



# Growth Management and Affordable Housing



By Doug Coward

**G**rowth management will play a critical role in determining whether Florida can achieve a more sustainable future that embodies, coordinates, and promotes economic, social, and environmental goals. One of the fundamental considerations is an adequate supply of affordable housing

- which has been an integral part of Florida's growth management system since its inception. With falling home prices in the state, one of the highest foreclosure rates in the nation, and an overabundance of housing stock, it might seem that affordable housing is no longer an issue in Florida. However, the downturn in the state's economy, a national recession, and volatile global energy markets have all contributed to high unemployment and diminished buying power for Florida consumers. Even with lower-priced homes, many Florida families are struggling more than ever to find jobs and pay their increasing homeowner's

etary woes amplify the challenges ahead but also reaffirm the need to use limited public funds to achieve multiple objectives.

Florida has been a national leader in affordable housing, as evidenced by the mandatory housing elements in local government comprehensive plans and passage of the landmark William E. Sadowski Affordable Housing Act. The housing elements provide the regulatory authority to increase the supply of affordable housing, while the Sadowski Act created a dedicated funding source and a statutory framework for affordable housing for the state of Florida and every county and entitlement city. The Act has garnered widespread support and created an environment in which the private sector would provide affordable housing. The state also has a superior ability to deploy housing and technical assistance for natural disasters, such as hurricanes, and manmade crises, like foreclosures.

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insurance, energy costs, and other necessities, such as food and gas. To make matters worse, many existing homeowners with sub prime loans are also struggling to pay dramatically increased mortgage payments and may soon face foreclosure themselves. Florida must address these urgent needs and incorporate a longer term perspective to ensure that affordably-priced homes are available in both good and bad markets. The present economic and budg-

While much has been accomplished through these programs, there is far more that needs to be done. As a starting point, there are three primary needs related to existing laws and programs. First, the Governor and state legislature must safeguard necessary financial assistance, including immediate restoration of state and local housing trust funds. This will seed private sector investment in the housing market and in turn fuel our economy. Second, local governments should more fully utilize existing programs. Third, loopholes in the Development of Regional Impact rules must be closed. Additionally, affordable housing programs should be modified to incorporate renewable energy and green building technologies. By doing so, the state

can assist homeowners with rising fuel costs, capitalize on emerging green collar job opportunities, promote energy independence and environmental stewardship, and resuscitate staggering unemployment rates in the building trades.

In St. Lucie County, the Board of County Commissioners is attempting to employ these various strategies in order to more comprehensively address broader sustainability issues while concurrently focusing on more specific and immediate needs.

The first step towards requiring affordable housing in new development projects was achieved through the award-winning Towns, Villages, and Countryside ordinance, which was developed in conjunction with the Treasure Coast Regional Planning Council. This innovative land use planning program not only promotes smart growth but also mandates a limited percentage of new affordable housing units and legalizes accessory apartments. It provides additional incentives to encourage the private sector to exceed minimum requirements and assures that affordable housing units occur in a variety of building types and are integrated throughout the various neighborhoods in the new towns and villages.



Florida is facing many daunting challenges. But, with an entrepreneurial spirit and forward-thinking leadership, the opportunity exists to creatively solve many important and interconnected issues. Ironically, the housing market, which is at the root of many of our existing problems, may ultimately be the catalyst for innovative new partnerships that address today's urgent needs while promoting a more sustainable future for the state.

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The county is also in the process of creating job training and apprenticeship programs to help retrain blue collar workers in existing and emerging renewable energy technologies. The goal is to integrate photovoltaic cells, solar hot water heaters, and other technologies with existing and pending affordable housing and foreclosure programs. By merging various objectives into one comprehensive strategy, the county can more cost-effectively promote job-training and employment opportunities, increase the use of renewable energy - as prescribed by the recent draft report of the Florida Public Service Commission - and provide affordable housing that is also more affordable to maintain in the future.

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Commissioner Coward is the recipient of five statewide and regional awards including: (1) The 2005 Public Official of the Year award from the Florida Chapter of the American Planning Association; (2) The Conservation Leader award from the Florida Chapter of the Nature Conservancy; (3) The Community Steward award from 1000 Friends of Florida; (4) The Maggie Bowman award from the Marine Resources Council; and, (5) The 2007 Distinguished Public Official award from the Treasure Coast Chapter of the American Institute of Architects.

Photo, courtesy of St. Lucie County, Florida.