



UNIVERSITY OF
FLORIDA

ANNUAL REPORT

of the

SHIMBERG CENTER FOR AFFORDABLE HOUSING

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Cover Story

The Florida Building Code will be adopted by the state in 2002. In preparation for that event, the Florida Department of Community Affairs issued a contract to the Shimberg Center to evaluate the difference in cost and property-loss risk between the existing code (i.e., the Standard Building Code 1997) and the Florida Building Code. In the first phase three builders constructed homes and provided access to their records as a basis for the cost comparison. The Shimberg Center also worked closely with Applied Research Associates, the Florida Home Builders Association, and the Southern Building Code Congress International to accomplish the project. During the second phase of the study the cost and risk comparison was expanded by Applied Research Associates using computer modeling techniques to include eighteen wood-frame homes and eighteen concrete block-homes. The Shimberg Center was responsible for final preparation and production of the final report of the study.

AUTHORIZATION

The Shimberg Center for Affordable Housing in the College of Design, Construction, and Planning, Rinker School of Building Construction, at the University of Florida was created by the Florida legislature in 1988. The text of Section 240.5111, Florida Statutes, establishing the Center and as amended by the William E. Sadowski Affordable Housing Act of 1992 reads:

The Board of Regents shall establish the Multidisciplinary Center for Affordable Housing within the School of Building Construction of the College of Architecture of the University of Florida with the collaboration of other related disciplines such as agriculture, business administration, engineering, law, and medicine. The center shall work in conjunction with other colleges in the State University System. The Multidisciplinary Center for Affordable Housing shall:

- (a) Conduct research relating to the problems and solutions associated with the availability of affordable housing in the state for families who are below the median income level and widely disseminate the results of such research to appropriate public and private audiences in the state. Such research shall emphasize methods to improve the planning, design, and production of affordable housing, including, but not limited to, the financial, maintenance, management, and regulatory aspects of residential development.*
- (b) Provide public services to local, regional, and state agencies, units of government, and authorities by helping them create regulatory climates that are amendable to the introduction of affordable housing within their jurisdictions.*
- (c) Conduct special research relating to fire safety.*
- (d) Provide a focus for the teaching of new technology and skills relating to affordable housing in the state.*
- (e) Develop a base of informational and financial support from the private sector for the activities of the center.*
- (f) Develop prototypes for both multifamily and single-family units.*
- (g) Establish a research agenda and general work plan in cooperation with the Department of Community Affairs, which is the state agency responsible for research and planning for affordable housing and for training and technical assistance for providers of affordable housing.*
- (h) Submit a report to the Governor, the President of the Senate, and the Speaker of the House of Representatives by January 1 of each year. The annual report shall include information relating to the activities of the center, including collaborative efforts with public and private entities, affordable housing models, and any other findings and recommendations related to the production of safe, decent, and affordable housing.*

This Annual Report has been prepared and submitted in response to and in accordance with Section 240.5111(h), F.S.

CONTENTS

<u>Section</u>	<u>Page</u>
COVER STORY	ii
AUTHORIZATION	iii
CONTENTS	iv
EXECUTIVE SUMMARY	v
INTRODUCTION	1
TEACHING	1
Undergraduate Courses	1
Graduate Courses	2
Graduate Students	2
RESEARCH	3
Housing Data Warehouse	3
State of Florida’s Housing	4
Annual Housing Report	4
Statewide Housing Needs Assessment	5
Windstorm Damage Mitigation Training & Demonstration Centers	5
Building Code Cost Comparison	5
Building System Education & Research Park	6
Community Outreach Partnership Center	6
Various Projects	6
SERVICE	7
Organize Conferences	7
Dissemination	7
ADMINISTRATION	8
Financial	8
Personnel	9
Advisory Council	9
APPENDIX A	10
List of Publications	10
Technical Note Series	11
Research Reports	11

EXECUTIVE SUMMARY

During 2001 the Shimberg Center for Affordable Housing concentrated its activities on expanding the Florida housing database, assessing the cost impact of the new Florida Building Code, and finalizing a curriculum and catalog of courses for a master's level degree in housing and community development.

The database that was developed to produce Affordable Housing Needs Assessments for the cities and counties in Florida and that served as the basis for production of the first annual edition of *The State of Florida's Housing, 2000*, has resulted in the Shimberg Center entering into a contract to provide housing information to the Florida Housing Finance Corporation. A statewide survey of rental housing was conducted for the Corporation during 2001 and work was begun on the development of a housing data warehouse that will serve the housing information needs of state agencies, local governments, for-profit and non-profit organizations. Development of the full capabilities of the warehouse will take approximately five years and will be accessible over the Internet.

The Ford Foundation and the Fannie Mae Foundation recognized the leading-edge nature of the Florida Housing Data Warehouse effort and awarded grants to the Shimberg Center to organize a conference focused on small-area socio-economic statistical systems. The conference will bring together the nation's leading researchers and practitioners to define a research agenda that will move the field to the next generation of community statistical systems.

Under contracts from the Department of Community Affairs, the Shimberg Center has worked with Applied Research Associates to assess the cost and the impact on property loss risk of the Florida Building Code versus previously existing building codes. During the initial phase of the project, three homes were built. During the second phase, these homes were used as the basis for a computer-based model that evaluated the cost and risk changes for thirty-two wood-frame and thirty-two concrete-block homes throughout the state. The final report of this project will provide data for the 2001 legislative debate regarding implementation of the Florida Building Code.

The undergraduate courses that comprise the currently available residential track within the construction management curriculum continue to attract more students than there is space available. The Housing Track courses are attracting students majoring in real estate, urban and regional planning, interior design, and law. During 2001, the Center completed a university-wide course catalog that will serve as a guide to students pursuing advanced degrees in housing and community development. The next step will be to develop an industry advisory committee to provide guidance in development of the undergraduate curriculum in housing.

Under a contract from the Florida Department of Insurance, the Shimberg Center completed construction of the third Windstorm Damage Mitigation Training and Demonstration Center in St. John's County, Florida. The location of the fourth such facility has not yet been determined by the Department.

Funding for the Center provided by the University of Florida decreased five percent from the previous year to a total \$248,715. Two new staff members have been added to support the Florida housing data warehouse effort. Funded research and endowments reached \$877,553.

INTRODUCTION

Although the Center has taught housing-related courses for several years, a formal “residential option” within the construction management curriculum of the M. E. Rinker, Sr. School of Building Construction was approved in 1998 and implemented in 1999. This addition to the curriculum was the result of requests from the home building industry. In 2000-2001 the Center completed cataloging courses from across campus that would be of value to students pursuing graduate degrees and specializing in any of a variety of housing and community development areas.

The Center’s research has been concentrated in three areas: (1) developing and maintaining detailed quantitative data describing Florida’s changing housing demand and inventory, (2) exploring housing policy alternatives that will improve access to affordable housing for lower-income households, and (3) documenting the performance characteristics of alternative building systems and materials.

Service activities within the university have ranged from chairing or serving on supervisory committees of masters and doctoral students, to serving as faculty advisor for the student chapter of the National Association of Home Builders, and to serving on various committees within the school, college, and university. The Center’s faculty members also serve on advisory committees or boards of directors for a number of agencies and not-for-profit housing and community development organizations in Florida. The Community Outreach Partnership Center project brought together service and outreach activities from various colleges and departments of the university in response to the needs of the Gainesville community which, in turn, provided insight into the components of a model that can be applied to other Florida communities.

TEACHING

Undergraduate Courses

The residential track offered within the Rinker School of Building Construction comprises three required courses:

- **Project Planning and Feasibility** exposes the student to the process of producing a proposal for development of a residential project on a specific site. The proposal includes sections on market analysis, site analysis, project programming, schematic design, project cost estimate, and

financial feasibility. The final product of this project is a design-build proposal that effectively communicates project viability in a professional manner.

- **Creating Affordable Housing** gives the student an appreciation for ways to reduce the cost of housing delivery, factors in the delivery process (including finance, building materials, construction methods) that contribute to affordability problems, and potential methods to facilitate the delivery of housing that is affordable to the buyer. Upon completion of the course the student will be able to identify potential markets and alternative financing vehicles for affordable housing. They will be prepared to intervene effectively in discussions regarding local land use and building regulations.
- **Housing Transactions for Homebuilders** is modeled on the real estate licensing course and provides an introduction to ownership rights in real property and limitations on those rights, the transfer of rights, the process of selling a property including contracts and closing, mortgages, markets, and valuation of property. The emphasis is on providing the homebuilder with a working knowledge of the sale and leasing of property. Upon completing the course the students will have an understanding of mortgage types, market opportunities, and the valuation process. They will also be able to complete the process of selling property including the documents involved.

Graduate Courses

The Shimberg Center offers a graduate-level course titled **Housing Economics and Policy** that familiarizes students with basic theories, concepts, terminology, and issues in housing as well as examining the factors contributing to housing problems and evaluating housing policies. Upon completion of the course the student is able to estimate the demand for housing, examine the feasibility of a housing project, and understand the role of government, lenders, and other institutions in the housing market.

Graduate Students

The Shimberg Center's faculty either chair or serve on committees supervising students conducting research and developing dissertations, theses, and terminal projects that are required in partial fulfillment of the requirements of graduate degrees. In 1999-2000 the Center faculty chaired three doctoral committees with such diverse research topics as construction safety standards, land-use policies, and historic preservation.

In addition to the graduate-level course in Housing Policy and Finance, the faculty teamed with faculty from the Rinker School of Building Construction to develop and offer a required graduate

course titled Research Methods in Building Construction. The purpose of this course is to introduce beginning graduate students to the task of preparing a dissertation, thesis, or master's paper. It also provides a review of basic statistical methods that many of the graduate students will need in conducting their research.

RESEARCH

Since the passage of the William E. Sadowski Affordable Housing Act of 1992, the research activities of the Shimberg Center have been coordinated with the activities of the Florida Department of Community Affairs. Presented below are summaries of some of the research projects that were active during 2000 at the Shimberg Center for Affordable Housing.

Housing Data Warehouse

The 1999 report of the Governor's Affordable Housing Study Commission cited the lack of adequate data as a major hurdle in performing its task. Similar data concerns have been cited by the Florida Home Builders Association, the Florida Association of Realtors, and the Florida Housing Finance Corporation. As a result, the Florida Housing Finance Corporation board established a Housing Data Workgroup and charged it to consider the housing data concerns that have been raised and to make recommendations on how to address the concerns and the associated funding considerations. The workgroup comprised representatives from:

- Florida Home Builders Association
- Florida Association of Realtors
- Affordable Housing Study Commission
- 1000 Friends of Florida
- Local government planning/community development departments (Leon County, Panama City, Miami-Dade County)
- Senate Community Affairs Staff
- House Community Affairs Staff
- Executive Office of the Governor
- Shimberg Center for Affordable Housing
- Florida Housing Finance Corporation
- Department of Community Affairs
- Department of Elder Affairs
- Florida Regional Councils Association
- Affordable Housing Developers Coalition

Florida Coalition for the Homeless

A proposal was produced by the workgroup after three meetings and with the assistance of Department of Community Affairs staff. The proposal called for: 1) establishment of a central housing data clearinghouse that would provide easy access to data on housing need and supply; 2) web-based access to the housing database; 3) phasing in the Florida housing data warehouse over several years; and 4) housing the warehouse at the Shimberg Center. The board of the Florida Housing Finance Corporation received the proposal and unanimously approved a request from the workgroup to make a commitment to the warehouse. The FHFC directed staff to go through the legislative process to procure the necessary funds for FY2001-2002, a total of \$221,893, with 50 percent coming out of the state housing trust fund and 50 percent coming out of the local housing trust fund.

State of Florida's Housing

The Shimberg Center produced the first annual report titled *The State of Florida's Housing, 2000*. The Florida Association of Realtors provided partial financial support for this effort. The content of the report describes not only Florida's existing housing inventory but also the projected need for housing through 2010. The objective of producing and disseminating *The State of Florida's Housing* is to establish an accepted baseline document against which policy and program effectiveness can be evaluated and for serving as a basis for debating changes to existing policy and crafting new programs. The 2001 issue of *The State of Florida's Housing* will be produced in the spring of 2002.

Annual Housing Report

The Florida legislature transferred the responsibility from the Department of Community Affairs to the Center for producing the annual *Affordable Housing in Florida* report to the legislature. The report includes sections: 1) Quantifying affordable housing needs in the state, 2) Documenting the results of state housing incentive programs, 3) Inventorying affordable housing units resulting from federal, state, and local programs, 4) Summarizing training and technical assistance and community-based organization housing activities, 5) Reporting on the status of progress toward DCA housing objectives, and 6) Recommending housing initiatives for the coming year and priorities for various target populations. In order to accomplish these tasks, the legislature directed the Shimberg Center to maintain statewide data on housing needs and production, provide technical assistance relating to real estate development and finance, operate an information clearinghouse, and coordinate state housing initiatives with local and federal programs. Working with the Florida Housing Finance

Corporation, the Shimberg Center must review and evaluate housing rehabilitation, production, and finance programs and evaluate the degree of coordination between state programs and among state, federal, and local programs. It is the intention of the Shimberg Center to combine *The State of Florida's Housing* and *Affordable Housing in Florida* into a single annual report.

Statewide Housing Needs Assessment

The 1994 Legislature directed the Florida Department of Community Affairs to provide funding for the development of an affordable housing needs assessment methodology to be used by all jurisdictions in Florida, and to prepare data for each jurisdiction for their use in assessing local need for affordable housing. The Shimberg Center conducted this work. Although the work was completed in 1999, the Center continues to respond to inquiries from local governments. Current research is focused on developing alternative measures of housing affordability, housing condition, and housing need and retooling for the next round of housing need assessments.

Windstorm Damage Mitigation Training & Demonstration Centers

During 2001 the third regional Windstorm Damage Mitigation Training and Demonstration Center was completed in Saint John's County, Florida, with funding by the Florida Department of Insurance. The next facility will be in south Florida in a yet-to-be-determined location. The primary purpose of these centers is to create a statewide network of training and demonstration sites for improving the wind resistance of existing and newly constructed homes. The Shimberg Center serves as the administrator of the program working with an architect, civil engineering firm, and construction manager. All land development and construction tasks are performed by local contractors selected from the regions in which the facilities are built.

Building Code Cost Comparison

Under contract to the Florida Department of Community Affairs, the Shimberg Center served as administrator of the project to compare the cost of constructing a home under the proposed unified Florida Building Code with the historical construction cost of the same home built under the 1997 edition of the Southern Building Code (SBC97). Although twelve comparison homes were planned for comparison, time delays and lack of participation by builders resulted in the construction of only three homes. The Southern Building Code Congress International, Inc. (SBCCI) served as a subcontractor and reviewed the plans for the original home and identified the changes necessary to comply with the Florida Building Code. Applied Research Associate, Inc., (ARA) also served as a subcontractor and was responsible for capturing detailed costs of construction for both the original

model and the model built under the unified code. Because the cost data from only three homes represented a very limited view of the cost differential, a second phase of the project was initiated that called for computer modeling of 32 masonry homes and 32 wood-frame homes. This number of test units allowed cost differential analysis under varying exposure, enclosure, and wind-borne debris combinations. In this second phase, Applied Research Associates performed all data collection and analysis and the Shimberg Center was responsible for final report preparation.

Building System Education & Research Park

The Shimberg Center for Affordable Housing was awarded an internal grant from the University of Florida, Division of Sponsored Research, Opportunity 2000 Grant Program for the purpose of preparing a business plan for establishing and operating a national Building Systems Education & Research Park. After preparation of material describing the Park concept, defining the roles of Park sponsors, and preparing an five-year financial *pro forma*, representatives of the major building system trade associations and the NAHB Research Center met in Gainesville to discuss the Park. During this meeting it became evident that a major obstacle existed to the participation of the trade groups. Specifically, the trade groups did not want their building systems compared with their competitor's systems if there was any change that they could not be rated best in all characteristics. Of course, a major function of the Park was defined as providing the building industry and the public with a performance comparison of the systems. Clearly, this situation was an impasse.

Community Outreach Partnership Center

The Shimberg Center has continued to operate the Community Outreach Partnership Center (COPC) with partial support provided by the Jesse Ball duPont Fund. The COPC program has been effective in identifying the needs of the community surrounding the university and in bringing appropriate resources from the university to satisfy those needs. During 2001, the COPC was transferred to the outreach office of the student services office. Unfortunately, budget cuts at the University of Florida did not permit the university to continue to support the program.

Various Projects

The Shimberg Center is a participant on a multi-disciplinary, multi-year research study of the impact of Florida's growth management legislation on rural areas in the state. The study is examining the use, property value, and financial implications of growth management. It is funded by the U.S.

Department of Agriculture. The Center also completed market studies for nonprofit housing organizations in the state. Non-funded research includes studies of the implications of concurrency for housing in the state, the sustainability of low-income household homeownership, cost savings resulting from energy efficiency in homeownership, and the Low Income Housing Tax Credit.

SERVICE

The Shimberg Center is called upon by many organizations and communities to participate in working groups, to speak on issues related to the delivery of affordable housing, or to serve as an information resource and referral center. These requests for assistance span a range of topics such as building technology, building regulations, land development, financing, consumer education, and more. Responding appropriately to these requests is an important function of the Center in its efforts to encourage and facilitate the production of affordable housing throughout Florida.

Organize Conferences

The Ford Foundation and the Fannie Mae Foundation issued grants to the Shimberg Center to organize a nation conference on the research needs for establishing small-area statistical systems for defining, operating, and evaluating programs to improve quality of life. This conference will take place in Tampa March 13-15, 2002.

Dissemination

The bi-monthly newsletter titled, *Affordable Housing ISSUES*, was not published from December 2000 through October 2001. However, the following reports were produced:

Rental Housing In Florida

Farmworker Housing Needs

Inclusionary Housing: A Discussion of Policy Issues

The Low-income Housing Tax Credit and Multi-family Bond Financing

The Need for Housing for Homeless Persons

Public Housing Authority Waiting List Characteristics

Rental Housing Demand by Low-income Commercial Fishing Workers

County Locations of Frail, Low-income, Older Persons in Need of Affordable Assisted Living in Florida

ADMINISTRATION

Financial

The funds that support the Shimberg Center’s activities come from three sources: 1) state funds allocated through the Board of Regents and the University of Florida, 2) endowment earnings, and 3) contracts and grants.

During the fiscal year ending 30 June, 2001, the Shimberg Center for Affordable Housing received \$253,175 in salary, expense, and other personnel services funds from the University of Florida. The distribution of these funds by expense category for fiscal 1995 through 2001 is shown below.

Fiscal year →	1995	1996	1997	1998	1999	2000	2001
Total	\$230,950	\$229,124	\$238,146	\$245,007	\$262,020	\$248,715	\$253,175
Expense category							
Salaries & benefits	79%	72%	83%	85%	81%	81%	87%
Other personnel services	10%	10%	10%	11%	11%	10%	10%
Other expenses	9%	16%	7%	4%	7%	6%	3%
Operating capital outlay	-	2%	2%	-	1%	1%	-
Unexpended	-	-	-	-	-	2%	-

The annual estimated earnings from the endowments that are administered by the University of Florida Foundation for the Shimberg Center provide another \$124,944 for the support of faculty and graduate research assistants plus approximately \$10,768 for discretionary uses. The two endowments that produce this support for the Center are:

- Ida Rogero Childre Fellowship/Assistantship in Affordable Housing
- James H. Shimberg Professorships/Fellowships Endowment & Discretionary Endowment

The other source of funding for the Center is contract or grant supported activities. In FY2000-2001 the total contract and grant awards received from federal agencies, from state agencies, and from

foundations came to \$592,951. This number represents an 2.3:1 leverage of the basic Center budget provided by the University. The backlog of pending awards for fiscal 2001-2002 stood at \$627,928 in July 2001.

Personnel

Dr. Robert C. Stroh continues to serve as director of the Center and Dr. Marc T. Smith continues as associate director. During the 2000-2001 Academic Year, Dr. Smith has taken leave without pay to teach and write on affordable housing topics.

Office administration and secretarial support are provided by Ms. Linda Stanley.

Mr. William O'Dell continues with the Center's faculty as manager of the Florida Housing Database. However, Ms. Janet Galvez was added to the Center's faculty to assist in the manipulation of data bases and extraction of reports. Mr. James Martinez was added as coordinator of computer applications and is implementing the Internet access to the Florida Housing Data Warehouse. Three graduate research assistants are also part of the team. Additional personnel will be added to support the housing data warehouse development during 2001-2002.

Advisory Council

When the Shimberg Center was first established, a large advisory council was formed that would meet periodically to review the Center's activities and to provide the Center director with recommendations for maximizing the effectiveness of the Center. As we move into the area of offering a degree program in Housing & Community Development, the Center faculty will seek industry input regarding appropriate courses through an advisory committee familiar with the residential sector's needs. This new advisory committee will be established during 2001-2002.

APPENDIX A

List of Publications

Affordable Housing ISSUES Newsletter

2000

Oct 13th Annual Statewide Housing Conf.
 Aug Three HUD Housing Programs
 Jun The State of Florida's Housing, 2000
 Apr Social Benefit & Cost of Homeownership
 Feb Rehabilitation Subcode

1999

Dec Design Matters in Affordable Housing
 Oct Rental Property Management
 Aug Rental Housing Affordability Gap
 Jun HUD Community Builder Program
 Apr 21st Century Housing Symposium
 Feb Regional Training & Demonstration
 Centers

1998

Dec Affordable Housing Alternatives
 Oct Affordable Housing Through Historic
 Preservation
 Aug Florida Housing Data Center
 Jun The Positive Effect of Homeownership
 Apr Hidden Cost of Inadequate Housing
 Feb Community Builders Fellowship

1997

Dec Local Economic Contribution of Home
 Building
 Oct A Program for Youth at Risk
 Aug Housing Assistance in Florida
 Jun Affordable Housing Research Needs in
 Florida
 Apr Fannie Mae Trillion Dollar Commitment
 Feb Comprehensive Homeownership
 Assistance Program

1996

Dec Estimating Affordable Housing Need
 Oct Resident Economic Development
 Initiative
 Aug Rural Development Strategic Plan
 Jun Shimberg Center Home Page
 Apr 1996 Summer Housing Institute
 Feb There Goes the Neighborhood?

1995

Dec Florida Housing Coalition: At Work for
 Affordable Housing
 Oct Affordable Housing Auction
 Aug Technical Assistance Providers
 Jun One-stop Permitting Process
 Apr Defensible Space
 Feb Summer Housing Institute 1995

1994

Dec A Visit to Age-Sensitive Housing
 Oct Sustaining Housing Affordability
 Aug Alternative Residential Building Systems
 Jun Public/Private Partnership for Affordable
 Housing
 Apr Affordability After Occupancy
 Feb Housing Trends

1993

Dec Impact Fee Exemption for Affordable
 Housing in Florida
 Oct Low- and Moderate Income Lending
 Experiences
 Aug Density Bonuses for Affordable
 Housing in Florida
 Jun Affordable Housing Advisory
 Committee
 Apr Homeownership Training
 Feb Employer Assisted Housing

1992

Dec State Housing Initiatives Partnership
 Oct Affordable Housing Indexes – An
 Overview
 Aug Sadowski Affordable Housing Act
 Jun Inclusionary Affordable Housing
 Apr Jobs/Housing Balance
 Feb Single-Room Occupancy (SRO)

1991

Dec Understanding and Neutralizing
 NIMBYism
 Oct Impact Fees and Affordable Housing
 (Spec) Shimberg Commits \$1 Million to Housing
 Center
 Aug Housing Price Impact of Affordable
 Housing
 Jun The Low Income Housing Tax Credit
 Apr Subsidized Housing Inventory
 Feb Cost Reducing Land Development
 Guidelines

1990

Dec Mutual Housing Associations
 Oct Financing Schemes
 Aug Technical Resources
 Jun Keys to Success for Community-based
 Development
 Apr Affordable Housing Organizations in
 Florida
 Feb SUS Housing Related Research

1989

Dec Introduction to the Center

Technical Note Series

- #98-1 Affordable Housing in Florida - 1998
- #97-1 Affordable Housing in Florida - 1997
- #95-3 Technical Assistance Resources: Organizations and Publications
- #95-2 A Cost Comparison Study Between Steel and Wood Residential Framing Systems
- #95-1 *Affordable Housing ISSUES*: 1989 - 1995
- #94-4 Bridge Builders: Community Development Intermediary Systems in the United States
- #94-3 Demographics, Technology, and the Future of Housing: Preparing for the 21st Century
- #94-2 Manufactured Housing in Florida
- #94-1 Alternative Residential Construction Systems
- #93-1 Impact Fee Usage in Florida
- #92-1 Effects of Growth Controls on Housing Prices: A Review of Literature

Research Reports

- #93-3 Inclusionary Housing & Density Bonuses for Affordable Housing in Florida: A Survey of Performance
- #93-2 Growth Management and Housing
- #93-1 Design of Flexible Homes the Contain Future Expansion Capabilities
- #92-1 A Layman's Guide to Low-income Housing Tax Credits in Florida