



Community Workforce Housing Innovation Pilot Program: Successful Lift-Off

BY MARK HENDRICKSON

The CWHIP (Community Workforce Housing Innovations Pilot Program) was quickly embraced as one of the most exciting initiatives from the 2006 Omnibus Housing Bill. As the 2007 session gets underway, the Florida Housing Finance Corporation is ready to report on the success of CWHIP in support of what seems like widespread enthusiasm for continuation of the program.



THE VALUE OF CWHIP AND LOCAL GOVERNMENT PARTNERSHIP

The 2006 Legislature appropriated \$50 million as a catalyst for public private partnerships to develop “workforce housing”; housing for “essential service personnel” earning up to \$140% of area median income targeted to high cost and high growth counties. Other important selection criteria include innovative strategies evidenced by the development, along with typical threshold and scoring criteria such as ability to proceed, set-asides and experience.

Creation of a public-private partnership as the CWHIP applicant is the cornerstone to the program. Typically or historically, Florida Housing Finance Corporation programs would require local government commitment in the form of letters of support or contributions to a project. But in the case of CWHIP, local government is expected to be a “partner” in the project. As consultant to a developer with a proposed CWHIP project, I found this partnership requirement awkward, in that it required local government to be a project “Applicant” and to execute an agreement to actively participate or facilitate the development of the project, something local government is not accustomed to doing. But in fact, it works. In the case of the Quillen Development, our successful CWHIP application in Martin County, the local government made a commitment to expedite the permitting of the project. The County is taking its role as a Partner so seriously that it began expediting the project even before the CWHIP application was approved.

The Quillen CWHIP application in Martin County involves a Development of Regional Impact, a large scale mixed use development. The owner of the Quillen project had never intended to include affordable housing within the DRI, and in fact would have been required to include almost no units of affordable housing. Because of the expedited permitting incentive, the developer made a commitment to voluntarily include 20% affordable workforce housing within the DRI— amounting to approximately 450 units of affordable housing. This development will be a smart growth model for the state, providing affordable workforce housing in a mixed income, mixed use community, in the heart of a high cost region. The key to the developer’s ability to provide 20% of its housing at affordable prices is the cost savings it will realize from expedited review and permitting of the Quillen DRI. This is the value of the partnership itself—the \$5 million of CWHIP funding will facilitate the sale of 50 of the units targeted to teachers on a site immediately adjacent to the school which will be constructed within the DRI.

The Quillen CWHIP development is not alone—the other 10 development selected for CWHIP funding also demonstrated that viable local partnerships had been created and proposed building workforce housing that meets the need of their communities. The CWHIP deals are not “cookie-cutter.” Each is different and reflects the needs of the various counties.

As a pilot program, CWHIP has been a great success. A wide variety of developments in nine different counties were

selected for funding, and the money was oversubscribed by more than a 3-1 margin.



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THIRTY-THREE APPLICATIONS WERE RECEIVED FOR THE \$5MILLION CWHIP MONIES. ELEVEN WINNERS WERE CHOSEN:	
Boulevard of the Arts	City of Sarasota/Sarasota County
Hatton Street Houses	City of Sarasota/Sarasota County
Verde	Orlando/Orange County
Ridgeview & Villages of Kenilworth	Sebring/Highlands County
Homes of West Augustine	West Augustine/ St. Johns County
Midtown Delray	Delray Beach/ Palm Beach County
The Preservation	St. Cloud/Osceola County
Village of Quillen	Indiantown/Martin County
Wolf Creek Village	Freeport/Walton County
Merry Place	West Palm Beach/Palm Beach County
Westshore Landings	Tampa/Hillsborough County

CWHIP: Intended to Complement, not Supplant, Programs for Lower Income Floridians

BY ANNETTA JENKINS

Florida enjoys the largest statewide housing trust fund in the country, with several outstanding programs like SHIP and SAIL. The newest of these, CWHIP, has been successful on many fronts by:



- responding to a need for housing the two income households that are over-income for most housing programs yet still unable to afford market rate housing;
- raising the affordable housing problem to a new level of public awareness;
- enlisting the public sector in more meaningful commitment to affordable development; and
- bringing large private sector employers such as hospitals and public sector employers, such as school boards to the table.

But while we are enjoying the success of the CWHIP program, it is important to remember that the point of the program is to create new units with new resources for an underserved higher income workforce. The intent of the CWHIP program is not to take housing resources away from the lower income workforce, the infirm, or the elderly.

There was at least one instance reported in the news about local government’s willingness to shift local resources from the community’s neediest residents in support of a CWHIP project that would serve those at 140% of area median income in a city that doesn’t even qualify as high cost:

Tallahassee. There were letters to the editor against the use of local housing monies that were earmarked for the poor being used for the middle income, and a surplus editorial in favor of the shift in funds. Ultimately, the Tallahassee project was not one of the eleven CWHIP projects that were funded, but the policy issue is one that should be addressed.

In our fervor to house teachers, nurses, firefighters, and police officers, we must not forget the importance of housing the janitors, bus drivers, clerks, and caretakers that we need in our community, as well as the senior citizens, and persons with disabilities for whom help is critical. Housing monies are scarce- taking from the very low income to give to the middle income should not be the unintended consequence of this laudable program.

Housing champions should continue to advocate for diversified strategies while pushing for a larger pie. We must balance priorities, meet the full continuum of needs, and expand resources, while embracing new programs that complement existing efforts.

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