

# CITY OF OAKLAND PARK

## Comprehensive Housing Study



Phase I Draft Report  
Steven Chapman, Inc.

August 20, 2018

Ms. Jennifer Frastai  
Director, Engineering & Community Development  
City of Oakland Park  
5399 North Dixie Highway; Suite 3  
Oakland Park, FL 33334

Dear Ms. Frastai,

Steven Chapman, Inc. was engaged to conduct a comprehensive housing study for the City of Oakland Park. The purpose of this study was (1) to analyze the City's current housing stock to determine if the City is providing sufficient affordable housing, and then (2) project future affordable housing needs within the City.

Based on the defined scope of work, two deliverables were identified:

Deliverable 1: Conduct an Analysis of Existing Conditions and Policy Overview

Deliverable 2: If authorized, conduct a Comprehensive Affordable Housing Market Analysis Report and Fair Share Analysis.

Consistent with these deliverables, please find attached a draft of the report on Phase 1 of this study. In addition, I have attached an invoice for Phase 1 deliverable. If you have any questions regarding this report, please do not hesitate to let us know.

Sincerely,

Steven Chapman,  
President

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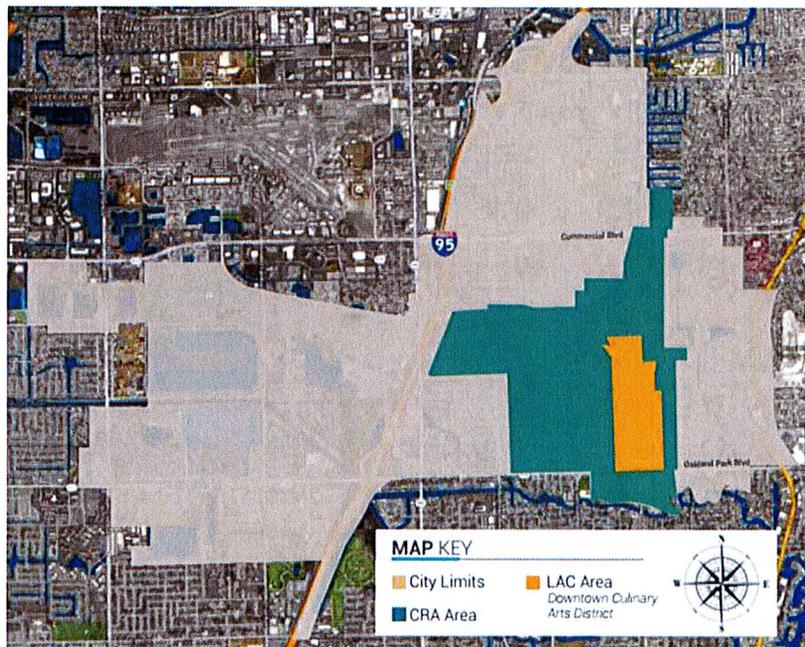
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## The City of Oakland Park: Background and Context

The City of Oakland Park covers 8.18 square miles (7.51 square miles are land, and 0.67 square miles are water). In addition to the City's boundaries, the City also has a CRA and a growing Culinary Arts District. It should be noted that the CRA, unlike many other CRAs in the region, does not use tax increment financing and does not have an affordable housing emphasis. The CRA primarily functions as the City's economic development agency. Figure 1 provides the current boundaries of the City of Oakland Park, the Oakland Park CRA, and the Downtown Culinary Arts District.

Figure 1: Official Boundaries of the City of Oakland Park, City of Oakland Park CRA, and Downtown Culinary Arts District



## Demographics

The City of Oakland Park is part of the Miami-Fort Lauderdale-West Palm Beach Metropolitan Statistical Area (South Florida MSA). The South Florida MSA is the 73rd largest metropolitan area *in the world* and the eighth-largest metropolitan area in the United States. With 6,158,824 inhabitants as of 2017, the South Florida MSA (including Miami-Dade County, Broward County, and Palm Beach County) area is the most populous in Florida and second largest in the southeastern United States.

Oakland Park is located in Broward County, Florida. Currently Broward County is the second largest county in the state, with an estimated population in 2017 of 1,935,878. The median household income in 2016 was \$52,954, and the per capita income was \$28,987.

*The City of Oakland Park*

The City of Oakland Park’s population in 2017 was 45,035 people with a median age of 39.7 and a median household income of \$46,447 (Table 1). Between 2016 and 2017 the population of the City grew from 43,660 to 45,035, a 3.5% increase and its median household income grew from \$45,357 to \$46,447, a 2.4% increase. The median property value in the City is \$163,700, and the homeownership rate is 52.9%. The population of Oakland Park is 38.3% White, 29% Hispanic, and 26.4% Black. In terms of language, 42.5% of the people in the City speak a non-English language, and 81.2% are U.S. citizens (U.S. Census).

Table 1. Demographic Profile of the City of Oakland Park

| <b>Description</b>  | <b>Measure</b> |
|---|----------------|
| <b>Population</b>   |                |
| Census 2010 Total Population  | 41,363         |
| 2017 Population Estimate (as of July 1, 2017)   | 45,035         |
| 2016 ACS 5-Year Population Estimate   | 43,660         |
| <b>Median age</b>   | 39.7           |
| <b>Number of companies</b>  | 7,340          |
| <b>Educational attainment: percent high school graduate or higher</b>   | 82.20%         |
| <b>Total housing units</b>  | 18,742         |
| <b>Median household income</b>  | 46,447         |
| <b>Foreign born population</b>  | 14,528         |
| <b>Individuals below poverty level</b>  | 18.60%         |
| <b>Race and Hispanic origin</b>   |                |
| White alone   | 25,865         |
| Black or African American alone   | 11,872         |
| American Indian and Alaska Native alone   | 176            |
| Asian alone   | 1,556          |
| Native Hawaiian/other Pacific Islander  | 0              |
| Some Other Race alone   | 1,243          |
| Two or More Races   | 2,948          |
| Hispanic or Latino (of any race)  | 12,681         |
| White alone, Not Hispanic or Latino   | 16,705         |
| <b>Veterans</b>   | 2,029          |
| Source: American Fact Finder, Retrieved May 30, 2018 from <a href="https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml?src=bkmlk">https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml?src=bkmlk</a> |                |

The residents in the City continue to be highly educated, 82.2% of the population has a high school degree or higher. Of those residents with high school degree or higher, 19.5% of the population have some college but no degree, 11% have an Associate’s degree, 15.7% have a Bachelor’s degree, and 7.2% have a graduate or professional degree. This compares to the U.S. average, where 87% have a high school degree, and 30.3% have a bachelor’s degree or higher.

In terms of employment, Table 2 shows that the majority of Oakland Park residents are professionals, working in management, business, science, and arts occupations. This is followed closely by residents who are working in sales and office occupations, which is then followed by service occupations.

Table 2. Employment Characteristics for the City of Oakland Park

| <b>Subject</b>  | <b>The City of<br/>Oakland Park</b> |
|---|-------------------------------------|
| <b>Civilian employed population 16 years and over</b>                                   | 23,091                              |
| <b>Management, business, science, and arts occupations:</b>                             | 6,762                               |
| Management, business, and financial occupations:  | 3,143                               |
| Management occupations  | 2,023                               |
| Business and financial operations occupations   | 1,120                               |
| Computer, engineering, and science occupations:   | 774                                 |
| Computer and mathematical occupations   | 474                                 |
| Architecture and engineering occupations  | 201                                 |
| Life, physical, and social science occupations  | 99                                  |
| Education, legal, community service, arts, and media occupations:                       | 1,978                               |
| Community and social services occupations   | 205                                 |
| Legal occupations   | 324                                 |
| Education, training, and library occupations  | 1,000                               |
| Arts, design, entertainment, sports, and media occupations                              | 449                                 |
| Healthcare practitioner and technical occupations:                                      | 867                                 |
| Health diagnosing, treating practitioners, technical occupations                        | 577                                 |
| Health technologists and technicians  | 290                                 |
| <b>Service occupations:</b>   | 5,474                               |
| Healthcare support occupations  | 635                                 |
| Protective service occupations:   | 465                                 |
| Firefighting and prevention, and other protective service workers including supervisors | 265                                 |
| Law enforcement workers including supervisors   | 200                                 |
| Food preparation and serving related occupations  | 2,069                               |
| Building and grounds cleaning and maintenance occupations                               | 1,475                               |
| Personal care and service occupations   | 830                                 |
| <b>Sales and office occupations:</b>  | 6,119                               |
| Sales and related occupations   | 3,061                               |

|  |       |
|--|-------|
| Office and administrative support occupations                                    | 3,058 |
| <b>Natural resources, construction, and maintenance occupations:</b>             | 2,566 |
| Farming, fishing, and forestry occupations                                       | 41    |
| Construction and extraction occupations  | 1,662 |
| Installation, maintenance, and repair occupations                                | 863   |
| <b>Production, transportation, and material moving occupations:</b>              | 2,170 |
| Production occupations   | 779   |
| Transportation occupations   | 862   |
| Material moving occupations  | 529   |
| Source: U.S. Census Bureau, 2012-2016 American Community Survey 5-Year Estimates |       |

The employment mix in Table 2 highlights the fact that the City’s population is rather diversified, including both high-wage jobs related to management as well as lower-wage jobs such as food preparation. The diverse employment mix, therefore, emphasizes a need to have an equally diverse housing stock that caters to all income ranges.

## Transportation

According to the City’s Comprehensive Plan, a primary mission identified on the transportation element (Element 2) is “Provide for a safe, convenient and efficient motorized and non-motorized transportation system.” Consistent with this narrative, residents of Oakland Park are afforded a host of excellent transportation options. In fact, the average commute time to and from work for residents of Oakland Park is 23.7<sup>1</sup> minutes, which compares favorably to its surrounding cities; Lauderdale-by-the-sea (24.7 minutes), Pompano Beach (24.3 minutes), Wilton Manors (24.1 minutes), and Fort Lauderdale (24 minutes). Moreover, the commute time for Oakland Park residents compare favorably to the U.S., which averages 25 minutes, Florida’s commute time of 25.3 minutes, and Broward County commute time of 26.6 minutes.

The City is bounded by U.S. 1 , West Cypress Creek Road, Oakland Park Boulevard, and NW 33<sup>rd</sup> Avenue. In terms of highways, I95 runs through the heart of the City. These transportation boundaries highlight the strategic location of the City as it is located in the “heart” of Broward County.

All of these facts demonstrate that Oakland Park is proximate to several economic engines driving the regional economy. As such, the City can benefit significantly by positioning itself to take advantage of its location. One way to take advantage is by focusing on the development of housing that makes the most sense to serve its current and future population while also ensuring that it can meet its financial obligations.

<sup>1</sup> Source: DataUSA, retrieved from <https://datausa.io/>.

# Housing and Policy: Past, Present, and Future

The City of Oakland Park Comprehensive Plan was originally adopted in 2007 and most recently revised in June of 2018. Specifically, the housing element of the comprehensive plan drives City policy, both in terms of present and future needs. While the City does have programs and housing based on federal, state, county, and local policies, partnerships, and financing, the City does not have its own housing authority. The absence of a housing authority means relying on multiple sources and resources for the construction and development or redevelopment of affordable housing units. Several other plans impact affordable housing, such as the capital improvement program, the CRA’s 2005 plan and 2017-2022 strategic action plan, and several programs and policies administered by Broward County.

## *The City of Oakland Park Comprehensive Plan*

The City’s comprehensive plan includes a housing section that outlines housing objectives. Examining the housing section sets the stage underlying the data used in this section. The main goal driving the comprehensive plan is to:

*Protect and enhance the single-family residential, multiple-family residential, nonresidential, open space, parks/recreation, golf course and natural resource areas/habitats of Oakland Park. (City of Oakland Park Comprehensive Plan, Volume I, 1-1)*

This main goal driving the comprehensive plan proposes a balanced, all-encompassing approach to maintain the city and improve some areas in the future, with the remainder of the comprehensive plan discussing objectives to implement this goal as well as current and proposed policies.

The overarching goal in the comprehensive plan’s housing element is:

*To maintain, improve and expand the existing single-family and multiple-family housing supply in a way that assures a desirable mix of a variety of housing types, protects sound neighborhoods and contributes to the revitalization of neighborhoods which have experienced decline. (City of Oakland Park Comprehensive Plan, Volume I, 3-1)*

The viability of current and future residential neighborhood health requires carefully implementing affordable housing programs to ensure that these residential neighborhoods continue to be viable and balanced. Additionally, it is important to note that the City must be financially sustainable, requiring the City to find the optimal mix of housing to ensure a stable property tax revenue base.

There are multiple ways to present a snapshot of where Oakland Park is now and where it might be in 2022 compared to Broward County. For this analysis, ESRI data are largely used throughout our analysis due to improved accuracy compared to freely available data from the federal government. Over the past decade, several data sources from the U.S. Bureau of Labor Statistics, U.S. Bureau of Economic Analysis, and U.S. Bureau of Labor Statistics underwent multiple changes that result in challenges when using the data for smaller geographic areas like Oakland Park. These include changes such as concepts or variable measurement, understanding and using

estimates over certain time periods, variations in the range of error underlying the numbers, and variation in the general reliability of estimates. In summary, federal data have a higher level of reliability when applied to larger populations, such as the State of Florida or Broward County, but the reliability and accuracy decreases when applied to smaller areas such as cities, especially smaller cities like Oakland Park located in densely-developed counties.

ESRI data draw from multiple private and public data sources to triangulate more accurate and timely estimates than are traditionally available through federal sources. Sound data management practices require using multiple data sources to arrive at the most accurate possible estimate. ESRI incorporates a fulltime series of intercensal and vintage-based county estimates. ESRI also employs a time series of county-to-county migration data from the Internal Revenue Service, building permits and housing starts, plus residential postal delivery counts. Finally, local data sources that tested well against Census 2010 are reviewed for concurrency. The end result is the ESRI data incorporates measures of growth or decline from a variety of data series.

ESRI measures change in population or households at the county level is facilitated by the array of data reported for counties. Unfortunately, there is no current data reported specifically for block groups. Past trends can be calculated from previous census (Methodology Statement: 2018/2023 ESRI US Updated Demographics July, 2018); the American Community Survey (ACS) provides five-year averages. However, these sources are not recent. To measure current population change by block group, ESRI models the change in households from multiple data sources including Experian; the US Postal Service (USPS); Metrostudy, a Hanley Wood company; and Axiometrics, in addition to several ancillary sources. Taken together, the estimates from ESRI provide far more accurate data for smaller geographic areas such as Oakland Park.

The following three tables (Tables 3-5) compare the percentage of households by income, households by occupancy and tenure, and households by ownership value for Oakland Park and Broward County using ESRI’s Business Analyst Online short-term projections for 2017 and 2022. For each one of the tables, a positive percentage difference means that Oakland Park has a higher percentage in proportion compared to Broward County. Where there is a negative difference, the percentage indicates that Oakland Park has a lower percentage in proportion to Broward County.

Table 3 provides data on household income based on the percentage of the population in that income bracket. The difference column for 2017 and difference projections for 2022 show that the percentage of household incomes on the lower end of the spectrum are slightly greater than the percentage of low income households in Broward County.

| Household Income    | 2017         |                |            | 2022         |                |            |
|---------------------|--------------|----------------|------------|--------------|----------------|------------|
|                     | Oakland Park | Broward County | Difference | Oakland Park | Broward County | Difference |
| <\$15,000           | 12.3%        | 11.2%          | 1.1%       | 11.9%        | 10.8%          | 1.1%       |
| \$15,000 - \$24,999 | 12.4%        | 10.8%          | 1.6%       | 11.3%        | 9.8%           | 1.5%       |
| \$25,000 - \$34,999 | 12.6%        | 10.4%          | 2.2%       | 10.9%        | 8.9%           | 2.0%       |

|                       |       |       |       |       |       |       |
|-----------------------|-------|-------|-------|-------|-------|-------|
| \$35,000 - \$49,999   | 17.6% | 13.7% | 3.9%  | 15.5% | 11.8% | 3.7%  |
| \$50,000 - \$74,999   | 20.5% | 18.1% | 2.4%  | 20.4% | 17.7% | 2.7%  |
| \$75,000 - \$99,999   | 10.2% | 11.9% | -1.7% | 12.2% | 13.9% | -1.7% |
| \$100,000 - \$149,999 | 9.0%  | 12.8% | -3.8% | 10.8% | 14.4% | -3.6% |
| \$150,000 - \$199,999 | 3.9%  | 5.5%  | -1.6% | 4.9%  | 6.1%  | -1.2% |
| \$200,000+            | 1.6%  | 5.6%  | -4.0% | 2.1%  | 6.4%  | -4.3% |

On the higher end of the household income spectrum, Broward County has a higher percentage of households with incomes about \$75,000 compared to Oakland Park. This simple table provides two different, competing signals: Oakland Park should continue pursuing modest affordable housing strategies for its residents, but to truly be proportional to Broward County, it must focus on higher-end housing to attract households with incomes above \$75,000.

Table 4 examines housing and occupancy by tenure between Oakland Park and Broward County for 2017 and 2022. While Oakland Park has a higher percentage of occupied units, Broward County has a higher percentage of owner-occupied units compared to Oakland Park. Currently, a slight majority of the occupied units in Oakland Park are owner-occupied. By 2022, though, the number of owner-occupied and renter-occupied units will be converging, meaning that there will be fewer owner-occupied units and more renter-occupied units. Broward County is expected to continue to have approximately the same number of owner-occupied units, with more renter-occupied units and a lower vacancy rate.

|                 | 2017         |                |            | 2022         |                |            |
|-----------------|--------------|----------------|------------|--------------|----------------|------------|
|                 | Oakland Park | Broward County | Difference | Oakland Park | Broward County | Difference |
| <b>Occupied</b> | 87.2%        | 85.7%          | 1.5%       | 87.8%        | 86.2%          | 1.6%       |
| <b>Owner</b>    | 50.8%        | 52.8%          | -2.0%      | 44.9%        | 52.8%          | -7.9%      |
| <b>Renter</b>   | 36.4%        | 32.9%          | 3.5%       | 42.8%        | 33.4%          | 9.4%       |
| <b>Vacant</b>   | 12.8%        | 14.3%          | -1.5%      | 12.2%        | 13.8%          | -1.6%      |

The City of Oakland Park should encourage homeownership, and existing owner-occupied units should be carefully examined to ensure that there is no widespread turnover of these units into rentals.

The data in Table 3 are reflected in Table 5 based on owner-occupied housing units by value instead of income. Table 5 shows that housing and income track consistently with one another.

|                     | 2017         |                |            | 2022         |                |            |
|---------------------|--------------|----------------|------------|--------------|----------------|------------|
|                     | Oakland Park | Broward County | Difference | Oakland Park | Broward County | Difference |
| <\$50,000           | 5.8%         | 6.5%           | -0.7       | 2.5%         | 4.0%           | -1.5       |
| \$50,000-\$99,999   | 16.3%        | 12.6%          | 3.7        | 8.4%         | 7.8%           | 0.6        |
| \$100,000-\$149,999 | 16.4%        | 11.3%          | 5.1        | 11.2%        | 8.0%           | 3.2        |
| \$150,000-\$199,999 | 17.6%        | 12.4%          | 5.2        | 14.6%        | 9.2%           | 5.4        |
| \$200,000-\$249,999 | 14.7%        | 11.6%          | 3.1        | 16.4%        | 10.8%          | 5.6        |
| \$250,000-\$299,999 | 10.6%        | 10.0%          | 0.6        | 13.3%        | 11.5%          | 1.8        |
| \$300,000-\$399,999 | 10.8%        | 15.1%          | -4.3       | 17.8%        | 19.9%          | -2.1       |
| \$400,000-\$499,999 | 4.4%         | 8.2%           | -3.8       | 8.7%         | 11.7%          | -3.0       |
| \$500,000-\$749,999 | 2.3%         | 7.3%           | -5.0       | 4.8%         | 10.6%          | -5.8       |
| \$750,000-\$999,999 | 0.3%         | 2.5%           | -2.2       | 1.1%         | 3.4%           | -2.3       |
| \$1,000,000+        | 0.8%         | 2.5%           | -1.7       | 1.3%         | 3.2%           | -1.9       |

Table 5 shows that the City should focus on building homes with a value of \$300,000 and above, since there are a greater, disproportionate number of homes available at the middle- and upper-income levels in the City of Oakland Park compared to the rest of the county. These data emphasize the need to focus on housing policies at both ends of the income spectrum to respond to existing housing demand in the City.

With the previous three tables, the goal was to look at housing, income, and values, but these tables do not account for the main driver of population, household, and housing growth: employment. Employment projections shed some light on the future of housing demand in Broward County. Using employment data and projections for Broward County for 2017-2025 from the Florida Department of Economic Opportunity paints a more robust picture for the current and future demand related to housing in the county. Table 6 provides data on the top 20 occupations and employment projections by number of jobs for Broward County.

| Occupation  | Employment |        |        | Percent Growth |
|---|------------|--------|--------|----------------|
|   | 2017       | 2025   | Growth |                |
| Customer Service Representatives                        | 28,531     | 32,931 | 4,400  | 15.4           |
| Retail Salespersons                                     | 33,891     | 38,126 | 4,235  | 12.5           |
| Combined Food Prep. and Serving Workers, Inc. Fast Food | 23,074     | 26,519 | 3,445  | 14.9           |
| Registered Nurses                                       | 16,478     | 18,760 | 2,282  | 13.9           |

|   |        |        |       |      |
|---|--------|--------|-------|------|
| Janitors and Cleaners, Except Maids and Housekeeping      | 13,638 | 15,440 | 1,802 | 13.2 |
| Accountants and Auditors                                  | 9,591  | 11,237 | 1,646 | 17.2 |
| Secretaries, Except Legal, Medical, and Executive         | 18,934 | 20,538 | 1,604 | 8.5  |
| Cooks, Restaurant   | 8,555  | 10,005 | 1,450 | 17.0 |
| Office Clerks, General                                    | 18,936 | 20,315 | 1,379 | 7.3  |
| Waiters and Waitresses                                    | 17,653 | 18,990 | 1,337 | 7.6  |
| Stock Clerks and Order Fillers                            | 16,190 | 17,523 | 1,333 | 8.2  |
| Medical Assistants  | 5,305  | 6,603  | 1,298 | 24.5 |
| First-Line Superv. of Office and Admin. Support Workers   | 10,567 | 11,826 | 1,259 | 11.9 |
| Construction Laborers                                     | 7,279  | 8,483  | 1,204 | 16.5 |
| Laborers and Freight, Stock, and Material Movers, Hand    | 12,832 | 13,999 | 1,167 | 9.1  |
| Landscaping and Grounds-keeping Workers                   | 8,637  | 9,756  | 1,119 | 13.0 |
| Receptionists and Information Clerks                      | 9,027  | 10,127 | 1,100 | 12.2 |
| General and Operations Managers                           | 8,690  | 9,748  | 1,058 | 12.2 |
| Sales Representatives, Wholesale and Manufacturing, Other | 13,549 | 14,576 | 1,027 | 7.6  |
| Maintenance and Repair Workers, General                   | 9,074  | 10,067 | 993   | 10.9 |

The purpose of including job projection data is to show that the need to provide diverse housing options catering to all income ranges will persist in the future based on job growth. Oakland Park should carefully keep track of businesses and jobs created in the future and attempt to build housing complimentary to all jobs.

Compared to surrounding areas, the median home values and average monthly rents are both below a majority of nearby areas. Table 7 shows that Oakland Park’s median home values of \$199,226 are higher than Lauderdale Lakes, Lauderhill, and North Lauderdale, but still far below Fort Lauderdale (\$320,363) and Wilton Manors (\$335,440). The City’s average rent of \$1,300 is also below comparable cities, outpacing only Lauderdale Lakes, Lauderhill, and Wilton Manors. The rental data come from RENTCafe, which includes traditional multifamily developments. While the average rent for Wilton Manors appear to be low due to only including studio units in older buildings. Townhomes and duplexes, which have been built more recently in Wilton Manors and elsewhere in Broward County, are not considered multifamily units. Local media, such as the South Florida Business Journal and the Sun Sentinel, regularly use RENTCafe data when publishing reports and updates on the multifamily market in the region due to its accuracy compared to publicly available data.

| <b>Table 7: 2018 Median Home Value and Average Rent</b> |                        |                   |
|---|------------------------|-------------------|
|   | 2018 Median Home Value | 2018 Average Rent |
| Lauderdale Lakes  | \$ 131,679             | \$ 1,211          |
| Lauderhill  | \$ 149,416             | \$ 1,248          |
| North Lauderdale  | \$ 157,278             | \$ 1,399          |
| <b>Oakland Park</b>                                     | <b>\$ 199,226</b>      | <b>\$ 1,300</b>   |
| Pompano Beach   | \$ 212,727             | \$ 1,326          |
| Lazy Lake   | \$ 275,000             | \$ 1,809          |
| Fort Lauderdale   | \$ 320,363             | \$ 1,677          |
| Wilton Manors   | \$ 335,440             | \$ 1,163          |
| Lauderdale-by-the-Sea                                   | \$ 472,917             | \$ 1,805          |

These data highlight the imbalance in affordability between comparable, proximate cities in Broward County. Rather than needing additional affordable housing in a city such as Oakland Park, these figures demonstrate a greater need for affordable single-family housing in places such as Fort Lauderdale, Wilton Manors, and Lauderdale-by-the-Sea. Additionally, affordable rental units should be built in Lazy Lake, Lauderdale-by-the-Sea, and Fort Lauderdale. This approach would create affordable housing in more cities and decentralize affordable housing rather than attempting to concentrate it. Cities such as Oakland Park that have lower median home values and average rents should focus on higher value housing options to strengthen the City's self-sufficiency.

Looking at the bigger picture beyond Oakland Park, many cities and counties in southeast Florida have programs and policies that touch on affordable housing. The demand for affordable housing throughout the region far outpaces the supply of affordable housing. Several issues, including the cost of land and construction, the lack of funding for affordable housing programs, international demand for more expensive housing at the cost of local demand for affordable housing, and job growth all hamper the region's ability to build additional affordable housing units to meet demand. It is important to note that affordable housing is largely a regional problem irrespective of Oakland Park's proactive attempt to address affordable housing within its borders.

*The Oakland Park Community Redevelopment Agency and Area Plan*

In addition to the City's comprehensive plan, the CRA has several aspects of its original plan from 2005 and more recent 2017-2022 strategic action plan for addressing affordable housing needs. The CRA boundaries serve as a subsection of the City, but it merits inclusion given the fact that Oakland Park's CRA serves as the main economic development agency for the City.

The Board of County Commissioners of Broward County authorized the creation of the CRA in 2002, but it took an additional three years to conduct a slum and blight study before creating the City's CRA in late 2005. A majority of goals and projects targeted in the original plan sought to develop and redevelop parts of the CRA through a mix of capital improvement projects,

public/private partnerships, and policies or programs aimed at either changing land uses or developing design guidelines to improve the overall community character.

The intent of the CRA plan was to align with county goals and revolved around five general themes identified in the plan. These five themes are sustainable transportation choices, civic beauty, accommodation for a diverse population, economic vitality and sustainability, and sense of place. To reflect these five themes, the CRA generated five aspirational goals focusing on redeveloping the downtown area, creating and strengthening connections to the downtown, improving neighborhoods, allocating more space for passive uses such as parks, and increasing attainable housing options.

The fifth aspirational goal related to attainable housing options, is alluded to in a few of the 11 goals and objectives in the original CRA plan. The 10<sup>th</sup> goal, creating opportunities for attainable housing has the following objectives:

- *Encourage diversity of housing options (products);*
- *Investigate inclusionary requirements and density bonuses for attainable housing;*
- *Provide relief for all existing residents potentially impacted by Community Redevelopment Area activities;*
  - *Initiate housing rehabilitation program;*
  - *Investigate opportunities to assist senior resident housing;*
  - *Encourage compatible in-fill residential; and*
  - *Consider a tax credit for existing attainable rental projects. (City of Oakland Park Community Redevelopment Area (CRA) Plan Final – December 2005, 70)*

The most recent update to the original 2005 CRA Plan, the 2017-2022 Strategic Action Plan, recommends modifying the original goal of increasing attainable housing to “increase availability of well-planned housing options.” (p. 12). The reason for this modification is reinforced based on the CRA’s strategic plan. Most importantly, according to the City’s strategic plan:

*....., post the 2007 housing market decline, property values in Oakland Park indicate that the City has greater than its proportionate share of affordable housing as compared to the rest of Broward County. Therefore, the issue which must be addressed in 2017, is the need for higher quality housing stock throughout the CRA and specifically the need for well-planned housing opportunities to support the Downtown and CRA businesses. This minor clarification aligns the CRA goals with the market conditions that exist today. (City of Oakland Park Community Redevelopment Agency 2017-2022 Strategic Action Plan, 12-13)*

This observation regarding the current strong real estate market conditions in the CRA reflect similar market conditions existing in the City. Moreover, from a proportional perspective outlined in Tables 3 through Table 5, the City is shouldering its fair share of affordable housing by providing more than enough affordable housing compared to the County.

### *Broward County Plans*

In Broward County, a variety of policies and organizations play major roles in affordable housing initiatives. All of these policies and organizations know there is extremely high demand for affordable housing without knowing where additional affordable housing should be developed, how it should be financed, and who should build it. This problem becomes even more complex given the trend toward upper-middle income housing to luxury residential construction trends and lack of available land. While many organizations, such as the Coordinating Council of Broward County, hope to encourage more affordable housing development, the most important agency in the county is the Broward County Housing Authority (BCHA). Within the BCHA, Building Better Communities, Inc. is a non-profit organization charged with resident services at BCHA sites as well as a partner in developing new affordable housing options.

The Coordinating Council of Broward County, a coalition consisting of several county government personnel, corporate and non-profit CEOs, and other high-level individuals, commissioned *Housing Broward: An Inclusive Plan 2018-2028* to examine issues related to affordable housing in the County. The four overarching goals identified in the report are:

1. *Create and preserve dedicated affordable housing units;*
2. *Promote affordability by increasing the overall supply of housing and lowering barriers and costs;*
3. *Help renters and homeowners maintain housing stability; and*
4. *Help renters and homebuyers afford units they locate in the private market. (Housing Broward: An Inclusive Plan, p. 7)*

A few interesting statistics are included in this report, such as the fact that, between 2006 and 2016, Broward County saw a decrease of 64,832 homeowners and an increase of 63,611 renters. To put that in perspective, the rate of homeownership decreased 14% and the rate of renters increased 32%. **One recommendation in this plan is reflected in the Oakland Park CRA Strategic Action Plan: creating a trust fund to generate funding that can be used to leverage private investment for affordable housing.** This document provides a list of recommended actions, not the least of which is presenting it to municipalities throughout Broward County for endorsement. While there are several policies, programs, and strategies proposed throughout the report, there are no specifics in terms of the likely impact that fully implementing this report would have on Oakland Park. The closest local signal mentioned in the report is stricter county oversight of CRAs in relation to activities focused on affordable housing. While the Coordinating Council has time to further develop and implement their wide-ranging plan for inclusive housing in Broward County, the BCHA is far more active regarding affordable housing.

One of the main roles of the BCHA is to serve as a conduit for federal funding from HUD to administer affordable housing programs in Broward County. **Specifically, for cities such as Oakland Park that do not have their own housing authority, federal funding and program administration for affordable housing in Oakland Park is carried out by the BCHA.** Programs such as the Housing Choice Voucher program (more commonly known as Section 8) provide vouchers and oversight for the approximately 256 Section 8 rental homes in Oakland Park. Other, lesser-known federal programs for affordable housing include Continuum of Care/Shelter Plus Case,

Family Unification Program, Family Self-Sufficiency, Tenant Based Rental Assistance, Homeless Programs, Veterans Affairs Supportive Housing, Section 8 Moderate Rehabilitation, and the Project Based Voucher Program.

Each housing authority, irrespective of the geographic level, is required to submit documentation to receive federal funds on a regular basis. Two documents, the Administrative Plan for the Housing Voucher Program and the Streamlined Annual Public Housing Authority Plan provide insight into the overall administration of the BCHA as well as annual benchmarks. Currently, the BCHA has 5,800 housing choice vouchers. **Oakland Park's 256 rental homes participating in the housing choice voucher program means that 4.41% of all housing choice vouchers for Broward County could be used in Oakland Park.**

Using population as a comparison, Oakland Park's population is 2.4% of the entire 2017 population for Broward County, yet it shoulders 4.41% of the County's housing choice vouchers. **Concentrating additional housing choice vouchers in Oakland Park, which already has a disproportionate share of rental properties, may increase the conversion rate of owner-occupied homes into rental properties in the future, negatively impacting the City's housing stock and financial stability.**

Within the BCHA is Building Better Communities, Inc., a non-profit created by the BCHA in 2001. The original intent of Building Better Communities was to focus on resident services, but their mission eventually expanded to include the acquisition, development, and/or redevelopment of land and affordable housing. Additionally, they also manage many affordable housing properties throughout Broward County.

**It is worth mentioning that Building Better Communities, Inc., partnered with the Pinnacle Housing Group to develop Oakland Preserve, located in Oakland Park.** It consists of 80 garden apartments with Energy Star appliances and other improvements that make these affordable units more sustainable. This recent affordable housing development demonstrates that new, quality affordable housing can be built in Broward County with the right partners. Moreover, the location of this development serves as a catalyst for additional development to compliment city investments in infrastructure in the Park Lane East area of Oakland Park.

## **Findings and Conclusion**

The findings in this report highlight several factors regarding the direction of housing policy in the City of Oakland Park. Affordable housing is a regional issue in south Florida, and any regional solution must ensure that affordable housing is dispersed, not concentrated, to implement a balanced approach. Several factors demonstrate that the current imbalance of affordable housing means that Oakland Park carries its fair share of affordable housing.

**The findings in this report highlighting this imbalance are the following:**

- 1. Oakland Park's greatest unmet demand for housing is actually on higher-end housing based on income data. The City should encourage housing to accommodate households with**

incomes above \$75,000. The City is meeting the needs of affordable lower-income housing, but at the cost of affordable middle-income housing based on income data.

2. Homeownership should be encouraged at all income levels for neighborhood stability. If current owner-occupied units continue to turn into rental units, this new wave of rentals may further undermine already-declining homeownership levels.
3. The greatest demand for housing based on home values is for single-family homes with a value of \$300,000 and above. The City needs to focus more on meeting this demand for middle-income housing to be on par with Broward County.
4. Using data from Tables 3 through Table 5, the City is providing more than its fair share of affordable housing when compared to the County.
5. The City is already housing a larger proportional share of housing choice vouchers based on its population as a percentage of Broward County. Additional housing choice vouchers may exacerbate the turnover of owner-occupied homes into rental properties, leading to future complications regarding the City's housing stock and financial stability.
6. Compared to surrounding areas, the need for affordable housing is greater in several areas, and the County should focus on affordable housing construction and related initiatives in those areas.

This report aimed to provide an overview of general characteristics for Oakland Park and analyze current data related to housing in the City and Broward County. While the need for affordable housing is evident based on county demand, existing data point to the fact that Oakland Park is shouldering its fair share of affordable housing. More importantly, while additional affordable housing options in Oakland Park might be desirable based on County policies, Oakland Park's middle-income housing market is even more underserved than the lowest-income population segment in proportion to the county.