programs target the buyers instead of increasing the supply of affordable housing. Homebuyer assistance programs provide down payment assistance to help with housing payments and closing costs.

CRA in Action

The Hallandale CRA has an Affordable Housing First Time Buyers Program that is managed by the CRA director. The program assists first time homebuyers with the cost of construction on a new single-family home or with the purchase of an existing home, condominium, or townhouse. The CRA provides \$25,000 to \$35,000 that can be used to purchase a lot or used for construction costs and closing costs. An additional \$5,000 is available for public service applicants and City employees.

Dedication of TIF

Description

In order to show their commitment to affordable housing, CRAs can dedicate a portion of tax increment financing (TIF) funds to affordable housing projects.

CRA in Action

The Sarasota CRA Governing Board followed the recommendation of the Advisory Board to appropriate approximately one third of the TIF funds for affordable housing as the balance increases over the next several years. By a 5-0 vote, it was decided to set-aside one third of TIF funds for affordable housing during the Special Sarasota Community Redevelopment Agency Meeting held on November 20, 2006. Originally it was estimated the set-aside would generate approximately \$10,000,000; however, given current market conditions, the total amount generated is expected to be less, around \$5,000,000, a substantial amount to be dedicated to affordable housing activities. The Sarasota Community Redevelopment Agency is currently searching for eligible affordable housing projects.



Urban Infill

Description

Infill housing development is used to encourage the development of vacant land and the redevelopment of blighted properties. Developer incentives are often used to help reduce the cost of residential development since infill development can be costly. Incentives that encourage residential infill development and make the inclusion of affordable units more feasible include upgrading local infrastructure, adding public amenities, and reducing impact fees.

CRA in Action

The Central County CRA has an Affordable Housing Home Construction Program which includes a single-family urban infill project that is being completed in a series of phases. A total of 98 units are part of the program and 19 units have been completed, while 15 are underway, and 64 are pending (i.e. agreements with developers selected through an RFP process are pending approval).

Technical Assistance

Description

CRAs can provide technical assistance by offering financing strategies for affordable housing developments, advice on the construction process, and direction on the due diligence process, including site assembly and pre-development.

CRA in Action

The Northwest-Progresso-Flagler Heights CRA has been instrumental in providing technical assistance to affordable housing developers. The CRA works with each developer on structuring deals that can be funded, provides the expertise of the CRA and other city departments to make sure each project is within the reach of the existing real estate market, and facilitates the coordination between developers, elected officials, and the community to build consensus.



Case Studies

Three CRAs have used a number of vehicles, both site specific activities and programs, to increase the production of affordable housing. The CRAs outlined in this section include:

Boynton Beach CRA

- ▶ Programs
 - Homebuyer Assistance Program*
 - Direct Incentive Program for Workforce Housing*
 - Residential Improvement Grant Program*
- ▶ Site Specific Projects
 - Ocean Breeze*
 - The Preserve*

Winter Park CRA

- ▶ Programs
 - Affordable Housing Trust Fund and Linkage Fee*
 - Hannibal Square Community Land Trust*
 - Housing Rehabilitation Program*
- ▶ Site Specific Projects
 - West Comstock Development*
 - Canton Park*

Delray Beach CRA

- ▶ Programs
 - The Delray Beach Renaissance Program*
 - Delray Beach Community Land Trust*
- ▶ Site Specific Projects
 - Atlantic Grove*
 - La France Apartments*
 - Carver Square Neighborhood*



Boynton Beach CRA

Overview

The City of Boynton Beach and the CRA recognized early on that the Heart of Boynton was suffering and neighborhood revitalization was necessary for the well being of the entire community. In 1998, the City of Boynton Beach adopted the 20/20 Redevelopment Plan which focused on revitalizing the downtown core. Implementation of the 20/20 Plan included the Heart of Boynton Community Redevelopment Plan in 2001. The CRA realized that the future economic vitality of the community depended on an adequate supply of affordable housing for low and moderate-income residents. The City of Boynton Beach and CRA wanted to ensure that revitalization of downtown would not displace the community. Creating housing opportunities became a top priority within the CRA to prevent the relocation of long time residents.

Two bonds were issued in 2005 to initiate the goals set forth for the Heart of Boynton Beach. A \$3 million Tax Increment Revenue Bond, Series 2005A, was issued and another \$8,275,000 Tax Increment Revenue Bond, Series 2005B was issued and dedicated to affordable housing. One of the first steps taken by the CRA was initiating a housing needs assessment for the community. The purpose of the study was to capture the housing supply and demand within the CRA in order to implement the necessary initiatives and programs. The report was completed by The Metropolitan Center of Florida International University in August of 2006.

Affordable housing is defined by the Boynton Beach Community Redevelopment Agency as households earning up to 120% of the area median income (AMI). The CRA participates in property acquisition, development of programs, project funding, and forms partnerships with developers to provide homeownership opportunities for local residents.



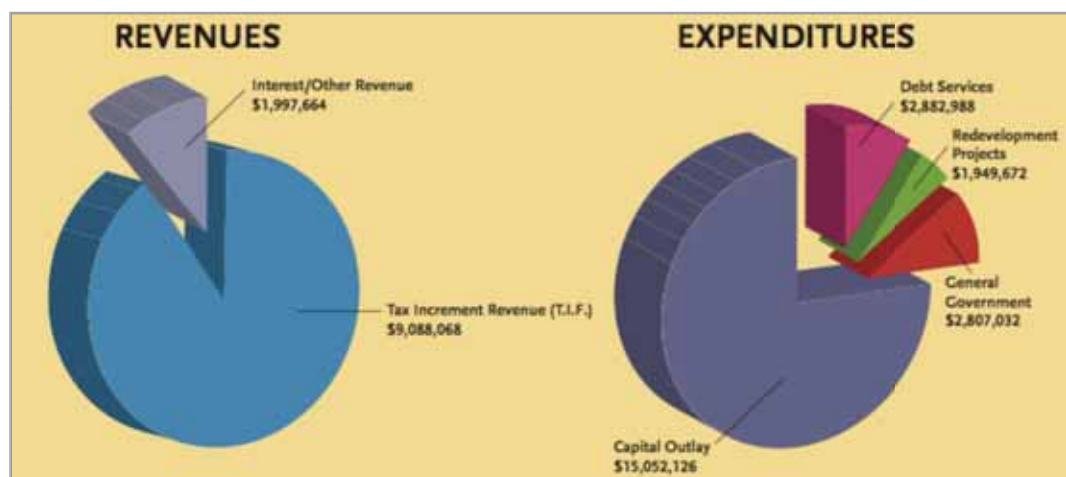
Boynton Beach CRA

CRA Profile

Boynton Beach, an urban area with a population of approximately 67,000, is a coastal city situated between Delray Beach and Lake Worth in Palm Beach County, Florida. The Boynton Beach CRA covers the eastern edge of the city. Federal Highway is a major north/south road in the CRA and the east/west connectors include Gateway Boulevard, Boynton Beach Boulevard, Woolbright Road, and Gulfstream Boulevard. The Community Redevelopment Area accounts for 1,640 acres of land within the City of Boynton Beach.

The Boynton Beach CRA participates in revitalization activities that encourage vibrant downtown growth and focuses on providing affordable housing. The community is working together to make Boynton Beach an attractive place to live and work in Palm Beach County. With many projects well underway, Boynton Beach is a step closer to redevelopment efforts that stimulates job growth, provides homeownership opportunities within the community, strengthens the local economy, and beautifies the community.

The CRA's total revenue for 2007 was \$12,000,000. Over 80% of the total revenue was tax increment revenue. Approximately \$4,000,000 of the 2007 budget was spent on affordable housing programs and projects, which accounts for one-third of the total expenditures.



Boynton Beach CRA

Affordable Housing Conditions

According to Florida International University's Metropolitan Center, by 2025 the Boynton Beach CRA will need a total of 7,506 affordable housing units in the CRA. In 2005, the median sales price for a single family home in the Boynton Beach CRA was \$220,000 and the median sales price for a condominium was \$177,000. The affordability gap – the difference between what a household can afford and the actual cost of housing – indicated the immediate need for Boynton Beach to provide affordable housing. The median household income for the Boynton Beach CRA in 2005 was \$38,580. The affordable home price for households earning the 2005 median household income was \$145,542. The resulting affordability gap was \$31,458 for a condominium and \$74,458 for a single family house.

Single Family Home		Condominium	
Median Household Income:	\$38,580	Median Household Income:	\$38,580
Affordable Home Price:	\$145,542	Affordable Condo Price:	\$145,542
Median Selling Price:	<u>\$220,000</u>	Median Selling Price:	<u>\$177,000</u>
Affordability Gap:	\$74,458	Affordability Gap:	\$31,458

In the City of Boynton Beach, the average rent increased from \$700 in 2000 to \$1,146 per month in 2005. At the end of 2006, rents had increased 58 percent since 2000. In 2005, the affordable rental price was \$965 at the median household income of \$38,580. The median rent price in 2005 was \$1,275, resulting in an affordability gap for renters of \$310 per month.

Median Household Income:	\$38,580
Affordable Rent Price:	\$965
Average Rent Price:	<u>\$1,275</u>
Affordability Gap per Month:	\$310



Boynton Beach CRA

Programs

The Boynton Beach CRA has responded to increasing housing costs and the need for more affordable housing units within the community by establishing a number of housing programs. Three of these programs include the Homebuyer Assistance Program, Direct Incentive Program for Workforce Housing, and the Residential Improvement Grant Program.

► Homebuyer Assistance Program

In an attempt to help more families purchase a home within the community, the CRA implemented the Homebuyer Assistance Program. The Homebuyer Assistance Program (HAP) provides up to \$50,000 in interest free down payment assistance for low and moderate-income families purchasing a home in the CRA. The funds can supplement SHIP assistance or other down payment assistance and help close the gap between the cost of the home and the amount first time homebuyers can afford. If the homeowner resides at the residence for the full term of the original mortgage, the loan is forgiven. If the property is sold within the first five years, the owner is required to pay 80% of the equity to the CRA. During years 6-20, 50% of the equity and during years 21-30, 15% of the equity is due to the CRA at the time the property is sold.

Key Program Guidelines

- Must be a first time homebuyer
- Family income must not exceed 120% MHI for Palm Beach County as set by HUD
- Funds may be used for down payment, closing costs, and rehabilitation costs
- Persons working in the City of Boynton Beach receive preference
- Funding should not exceed 40% for moderate-income buyers and 50% for low-income buyers of the purchase price

The 2005 bond made the Homebuyer Assistance Program possible as \$1.4 million of the bond was dedicated to the program. By the end of the first quarter in 2008, 21 HAP units closed. Another eight are expected to close before the end of the year.



Boynton Beach CRA

► Residential Improvement Grant Program

The City of Boynton Beach has an aging housing stock. Citywide, approximately 73% of the units are over 25 years old. The number of older units increases in the CRA, with 98% of the housing stock over 25 years old. In October of 2005, Hurricane Wilma left Heart of Boynton Beach residential units in a dire state. Many of the residents within the CRA did not have insurance and could not afford to fix the damages caused by the hurricane.

In response to the need for rehabilitation of many homes within the community, the Residential Improvement Program was created and is administered by the CRA. The program provides residential improvement grants to assist homeowners with improvements in an attempt to maintain the aging housing stock. Up to \$20,000 per residence is provided for improvements, including the addition of hurricane shutters, awnings and canopies, repair of doors and windows, landscaping, painting, exterior lighting, and facade improvements. The program is available for applicants that have an income less than 120% of the Palm Beach County median household income.

Program Goals

- Stabilize the Community
- Allow Residents To Remain At Their Properties
- Bring Homes Up To Current Building Codes
- Improve the Appearance of the Area
- Encourage Redevelopment

The CRA has provided \$140,000, a combination of TIF and Bond funds, to the Residential Improvement Grant Program. The program is currently assisting seven homeowners with improvements to their property. In addition, 13 grant applications have been received and are currently being processed.



Boynton Beach CRA

► Direct Incentive Program for Workforce Housing

The Boynton Beach CRA encourages workforce housing within the community through the Direct Incentive Program for Workforce Housing. Under the program, the developer agrees to provide a certain number of workforce housing units that fall between 50% to 120% of the Palm Beach County median household income in exchange for the return of pledged project increments revenue. The project must be over \$1,000,000 in projected new assessed taxable value upon completion. In the Heart of Boynton Beach, the project only needs to exceed \$250,000 for consideration. In addition, projects are required to be mixed-use, multi-family ownership units, or rentals with ownership opportunities (rent-to-own).

Program Elements

- Project must be located in the CRA
- Workforce units are defined as 50% to 120% of MHI for Palm Beach
- Project quality and overall contribution to the community is considered
- Economic Feasibility Studies (except in the Heart of Boynton) are required

Site Specific Projects

► Ocean Breeze

Ocean Breeze, the former home of the dilapidated Boynton Terrace Apartments, is located along Seacrest Boulevard between NW 7th and 8th Avenues. The project is made up of 84 mixed-income rental apartments and 56 for-sale townhouses. A partnership has been created between American Realty and the Boynton Beach Faith Based Community Development Corporation for the project. The CRA acquired the 7.83 acre property for \$7.5 million specifically for the creation of workforce housing units. The CRA then purchased additional parcels of land near the property in an attempt to assemble land for more workforce housing units. The land was going to be sold to American Realty for \$4.2 million; however, the CRA Board recently agreed to give the land to American Realty. When complete, the project is expected to create 106 new affordable housing units in the community.



Boynton Beach CRA

► The Preserve

The Preserve is a scenic master planned community located at 1801 NE 4th Street in Boynton Beach that contains both condominiums and townhomes. It is an effort between the Boynton Beach Community Redevelopment Agency (CRA) and the Cornerstone Group to include affordable housing units within the community.

Project Summary

Developer: Cornerstone Group
Date Completed: Not Completed
Site Area: 12 acres
Type of Units: Townhomes
Other Land Uses On The Site: No
Gross Residential Density: 15
Selling Price: \$223,000 - \$349,000

Through joint financing efforts, eligible buyers can qualify for \$150,000 in financial assistance for a condo or townhouse. With up to \$100,000 from the Community Workforce Housing Innovation Pilot Program ("CWHIP") and another potential \$50,000 from the CRA's Homebuyer Assistance Program, the price on a \$269,990 three bedroom condo can be reduced to \$119,990. The CRA has contributed a total of \$2,500,000 of TIF funds to the Homebuyer Assistance Program for the purpose of assisting 50 end buyers.

Financing	
Total Development Cost:	\$43,135,000
Sources of Project Funding:	
1st Mortgage	\$35,000,000
CWHIP	\$5,000,000
Equity	\$3,135,000
Investment Distribution	
Total Private Equity Investment	\$38,135,000
Total Public Investment	\$5,000,000

When complete, the Preserve will contain 180 two and three-story townhouses and condos at market rate prices ranging from \$250,000 to \$349,000. Of those units, 50 will be affordable housing for people with incomes under 120 percent of Palm Beach County's median household income.

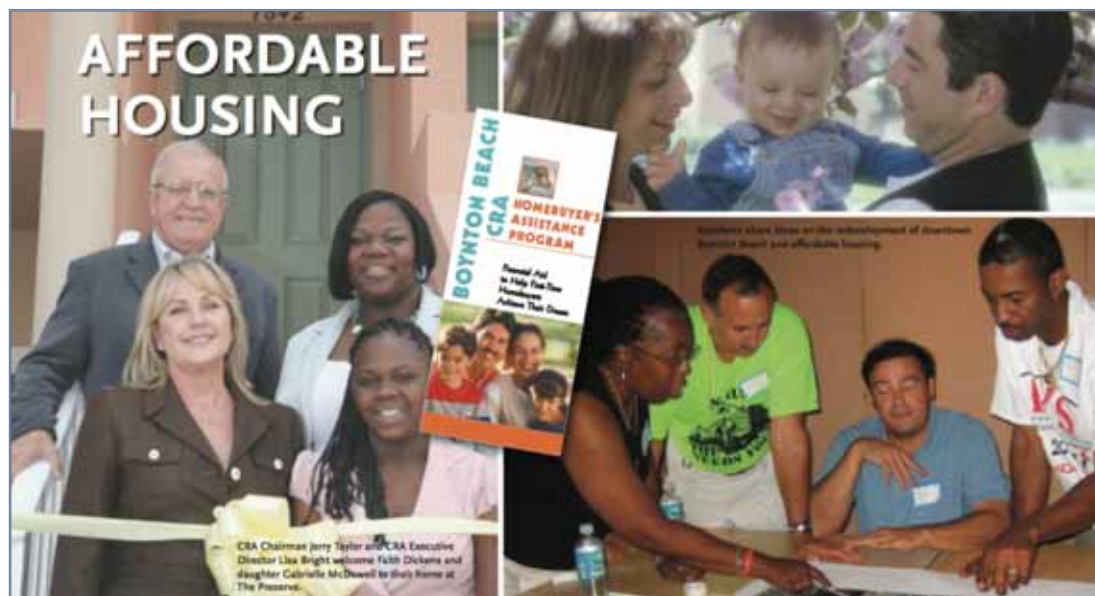


Boynton Beach CRA

Summary and Recommendations from the Boynton Beach CRA

Over the years, the Boynton Beach Community Redevelopment Agency has committed \$17,000,000 to affordable housing which has remarkably contributed to the creation of hundreds of affordable and workforce housing units within the community. Housing opportunities have been provided to many low and moderate-income families as the direct result of contribution by the CRA in terms of funding, technical assistance, and the facilitation of affordable residential housing projects and initiatives.

In order to successfully implement affordable housing, the Boynton Beach Community Redevelopment Agency believes it is absolutely necessary to understand the community, city, and county in which it operates. Public-private partnerships can be an extremely effective tool but knowledge of the private sector and being able to speak the developers' language is necessary for successful public-private partnerships. The Boynton Beach CRA believes it is essential for policy makers to understand that affordable housing is not just a social issue but an economic issue as well. Affordable housing is one piece of the puzzle required for a community to be successful.



Winter Park CRA

Overview

The City of Winter Park Community Redevelopment Agency was created by the City Council of Winter Park in June of 1991. In the 1990s, the neighborhood on the east side of Winter Park was increasing in value as new large homes were built and enhancements to the community were being made. However, it was a different story on the west side of the City of Winter Park in a neighborhood known as Hannibal Square. No new development was being built and revitalization efforts had not occurred. In the early 1990s, Hannibal Square was a very low-income African American Community and the neighborhood was considered to be extremely dangerous even though the community was only two blocks from Park Avenue and the downtown area of the City.

As the Planning and Community Development Department at the City of Winter Park updated their comprehensive plan in the early 1990s, they recognized affordable housing was an important component of the plan that was not only needed to ensure the economic vitality of the west side of the City of Winter Park but also required by the State of Florida. The City Commission agreed that the west side of town needed to be revitalized and made safe for the well-being of the entire community. Affordable housing became a top priority in this revitalization effort. In order to increase affordable housing opportunities, the City of Winter Park implemented an affordable housing trust fund and linkage fee to address the housing goals, policies, and objectives established in the Winter Park Comprehensive Plan.

The City of Winter Park Community Redevelopment Agency defines affordable housing by using Orange County's guidelines. Affordable housing is defined by Winter Park as households earning an income of less than 80% of the area median income and defines workforce housing as those households earning between 80% - 120% of the area median income. More specifically, Orange County defines very low-income as households with a total income under 50% of the area median income, low-income as households between 51% - 80% of the area median income, and median-income is defined as those households between 81% - 120% of the area median income.



Winter Park CRA

CRA Profile

The City of Winter Park is located within Orange County in Central Florida. The CRA includes the heart of the City of Winter Park and Winter Park Village, extending from US Highway 17-92 to Interlachen Avenue and from the Fairbanks and Orange Avenues area to Lee Road. The CRA's annual budget for the 2006/2007 fiscal year was over \$3 million. Winter Park has a population of about 28,000 residents with a fifth of the population earning less than \$25,000 per year and half of the households earning an income less than \$50,000 per year.

The mission of the Winter Park CRA is to preserve and improve residential neighborhoods through activities that empower residents and to improve commercial areas through activities that promote controlled economic growth. The CRA operates within the Winter Park city government. It is responsible for redevelopment efforts within the CRA area. Over the last decade, the CRA has invested TIF revenue into the construction and maintenance of public improvements, redevelopment, and social programs. The most critical concerns the CRA faces is public safety, upkeep of property maintenance, youth recreational programs, employment, minority business development, and affordable housing.

Affordable Housing Conditions

According to the Florida Housing Data Clearinghouse, in 2006, the median sales price for a single family home in the City of Winter Park was \$439,000 and of a condominium was \$184,950. The median household income was estimated to be about \$53,000 in 2006. The affordable home price for households earning the 2006 median household income is estimated to be about three times the median household income, which would be approximately \$159,000. The affordability gap - the difference between what a household can afford and the actual cost of housing - in the City of Winter Park at this time was \$280,000 for a single family home and \$25,950 for a condominium. The gap makes it difficult for the government, educational institutions, and local businesses to hire individuals and have them live near their place of work which indicates the immediate need for affordable housing units within the CRA.



Winter Park CRA

In 2005, more than 30% of the households in the City of Winter Park were cost-burdened, paying more than 30% of their income on housing. 13% of those households were paying more than 50% of their income on housing. Substandard housing, housing units that are considered to be overcrowded, lack heating, or sufficient kitchens and plumbing, accounted for 5.5% of all households in the City of Winter Park in the year 2000.

<u>Single Family Home</u>	
Median Household Income:	\$53,000
Affordable Home Price:	\$159,000
Median Selling Price:	<u>\$439,000</u>
Affordability Gap:	\$280,000

<u>Condominium</u>	
Median Household Income:	\$53,000
Affordable Condo Price:	\$159,000
Median Selling Price:	<u>\$184,950</u>
Affordability Gap:	\$25,950

Programs

In response to the immediate need for more affordable housing units within the City of Winter Park, the CRA has been involved in a number of initiatives and programs aimed at specifically addressing the problem. These programs include an affordable housing trust fund and linkage fee, the Hannibal Square Community Land Trust, and the Housing Rehabilitation Program.

► Housing Rehabilitation Program

The essential role of the Housing Rehabilitation Program is to keep homes occupied and aims at ensuring safety and maintaining the character of the residential neighborhoods. The CRA provides financial assistance for the Housing Rehabilitation Program. The Program has been in operation since 2002 and over \$1.1 million has been contributed to it so far. Up to \$20,000 in forgivable grants are awarded to income qualifying applicants that need to make emergency and restorative improvements to their properties. To date, the program has completed over 100 rehabs and the CRA will be expanding the program.



Winter Park CRA

► Affordable Housing Trust Fund and Linkage Fee

In 1990, Ordinance No. 1883 was passed to establish an affordable housing fee and trust fund in order to meet the affordable housing goals, policies, and objectives of the Winter Park Comprehensive Plan. The trust fund uses revenues received from building permits to supply lots for affordable housing units to Habitat for Humanity and the Hannibal Square Community Land Trust. Fifteen cents per square foot of construction was the fee when the ordinance was passed; the current fee is 50 cents per square foot for both residential and commercial construction with the exception of affordable housing units. The CRA has played a vital role in purchasing lots and donating them to Habitat for Humanity and the Hannibal Square Community Land Trust and has acquired over 32 lots for affordable housing.

Fiscal Year	Receipts
1991	46,761.09
1992	49,707.15
1993	45,980.15
1994	45,068.53
1995	80,533.54
1996	52,189.21
1997	70,422.08
1998	140,516.41
1999	149,061.55
2000	125,578.81
2001	183,948.35
2002	121,568.77
2003	148,109.38
2004	219,890.92
2005	209,652.21
2006	517,000.48
2007	264,393.03
2008	132,053.60
Total to-date	2,602,435.26

The Affordable Housing Trust fund has collected a total of \$2,602,435.26 from the linkage fee since its inception. The 2008 amount only reflects fees collected through June of 2008 and not for the entire year. The funds have supported the construction of over 192 affordable housing units and have helped purchase over 40 lots for affordable housing within the Community Redevelopment Agency.

► Hannibal Square Community Land Trust

The Hannibal Square Community Land Trust was established in November of 2004 to provide and preserve affordable housing for Winter Park's low-income community. The Community Land Trust creates a permanent stock of affordable homes by owning the real property which is leased to qualified buyers on a 99 year ground lease. The buyer is able to own the home, removing the cost of the land from the equation. The Community Land Trust allows Winter Park to maintain a diverse mix of housing opportunities.



Winter Park CRA

The Community Redevelopment Agency organized and developed the Community Land Trust (CLT) concept for Winter Park. The CLT, which now functions on its own, still depends on the CRA for operational and capital expenses. CRA and City Staff provide technical assistance in architecture, financing, budgeting, and event planning and marketing to the CLT. Additionally, the CRA has brought together vendors and business partners to do projects with the Community Land Trust. The CRA also provided a \$1 million grant to the CLT.

The Community Land Trust has successfully completed two projects, Canton Park and the West Comstock Development. Canton Park includes ten single-family homes and West Comstock consists of four for-ownership single-family homes.

Site Specific Projects

► West Comstock Development

West Comstock Housing Development is a partnership between the City of Winter Park, the Community Redevelopment Agency and the Hannibal Square Community Land Trust. The four single-family, three-bedroom, two-bathroom homes are green building certified. The homes were built utilizing the Palm Harbor Homes modular construction process to promote sustainability both environmentally and economically. The purchasers of the West Comstock Housing Development units received SHIP dollars to help close the gap and make the units more affordable. The homes, which would have sold for about \$300,000, were conveyed for approximately \$160,000. The Community Land Trust, by owning the land the West Comstock homes were built on, also helped the residents purchase the homes at an affordable price. The CRA planned the development, located the developer, and assisted with planning and zoning approval.



Winter Park CRA

► Canton Park

Canton Park, another Hannibal Square Community Land Trust development, consists of ten single family, three-bedroom, two-bathroom homes. The CRA participated in the Canton Park development by donating the land to the Hannibal Square Community Land Trust. The CRA coordinated with builders and other essential players involved in the development, planned and developed the project, and organized fund review for applications.

Summary and Recommendations from the Winter Park CRA

To date, the City of Winter Park Community Redevelopment Agency has purchased 15 properties for the city's single family home program, has acquired properties or have provided funds for the construction of 32 homes by Habitat for Humanity, has purchased 10 properties for the Hannibal Community Land Trust, and has acquired another 7 homes for future affordable housing projects. The affordable housing trust fund and linkage fee has proven to be successful in Winter Park providing over \$2.5 million in funding for affordable housing projects.

Affordable and workforce housing is a major component in the City of Winter Park's CRA strategic plan. In the coming years, the CRA will be establishing a down payment assistance program, a rent-to-own program, and a workforce housing initiative. Being able to leverage additional dollars for affordable housing initiatives and projects is also part of the strategic plan. In the coming months, the CRA and Hannibal Community Land Trust will be focusing their efforts on an affordable housing project for seniors.



Delray Beach CRA

Overview

Redevelopment efforts began in the Delray Beach community when the City Commission established the Community Redevelopment Agency (CRA) in 1985. The CRA worked to eliminate slum and blighted conditions in the downtown and surrounding residential areas, which produced steady but moderate increases in property values for several years. However, a sudden expansion in the real estate market caused property values to increase rapidly, and the cost of housing increased beyond the means of many longtime residents. The high costs also negatively impacted employers, who were unable to offer their employees affordable housing in the Delray Beach community.

While affordable housing had long been a part of the CRA's redevelopment program, it became a top priority soon after the real estate boom began and the community declared it among its most immediate needs. Recognizing that affordable housing is an essential element of successful redevelopment, the CRA devoted more resources to the creation of affordable and workforce housing, for households earning up to 100% and 140% of the area median income, respectively.

CRA Profile

Delray Beach, an urban area with a population just under 65,000, is situated adjacent to the Atlantic Ocean in the southeast corner of Palm Beach County. Located within the heart of Delray Beach, the CRA boundaries include the entire Central Business District, the area north of downtown between Swinton Avenue and the Intracoastal Waterway to Boynton Beach, and adjacent neighborhoods east of I-95 between Lake Ida Road and SW/SE 10th Street. The Community Redevelopment Area accounts for 20% of the total area within the City of Delray Beach, covering more than 1,900 acres of land.



Delray Beach CRA

The CRA manages redevelopment efforts within the central core and downtown area of Delray Beach. The mission of the Delray Beach CRA is to foster or directly assist redevelopment in order to eliminate blight, create a sustainable downtown and encourage economic growth, improving the attractiveness and quality of life for the benefit of the CRA District and the City of Delray Beach as a whole. The CRA enhances economic vitality through planning, downtown marketing projects, redevelopment, historic preservation, beautification, and affordable housing efforts.

The CRA's total annual revenue for 2006-2007 was \$18,646,192. Although some revenue was collected through land sales, grants, and other revenue (Delray GreenMarket, property management, project reimbursements, and interest income), City and County tax increment financing (TIF) accounted for the majority of the total revenue. City and County TIFs accounted for 49% and 31% of revenue, respectively. The majority of the revenue was used to fund programs that provided a direct benefit to the community, with 86% of the 2006-2007 fiscal year budget going toward redevelopment projects, neighborhood plans, community improvement, and economic development. Approximately \$12 million of the 2006/2007 budget was spent on affordable and workforce housing programs and projects, which accounted for approximately 41.8% of total expenditures.

Affordable Housing Conditions

The market value of properties within the Delray Beach community rapidly increased as successful revitalization projects were completed. In 2005-2006, the median sales price for a condominium in the City reached \$205,000 and the median selling price for a single-family home exceeded \$479,000.



Delray Beach CRA

The affordability gap—the difference between what a household can afford and the actual cost of housing—indicated the immediate need for the CRA to focus on providing affordable housing opportunities within the community. Municipalities like Delray Beach, which had high concentrations of the resident workforce, were exposed to some of the greatest affordability gaps in Palm Beach County. The median household income in Delray Beach was \$50,842 in 2005. The affordable home price of a condominium for households earning 100% of the area median income was \$167,514 in 2005 and \$161,622 for a single-family home. This resulted in an affordability gap of \$37,486 for a condominium and \$317,378 for a single-family home.

A decline in rental housing production coupled with an increase in condominium conversions resulted in a substantial loss of rental housing and an increase in rental prices. Some of the highest rents in Palm Beach County were found in Delray Beach. In 2005, the average rent in the city was \$1,622. With a median household income of \$50,842 and the affordable rental rate of \$1,084, the affordability gap was approximately \$538 per month.

Single Family Home	
Median Household Income:	\$50,842
Affordable Home Price:	\$161,622
Median Selling Price:	<u>\$479,000</u>
Affordability Gap:	\$317,378

Condominium	
Median Household Income:	\$50,842
Affordable Condo Price:	\$167,514
Median Selling Price:	<u>\$205,000</u>
Affordability Gap:	\$37,486

In order to compensate for the rising costs, over 8,000 households in Delray Beach spent more than 30% of their income on housing. The affordability gaps demonstrate the critical need for more affordable housing. By 2025, it is estimated that over 5,000 units are needed for households earning below 120% of the area median income.

Median Household Income:	\$50,842
Affordable Rent Price:	\$1,084
Average Rent Price:	<u>\$1,622</u>
Affordability Gap per Month:	\$538



Delray Beach CRA

Programs

In response to increasing housing costs and the need for more affordable and workforce housing units, the Delray Beach CRA has been involved with a number of affordable housing programs. Two of these programs include the Renaissance Program and the Delray Beach Community Land Trust (DBCLT).

► The Delray Beach Renaissance Program

The CRA has been a partner in the Delray Beach Renaissance Program with the City of Delray Beach, the Delray Beach Housing Authority, the TED Center, the Delray Beach CDC, and the Community Financing Consortium. The first-time homebuyer program increases homeownership opportunities to low and moderate-income households by subsidizing the remainder of the purchase price with available grants after private financing is obtained. Subsidies of up to \$75,000 were provided by the City to low-income homebuyers under the program.

Key Program Highlights

- 30-Year Fixed Mortgage Rates
- No Points or Loan Origination Fees
- Closing Cost Assistance
- Below Market Interest Rates
- No Private Mortgage Insurance
- Forgivable No Interest Loans for Gap Financing Purposes

The CRA's role in the program was to acquire vacant lots and provide down payment subsidies of up to \$20,000 to moderate-income households earning 81% to 120% of the AMI. The CRA funded its part of the program with TIF dollars.

The initial goal of the Renaissance Program—to increase homeownership opportunities while contributing to overall neighborhood revitalization efforts—has been achieved. The program helped more than 170 low and moderate-income families become first-time homeowners. In later years, the cost of land made it extremely difficult to deliver affordable housing to low and moderate-income households, and the City and CRA's housing focus shifted to a community land trust model.



Delray Beach CRA

► Delray Beach Community Land Trust

In 2002, the City of Delray Beach and the Delray Beach CRA along with Florida Atlantic University collaborated to create the Development without Displacement Handbook. The handbook recommended the use of redevelopment strategies that would not result in the involuntary displacement of long-time residents. Among its recommended tools was the creation of a community land trust, a non-profit organization that removes land from the speculative real estate market to prevent the cost of housing from rising too high for the community.

The Delray Beach Community Land Trust (DBCLT) was eventually established in December 2006. The organization acquires land and holds it in trust for the benefit of the community. The DBCLT has been able to offer new and pre-owned homes at affordable purchase prices for very low to moderate-income households by removing the cost of the land from the home-buying equation. Through land lease arrangements the homes remain affordable in perpetuity, therefore the initial public investment is protected for the duration.

The CRA, along with the City, was the driving force behind the creation of the DBCLT, providing land, staff, and funding. The CRA hired a consultant who had worked with the Burlington Community Land Trust to conduct the preliminary research for the creation of the CLT. The CRA provided administrative start up costs and has contributed annual operating costs to the agency. The most recent CRA budget allocates \$350,000 for staffing and operational expenses. The CRA also obtained a \$7 million line of credit to be used as a revolving loan for property acquisition and construction financing. When the homes are completed and sold, the CRA writes down the cost of the land and receives repayment of the construction costs.



Delray Beach CRA

The DBCLT became one of the most active community land trusts in the State of Florida in 2007. To date, it has constructed and delivered 26 single family homes for both affordable and workforce families and has repaid approximately \$3 million of borrowed funds to the CRA. It has negotiated a contract with the CRA to purchase and build an additional 17 homes in the City's southwest neighborhood, which is a high priority redevelopment area. In addition, six affordable townhouses that are part of a market rate development were purchased by the DBCLT through the line of credit and are being marketed to moderate income households. Three other homes are occupied by households through a lease/purchase arrangement. Through development fees, leaseholder payments, and developer contributions for affordable housing, the DBCLT plans to eventually become self-sufficient.

Site Specific Projects

► Atlantic Grove

Atlantic Grove, a project located in the heart of Delray Beach on West Atlantic Avenue, is a mixed-use, mixed-income redevelopment venture. The project consists of two 3-story buildings, containing retail, restaurant, office and residential uses. Atlantic Grove is significant for being the first private redevelopment effort in this historically African American community.

Project Summary

Developer: Atlantic Grove Partners, LLC
Date Completed: January 2005
Site Area: 4.8 acres
Number, Type, Size of Residential Units:
 44 townhomes ranging from 1481 to 1761 a/c SF
 20 lofts ranging from 1111 to 1192 a/c SF
Other Land Uses On The Site:
 Approximately 48,000 SF of Office/Retail
Gross Residential Density: 15.625 per acre
Selling Price (year): \$134,000 to \$279,990



Delray Beach CRA

The CRA spent about \$2 million over several years assembling and preparing 4.6 acres of land, and issued a Request for Proposals for redevelopment of the site. The successful respondent, Atlantic Grove Partners, consisted of a partnership among private developer New Urban Communities and two nonprofit agencies, the Delray Beach Community Development Corporation and the TED (Technology, Enterprise and Development) Center. The CRA also provided seven of the affordable unit buyers with second mortgage subsidies, offering up to \$20,000 for each unit.



Atlantic Grove includes 52 townhouses ranging in price from \$134,000 for the affordable units to \$280,000 for market rate units, as well as 20 residential condos that were originally priced between \$177,000 and \$250,000. Ten units were sold to low and moderate-income homebuyers under the Renaissance Program. In addition, the two nonprofit partners in the development received a return from the project that they have reinvested in the community in the form of affordable housing projects and business incubation services.

Funding Sources	
Total Development Cost:	\$16,621,056
Sources of Project Funding:	
Local Initiatives Support Coalition (LISC)	
Acquisition & Development Loan	\$667,485
Vertical Construction Revolver	\$1,646,500
Wachovia Bank	
Acquisition & Development Loan	\$3,616,692
Vertical Construction Revolver	\$3,665,058
Fannie Mae	
Acquisition & Development Loan	\$800,000
Vertical Construction Revolver	\$807,000
FL Community Loan Fund	\$500,000
Palm Beach County Grant (CDBG)	\$600,000
Partners' Equity	\$1,071,756



Delray Beach CRA

► La France Apartments

La France Apartments, located on NW 4th Avenue in the West Settler's Historic District and formerly known as the La France Hotel, was renovated to provide 14 rental units for low-income seniors. The site is rich in history and has both cultural and economic significance. Built in 1949, La France was the first hotel in the community that welcomed African Americans during the segregation area. It had fallen into a state of disrepair but there was a strong sentiment to rehabilitate it and preserve this important part of the community's history.



The CRA purchased the La France property in 2003 and involved the community in various workshops and public forums to determine the final use of the property. The CRA held meetings and distributed a survey to obtain feedback from local residents regarding potential uses. After much consideration, the community reached a consensus that affordable housing for low-income seniors would be the most desirable long-term use of the property, and the most compatible use for the surrounding residential neighborhood. The original La France building was renovated to provide eight efficiency units. An addition was constructed to provide six additional one-bedroom apartments. All 14 units have been occupied by low and

Funding Sources	
Sources of Project Funding:	
Delray Beach Hurricane Housing Recovery Program Grant	\$500,000
Delray Beach Community Redevelopment Agency	\$2,500,000



Delray Beach CRA

► Carver Square Neighborhood

The Carver Square subdivision, located in the Southwest Neighborhood, consists of 20 single family lots on land that had once served as a dumping site. Many homes in the subdivision began to suffer from structural damage, including cracking walls and sinking foundations, as the ground beneath settled. The CRA successfully obtained a Brownfield designation for the land, and worked with the Carver Square residents to help them find suitable replacement housing. Villages of Delray will be a mixed-use, mixed-income project that will consist of affordable rental units and a combination of workforce and market rate townhouses. The Palm Beach County School District has approved an allocation of \$500,000 for the project that will give potential buyers \$10,000 each toward a down payment.

The CRA acquired 19 of the 20 single-family homes and vacant lots in the Carver Square subdivision—one lot was acquired by the Delray Beach Community Land Trust—and assisted all residents with relocation expenses. In addition to purchasing the properties from the individual owners, all residents were offered financial assistance to help cover the cost of replacement housing. Once all of the residents were relocated, the existing homes were demolished. The CRA is currently in the process of excavating and stabilizing the land for future development. Environmental tests were conducted to rule out the possibility of hazardous contamination.

Funding Sources	
Total Development Cost:	\$3,000,000
Sources of Project Funding:	
Delray Beach CRA	\$2,500,000
South Florida Regional Planning Council Brownfield Loan (to be repaid by the CRA over 3 year period)	\$500,000



Delray Beach CRA

Although the redevelopment of the Carver Square neighborhood is not complete, the CRA plan calls for the construction of 20 affordable single-family homes on the site. The homes will be available to low and moderate-income households, either through the land trust or other nonprofit housing providers.

Summary and Recommendations from the Delray Beach CRA

The Delray Beach Community Redevelopment Agency has committed \$12 million to affordable housing in the 2006/2007 fiscal year alone, which has remarkably contributed to the creation of numerous affordable and workforce housing units within the community. Housing opportunities have been provided to many low and moderate-income families as the direct result of contribution by the CRA in terms of funding, technical assistance, and the facilitation of affordable residential projects.

The Delray Beach Community Redevelopment Agency believes forming partnerships has been a main factor that has contributed to successful affordable and workforce housing projects and initiatives. The Delray Beach CRA recommends that other CRAs throughout the state take a chance and explore affordable and workforce housing opportunities within their community.



Contacts

Site Specific Activities

- ▶ **Miami Beach RDA**
1700 Convention Center Drive
Miami Beach, FL 33139
Telephone: (305) 673-7295
<http://www.miamibeachfl.gov/NEWCITY/depts/rda/rdahome.asp>
 - ▶ **Orlando CRA**
400 S. Orange Avenue
Orlando, FL 32802
Telephone: (407) 246-2121
<http://www.downtownorlando.com/>
 - ▶ **Lake Worth CRA**
29 South J Street, Unit 1
Lake Worth, FL 33460
Telephone: (561) 493-2550
Fax: (561) 493-2549
<http://www.lakeworthcra.org/>
 - ▶ **Mount Dora CRA**
510 N. Baker Street
Mount Dora, FL 32757
Telephone: (352) 735-7100
<http://ci.mount-dora.fl.us/>
 - ▶ **North Miami CRA**
615 NE 124th Street
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Phone: (305) 899-0272
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-



Contacts

Programs

- ▶ **Miami CRA**
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Telephone: (305) 679-6800
Fax: (305) 679-6835
<http://www.ci.miami.fl.us/CRA/Default.asp>

- ▶ **Chipley CRA**
685 7th Street - P.O. Box 457
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Telephone: (850) 638-4157
Fax: (850) 638-8770
<http://www.cityofchipley.com/>

- ▶ **Holly Hill CRA**
1065 Ridgewood Avenue
Holly Hill, Florida 32117
Telephone: (386) 248-9417
<http://www.hollyhillfl.org/index.php?link=30>

- ▶ **Hallandale CRA**
400 South Federal Highway
Hallandale Beach, Florida 33009
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<http://www.hallandalebeach.org/index.asp?NID=82>

- ▶ **Sarasota CRA**
1565 First Street
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Contacts

- ▶ **Central County CRA**
115 S. Andrews Avenue
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<http://www.broward.org/planningservices/upi00102.htm>

- ▶ **Northwest-Progresso-Flagler Heights CRA**
101 NE Third Avenue, Suite 300
Fort Lauderdale, Florida 33301
Telephone: (954) 828-4514
Fax: (954) 828-4500
<http://ci.ftlaud.fl.us/cra/index.htm>

Case Studies

- ▶ **Boynton Beach CRA**
915 South Federal Highway
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www.boyntonbeachcra.com

- ▶ **Winter Park CRA**
401 Park Avenue South
Winter Park, Florida 32789
Telephone: (407) 599-3399
<http://www.cityofwinterpark.org/2005/depts/cra.shtml>

- ▶ **Delray Beach Community Redevelopment Agency**
20 North Swinton Avenue
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