



IDENTIFIED BARRIERS TO AFFORDABLE HOUSING

The following list of identified challenges to affordable housing was compiled from several sources including the following:

- The Affordable Housing Work Group comprised of approximately 30 members including representatives from the public and private sector including local governments, human service agencies, not-for-profit builders, minority builders, realtors, etc., that was convened for meeting to update the *Strategic Regional Policy Plan* for the South Florida Regional Planning Council.
- *Barriers Inhibiting Real Estate Development in Low Income Urban Neighborhoods* prepared by the South Florida Housing and Community Development Corporation.
- Local government staff members during meetings regarding affordable housing.



BARRIERS TO AFFORDABLE HOUSING

Costs:

- Rising costs of land
- Rising costs of housing construction
- Rising costs of homeowners' insurance
- Accessibility issues
- Need for tax credits for CDC projects
- Impact fees
- Stringent building codes
- Permitting process costly
- Inefficiencies in government operations
- Rehabilitation of substandard units
- Checkerboard land ownership impedes land assembly
- Low appraisals in low-income areas inhibit financing
- Antiquated infrastructure
- Impact and utility fees required upfront
- Demolition costs to developer
- Brownfield cleanup cost
- Lien field cleanup cost
- Need for better access to predevelopment funds

Not In My Backyard (NIMBY):

- Government NIMBYism
- Public NIMBYism
- Gentrification
- Incorporation of built-out communities
- Accessibility issues

Government Support:

- Need for affordable housing champions at all levels of government.
- Support for comprehensive plans' housing elements is needed
- Financing programs to address most needy
- Rental affordable housing low funding priority

Urban Design/ Planning Barriers:

- New development predominately in western suburbs
- Jobs far from affordable housing
- Commercial development without requirement for residential development
- Infrastructure deficiencies
- Auto-dependence in housing development
- Insistence on low-density single-family development
- Zoning

Social issues:

- Reduced funding for mentally ill
- Funding for human services
- Homelessness and criminalization of the homeless

Economic factors:

- Housing costs rising faster than incomes
- Economic disparity
- Gap between education/job preparation and workplace needs
- Abundance of low wage jobs
- Need for more high tech jobs

Demographics:

- Increasing population cut from welfare rolls
- Rising poverty levels
- Increase in population due to immigration

Preservation:

- Affordable housing term limits expiring
- Rehabilitation of substandard units
- Gentrification