

SMART DESIGNS

Affordable Living in Florida

A HOLISTIC GUIDE TO AFFORDABLE HOUSING DEVELOPMENT STRATEGIES

BDG's thought leaders delve into the complex landscape of affordable housing development. Successful planning demands a comprehensive understanding of diverse variables and a strategic, risk-averse approach. This white paper covers into key considerations including: regional development experience, financial sustainability, zoning analysis, building quality, market influence, economic and political factors. Assembling an adept team and establishing a well-prioritized work plan are emphasized as essential components in navigating the intricate early planning stages of development.



“ THE BDG ARCHITECTURE TEAM HAS AMAZING ATTENTION TO DETAIL, AND VERY CREATIVE, OUTSIDE OF THE BOX DESIGNS. THEY ARE ALWAYS A PLEASURE TO WORK WITH. ”

— Peter Van Warner, Related Group



The Boulevard at West River

Tampa, Florida
BDG Architects, in partnership with the Related Group and the Tampa Housing Authority, is revitalizing Tampa's West River community with The Boulevard. This mixed-income development comprises 473 units across four 8-story residential buildings and two 3-story townhome-style structures, all utilizing block and plank construction. It provides essential amenities and retail spaces, promoting inclusivity and community engagement in Downtown Tampa.

BDG Architects, founded in 1994, has formed strategic partnerships to establish a 130+ person full-service team specializing in Architectural, Space Planning, Interior Design, and Program Management. With headquarters in downtown Tampa and additional offices in Birmingham, Charlotte, Jacksonville, and Sarasota, along with remote staff throughout the southeast, BDG Architects is recognized as thought leaders, delivering design excellence and responsive solutions across various market sectors for both public and private clients. With extensive expertise in planning, design, and construction management for the affordable housing market, we've had the privilege of collaborating with notable clients such as Blue Sky Communities, Wendover Housing Group, and Related Urban. Additionally, we're proud to support various local housing authorities, including Clearwater, Tampa, and Pinellas. At BDG Architects, we are actively engaged in the refinement of our design standards for affordable housing initiatives.

BDG completed nearly

2,500 Multi-Family Units

As of January 2024, BDG is overseeing Multi-Family projects with a construction cost totaling

\$766 Million / 3,496 Units

61% are designated as affordable housing

Catchlight Crossings

Orlando, Florida

A 1,000-unit mixed-use community on Universal property, features affordable housing in two phases, with buildings ranging from 5-8 stories and diverse amenities. BDG Architects is the Architect of Record, and Beyer Blinder Belle is the Design Architect and Master Planner for the project.

Credit: Beyer Blinder Belle





DEVELOPMENT VIABILITY

- ✓ Regional and local development experience.
- ✓ Site specific financial proforma confidence.
- ✓ Zoning analysis and land use confirmation.
- ✓ Building construction quality, anticipated building performance and durability, and estimated end-user cost of operations.
- ✓ Local market influence on go-to-market strategy timing and occupancy risk.
- ✓ Domestic economy and political headwinds.

In the early planning stages of a development, various factors influence decision-making including: density, geometry, and construction type, which subsequently impact market availability and costs. With options being weighed by the developer, designer, and the construction team, decisions are often made with incomplete information as all the variables are not yet known. Having an experienced team is crucial during this phase, as their expertise enables accurate judgments even in uncertain situations. Experience is invaluable in navigating complex decisions and mitigating risks during the early stages of development planning.



Industry Losses



Inflation/Rising
Construction Costs



Interest Rates



Supply/Demand
Imbalance



Challenging
Financial
Model



PROJECT FINANCING OPTIMIZATION

Initial Out-of-Pocket Burden

- Land Acquisition.
- Due Diligence.
- Soft Costs and professional consultant services.
- Site Development Approvals, Permits and Related Impact Fees.

Out-of-Pocket Investment Timeline

- Realistic total project cost estimate plus inflation contingencies based upon the anticipated development life-cycle through final completion.
- Phasing to achieve early occupancy and cash flow.
- Construction loan, end-loan and investor financing costs.
- Development goal to own and operate the property vs sale upon completion.

Development Average Build-Out Time

- High-Rise (>10-story) Construction Timeline: 20 - 28 months.
- Mid-Rise (>4-story and <10-story) Construction Timeline: 12 - 20 months.
- Low-Rise (<5-story) Construction Timeline: 10 - 12 months.

Time and cost are development variables that can be effectively managed through the project development process to ensure the financial success of a project - irrespective of the project size, quality or complexity. Establishing a realistic project delivery schedule requires expertise from the combined experience of the developer, design consultants, and construction team from project conception. Baseline project cost predictability with contingencies based upon historic data are key factors that provide predictability and confidence through each project phase, resulting in a realistic cost proforma.

FUNDING CHANNELS FOR AFFORDABLE HOUSING PROJECTS IN FLORIDA

Affordable housing projects in Florida, as in many other states, can receive funding from a variety of sources. These sources often include a mix of federal, state, local, and private funds. Some key funding sources for affordable housing in Florida include:

State Programs:

- State Housing Initiatives Partnership (SHIP): Florida's SHIP program provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing.
- Sadowski Affordable Housing Trust Funds: These are state-level funds generated from a portion of documentary stamp taxes on real estate transactions. The funds are allocated to SHIP and other affordable housing programs.

Local Government Programs:

- Many local governments in Florida have their own programs and funding sources for affordable housing, often using money from the state programs or their own local funds.

Tax Increment Financing (TIF):

- Some areas may use TIF, a public financing method that is used as a subsidy for redevelopment, infrastructure, and other community-improvement projects.

Private Sector Funding:

- Banks and other private financial institutions often provide loans or investments for affordable housing projects.
- Philanthropic organizations and nonprofits may also contribute grants or other forms of funding.

Public-Private Partnerships:

- These are collaborations between government entities and private sector companies to fund and manage affordable housing projects. These partnerships can leverage the strengths and resources of both sector


Bond Financing:

- Municipal or revenue bonds can be issued to raise capital for affordable housing projects. These bonds are typically paid back over time with interest.

Federal Programs:

- Low-Income Housing Tax Credits (LIHTC): This program provides tax credits to developers to encourage the construction or rehabilitation of affordable housing. It's one of the primary sources of funding for affordable housing in the U.S.
- HUD Programs: The U.S. Department of Housing and Urban Development offers several programs, like the HOME Investment Partnerships Program and the Community Development Block Grants (CDBG), which provide funding for affordable housing.

The availability and specifics of these funding sources can vary based on current legislation, economic conditions, and specific project requirements. Coordination between various levels of government and the private sector is often key in successfully financing affordable housing projects. Public-private partnerships and allied efforts are vital for creating new housing options and preserving affordable housing amidst economic challenges and tight financing conditions.



MULTISTORY CONSTRUCTION COST FACTORS

The following cost estimates represent the construction expenses solely for the building's hard costs, featuring affordable-level interior finishes. Excluded from these estimates are site development costs, land costs, soft costs, and furniture, fixtures, and equipment (FF&E):

Poured in Place Concrete with Concrete Floor and Roof Systems

- Average Cost Per Square Foot (7-story or greater): **\$325.00 to \$400.00**

Concrete Masonry Unit Walls with Prestressed Hollow Core Concrete Floor and Roof Systems

- Average Cost Per Square Foot (4-story or less): **\$210.00**
- Average Cost Per Square Foot (5-story to 7-story): **\$270.00**

Concrete Masonry Unit Walls with Engineered Wood Floor and Roof Trusses (Hybrid System)

- Average Cost Per Square Foot (3-story): **\$195.00**
- Average Cost Per Square Foot (4-story): **\$210.00**

Wood Frame Walls with Engineered Wood Floor and Roof Trusses

- Average Cost Per Square Foot (4-story or less): **\$180.00**

As a critical part of the development proforma, construction cost factors directly influence the potential project success. Choosing a building construction type and site coverage need to be resolved early in the planning phase to conform with the site-specific zoning and jurisdictional site development design criteria. At the same time, the total number of salable or rentable residential units, and end-user amenities need to be defined to suit the financial proforma for the overall development. These variables can be easily tested during the site design phase but are very difficult and costly to change further along the development design process.

CONSTRUCTION LABOR COST VARIABLES

High-Rise vs Low-Rise ~ Building Complexity ~ Construction Progress Speed ~ Labor Cost vs Skill Sets

Poured in Place Concrete with Concrete Floor and Roof Systems

- Greater than 5-story.
- Higher Complexity.
- Lower Speed.
- Higher Average Labor.

Concrete Masonry Unit Walls with Prestressed Hollow Core Concrete Floor and Roof Systems

- Less than 5-story.
- Moderate Complexity.
- Higher Speed.
- Moderate Average Labor.

Concrete Masonry Unit Walls with Engineered Wood Floor and Roof Trusses (Hybrid System)

- Less than 5-story.
- Moderate Complexity.
- Moderate Speed.
- Lower Average Labor.

Wood Frame Walls with Engineered Wood Floor and Roof Trusses

- Less than 5-story.
- Lower Complexity.
- Higher Speed.
- Lower Average Labor.

Although embedded in the general contractor cost estimate, construction labor can have a notable influence upon the total project cost, and construction completion timeline. Our construction labor force in Florida is unique in that we have a stable volume of development activity in our regional economy, enabling construction companies to be highly competitive for regular work. As the consumer, developers can take advantage of this variable when timing their construction start, or project phasing plans. Construction team loyalty is also a notable factor for developers with proven construction team relationships and repetitive work, further improving cost control and the total project investment.



BUILDERS RISK INSURANCE RATIO BASED UPON CONSTRUCTION TYPE

Poured in Place Concrete with Concrete Floor and Roof Systems

- Insurance Premium Rating: **100%**

Concrete Masonry Unit Walls with Prestressed Hollow Core Concrete Floor and Roof Systems

- Insurance Premium Rating: **115%**

Concrete Masonry Unit Walls with Engineered Wood Floor and Roof Trusses (Hybrid System)

- Insurance Premium Rating: **185%**

Wood Frame Walls with Engineered Wood Floor and Roof Trusses

- Insurance Premium Rating: **228%**

When considering the salability or decision to own and operate a new or redeveloped multi-family project, the cost for property insurance and taxes over time is worth noting. With an understanding the building construction type influences the total project cost, durability and life cycle costs, the cost for property insurance premiums and exposure to underwriting criteria inflation as a result of insurance industry vulnerability in Florida also plays a key factor in the overall project planning process. High-performance, high-quality construction requires a greater initial investment, but over time, may improve the project's financial success and appraised value for the developer.



Metro 510 is a 120-unit workforce housing facility in downtown Tampa. Developed by BDG, it includes two levels of parking beneath four residential floors. Notably, the project repurposes the historic St. Paul AME Church, built in 1913, as a clubhouse and amenity space. The church, a local landmark, will showcase restored stained glass windows as part of the project's public art. Amenities include an outdoor spray ground, indoor play court, fitness and business centers, and elevated courtyards.

REGULATORY ENVIRONMENT NAVIGATION

Affordable housing projects in Florida are subject to a variety of regulatory issues, which can impact their development and management. Some of the key regulatory issues include:

- **Land Use and Zoning Laws:** Local zoning ordinances can significantly affect where and how affordable housing can be built. These laws determine the density, type of housing, and the areas where such housing can be developed.
- **Building Codes and Standards:** Affordable housing projects must comply with state and local building codes, which can impact costs and design. These codes ensure that buildings are safe, sustainable, and accessible.
- **Environmental Regulations:** Developers must comply with environmental laws and regulations, including assessments of environmental impact, wetlands protection, and managing issues related to endangered species.
- **Affordable Housing Funding and Incentives:** Regulations related to funding, such as those governing the Low-Income Housing Tax Credit (LIHTC) program, can be complex. Developers must adhere to these regulations to qualify for and maintain funding and incentives.
- **Fair Housing Laws:** Projects must comply with fair housing laws that prohibit discrimination based on race, color, national origin, religion, sex, familial status, or disability.
- **Rent Control and Stabilization Policies:** Some jurisdictions may have regulations that limit the amount that rent can be increased, which can affect the financial viability of affordable housing projects.
- **Accessibility Requirements:** The Americans with Disabilities Act (ADA) and other regulations require that a certain percentage of units in affordable housing projects be accessible to persons with disabilities.
- **Governmental Approval Processes:** Obtaining necessary approvals can be a lengthy process involving multiple governmental entities, and may include community meetings, reviews by planning commissions, and city councils.
- **Impact Fees and Exactions:** Developers might be required to pay fees or provide public benefits as a condition of development approval, which can add to the cost of the project.
- **Historical Preservation:** In areas with historical significance, there may be additional regulations to ensure that new development is in keeping with the historical character of the area.

Working with an Architect well-versed in affordable housing regulations is crucial. They ensure compliance with safety, accessibility, and community integration standards. These regulations, while essential, can add complexity and cost. Architects adept in navigating them streamline the process, aiding successful project planning, funding, and management.



STRATEGIES & PROGRAMS SHAPING LOCAL INITIATIVES

Affordable housing projects are often encouraged by local jurisdictions in Florida. The state, like many others, faces challenges related to housing affordability, and various initiatives and programs are in place to address this issue. These may include:

- **Incentive Programs:** Local governments in Florida may offer incentives to developers to encourage the construction of affordable housing. These incentives can include tax credits, expedited permitting processes, reduced permit fees, or density bonuses.
- **State and Federal Funding:** Affordable housing projects often rely on state and federal funding. This can include programs like the Low-Income Housing Tax Credit (LIHTC) or funding through the U.S. Department of Housing and Urban Development (HUD).
- **Local Housing Initiatives:** Some Florida municipalities have their own programs and initiatives to support affordable housing, which may include public-private partnerships, local housing trusts, or direct subsidies.
- **Land Use Policies:** Zoning and land use policies can be adjusted to make it easier to build affordable housing. This could involve changes to allow higher density housing or mixed-use developments.
- **Community Redevelopment Agencies (CRAs):** In Florida, CRAs are often used to address blight and economic distress in specific areas. These agencies can play a significant role in promoting affordable housing within their districts.
- **Public Awareness and Advocacy:** Local jurisdictions may also engage in efforts to raise public awareness about the need for affordable housing and advocate for state and federal support.

Amid mounting housing challenges, nationwide efforts to bolster affordability have intensified. Florida's Live Local Act, passed last year, dedicates \$711 million in 2023 for affordable and workforce housing, doubling the previous year's investment. The legislation, known as SB 102, incentivizes housing development with increased tax credits, property tax relief, relaxed zoning, and a ban on rent control. Success in Florida's housing initiatives depends on collaboration among government, developers, and community groups, requiring proactive engagement and comprehensive project planning. Developers navigate funding by establishing their budget and determining the financial gap. They then analyze various sources, including grants, housing credits, and loans, to fill this gap. On Florida Housing's Request for Applications page, Developers will find information on funding opportunities, enabling them to explore and pursue the most suitable options for their affordable housing projects.



SUSTAINABILITY & RESILIENCE INTEGRATION

The integration of sustainability features into affordable housing is becoming increasingly important as it addresses both environmental concerns and the long-term affordability for residents. Here are some key sustainability features commonly being integrated:

- **Energy Efficiency:** This is often the most significant aspect. It includes the use of energy-efficient appliances, LED lighting, high-efficiency heating and cooling systems, and smart thermostats. These features reduce energy consumption, which lowers utility bills for residents.
- **Solar Panels:** Some affordable housing projects include solar panels to reduce reliance on the grid and decrease electricity costs. In some cases, these can also provide a source of income if excess energy is sold back to the grid.
- **Water Conservation:** This includes installing low-flow toilets, showerheads, faucets, and rainwater harvesting systems for landscaping. These features reduce water usage and lower the utility costs.
- **Sustainable Building Materials:** Using materials that are sustainably sourced, have a low environmental impact, or are recycled can reduce the carbon footprint of the building. Examples include bamboo flooring, recycled metal or glass, and low-VOC (volatile organic compounds) paints.
- **Green Roofs and Community Gardens:** Green roofs provide insulation, reduce heat island effect, and can help manage stormwater. Community gardens not only provide green space but can also offer fresh produce to residents.
- **Insulation and Windows:** Proper insulation and high-quality windows can significantly improve a building's energy efficiency by maintaining a stable indoor temperature and reducing the need for heating and cooling.
- **Public Transportation Access:** Proximity to public transportation reduces residents' reliance on personal vehicles, decreasing emissions and transportation costs.
- **Waste Management:** Incorporating recycling and composting facilities helps reduce waste going to landfills and promotes a sustainable lifestyle among residents.
- **Education and Engagement Programs:** Educating residents about sustainable practices and involving them in sustainability initiatives can have a long-term impact on the success of these features.
- **Building Design and Orientation:** Designing buildings to take advantage of natural light, air flow, and even the local climate can significantly reduce the need for artificial lighting and temperature control.
- **National Green Building Standard (NGBS):** Notably, the costs associated with NGBS are significantly lower than other green rating programs, making it an economical and sustainable choice for affordable housing projects.
- **Green Raters and Resiliency:** Recommending reputable Green Raters with a good working relationship, providing valuable input and information during the Construction Documents (CDs) phase. Additionally, incorporating resiliency measures such as bioswales, non-invasive plantings, reduced irrigation, and transforming retention ponds into raingardens and onsite water storage for increased adaptability to environmental challenges.

In addition to promoting environmental sustainability, these features significantly enhance the economic sustainability of affordable housing by reducing ongoing living costs for residents. Moreover, they contribute to residents' health and well-being by providing cleaner air and a healthier living environment. Furthermore, Section 179D of the US Tax Code provides a deduction for energy-efficient commercial buildings, offering stakeholders involved in design and construction up to \$1.80 per square foot for qualifying buildings. This incentive, based on meeting energy efficiency standards set by the Department of Energy and ASHRAE, aims to reduce energy consumption in the commercial sector.

INNOVATIVE DESIGN SOLUTIONS FOR AFFORDABLE LIVING IN FLORIDA

Affordable housing development in Florida necessitates innovative and cost-effective design solutions to optimize resources and enhance overall project viability. The integration of the following design strategies not only addresses financial considerations but also contributes to the creation of functional, sustainable, and aesthetically pleasing living spaces:

MODULAR FURNITURE:

- Implementing modular furniture solutions allows for flexibility in unit layouts and space utilization. This not only caters to diverse resident needs but also streamlines the overall design process, minimizing costs and maximizing efficiency.

CENTRALIZED CORRIDOR:

- A centralized corridor design not only enhances the efficiency of space but also contributes to a simplified building layout. This approach allows for streamlined circulation, reducing the need for excess square footage and optimizing construction costs.

SIMPLE UNIT PLANS:

- Designing simple and efficient unit plans is crucial for achieving affordability. By minimizing unnecessary complexities in layout and optimizing the use of space, developers can achieve a higher unit count within budget constraints.

SIMPLIFIED ROOF SHAPES:

- Opting for simplified roof shapes not only streamlines construction processes but also minimizes material costs. A straightforward roof design contributes to both cost-effectiveness and overall architectural coherence.

STANDARDIZED CABINETS PACKAGES:

- Incorporating standardized cabinetry packages streamlines the procurement process and ensures cost efficiency. Standardization not only reduces material costs but also simplifies installation, contributing to overall project savings.

EXTERIOR SKIN:

- Choosing cost-effective exterior skin materials without compromising on durability and aesthetics is paramount. Thoughtful selection of materials contributes to both energy efficiency and long-term maintenance cost savings.

OPTIMIZED FLOORPLANS AND BUILDING SKIN:

- Minimizing building facade turns and optimizing floorplans contribute to construction efficiency and reduced material waste. These design strategies align with the goal of achieving affordability without sacrificing quality or aesthetics.

MINIMIZE EXIT STAIRS:

- Rationalizing the placement and design of exit stairs helps in optimizing floor space and reducing construction complexity. This design strategy aligns with both safety regulations and the overarching goal of achieving affordability.



These cost-effective design solutions are integral to the success of affordable housing projects in Florida. By incorporating modular furniture, centralized corridors, simple unit plans, efficient exterior skins, optimized floorplans, simplified roof shapes, and minimized exit stairs, developers can strike a balance between functionality, aesthetics, and financial feasibility. The adoption of a simplified design approach not only contributes to affordability and sustainability but also facilitates an easier plan review by the building department and smoother onsite inspections during construction. The result is not just affordable housing but a thoughtfully designed and sustainable community that meets the diverse needs of residents.



COST-EFFECTIVE DESIGN MEETS DESIRABLE AMENITIES IN FLORIDA'S AFFORDABLE HOUSING

While specific amenity trends in affordable housing can vary, here are some common trends observed in Florida:

- Green Spaces and Outdoor Areas:
 - Incorporating parks, gardens, or outdoor seating areas for residents to enjoy.
 - Pools, fire pit, outdoor games (table tennis, corn hole, pickle ball)
 - Including designated pet areas, pet parks, or amenities catering to residents with pets.
 - Creating safe and enjoyable areas for children to play.
 - Outdoor fitness experiences.
- Community Gardens:
 - Providing space for residents to grow their own produce, fostering a sense of community and promoting sustainability.
- Fitness Facilities:
 - Including on-site fitness centers or designated areas for physical activities.
 - Quiet rooms for meditation, yoga, small classes, online classes like Peloton or Mirror
- Tech Connectivity:
 - Offering high-speed internet access and tech-friendly spaces to meet the needs of modern lifestyles.
 - Providing accessible Wi-Fi in common areas for residents' convenience.
 - Business Center offering internet access, email/printing services, and work-from-home solutions to support residents' professional needs.
- Community Centers:
 - Establishing communal spaces for events, gatherings, and educational programs.
 - Dedicated package rooms to assist tenants, postal services, and third-party providers in managing deliveries, streamlining processes for both residents and maintenance staff.
 - Music room for playing or listening, indoor lounge with TV/AV, bar/kitchenette
- Energy-Efficient Features:
 - Incorporating energy-efficient appliances, lighting, and design to reduce utility costs.
- Community Events and Programs:
 - Organizing social events, workshops, and educational programs to build a strong sense of community.
- Bike Storage and Repair Stations:
 - Supporting eco-friendly transportation options and promoting a healthy lifestyle.
- Security Measures:
 - Implementing security features such as gated entrances, surveillance systems, and well-lit common areas.
- Laundry Facilities:
 - On-site laundry facilities or in-unit washer/dryer hookups.
- Community Kitchens and BBQ Areas:
 - Shared spaces for cooking and outdoor grilling, promoting social interactions.
- Access to Transportation:
 - Ensuring convenient access to transportation options to facilitate commuting for residents.
- Educational Resources:
 - Collaborating with local organizations to provide educational resources, tutoring, or after-school programs.



Affordable housing amenity trends are influenced by the specific needs and preferences of the communities they serve. Developers and planners often consider a mix of practical, recreational, and community-building features to enhance the overall living experience for residents. These amenities contribute to creating a well-rounded and supportive living environment for residents in affordable housing complexes.

MID-RISE TO LOW-RISE GARDEN APARTMENT DESIGN TRANSITION



PROJECT OVERVIEW:

The initial design concept for this urban redevelopment consisted of a high density compact footprint, configured as a mid-rise 7-story apartment building surrounding a multistory parking garage on four sides. Intended to be an innovative design landmark within the community, the project presented itself using contemporary design elements, intentional cost-effective building systems, and a phased development strategy.

DESIGN REVISIONS:

Originally conceived as a 7-story apartment concept, the project underwent a transformation to a low-profile 4-story garden-style apartment complex, aligning more closely with the existing community's scale and character. This adjustment not only enhanced the project's financial proforma and phased development strategy but also improved constructability, cost-effectiveness, and community approval. Additionally, the initial plan for a 4-story parking structure was revised to mostly surface parking, with a single raised deck incorporated over a small portion of the parking area to meet parking requirements. This modification significantly reduced costs compared to the original plan for a 4-story structure while ensuring adequate parking capacity for residents.

COST-EFFECTIVE MEASURES:

One significant achievement associated with the redesign effort is the reduction in construction costs. The shift from a 7-story mid-rise concept to the 4-story garden-style apartments led to a remarkable construction cost reduction. This financial efficiency not only streamlines the construction process, but also exemplifies the developer commitment to delivering quality housing without compromising affordability.



\$50/SF
cost reduction



\$50,000
savings per unit

ARCHITECTURAL FEATURES:

The modified design solution provides a 4-story building concept using readily available concrete masonry walls and precast concrete plank floor and roof systems, with exterior corridors and stairs. Using a flat roof profile maintains the maximum height requirement of 42 feet, and this thoughtful approach preserves the large track designation while enhancing the overall financial feasibility of the project.

PHASED DEVELOPMENT STRATEGY:

Central to the project's success is the adoption of a phased development strategy. This ensures an efficient, cost effective construction sequence, and enables the developer to begin occupancy early and generate income to support the project's success. In addition, the average construction timeline per building will be reduced from 20 - 24 months to 10 - 12 months, which will notably reduce the development build-out schedule to final occupancy.

MID-RISE TO LOW-RISE GARDEN APARTMENT DESIGN TRANSITION CONT'D



COMMUNITY-CENTRIC AMENITIES:

In addition to the residential living units, the project includes a contemporary retail building designed to serve as a local community amenity. The developer collaborated with local business owners in an effort to provide an appropriate blend of essential services, including a local grocer, pharmacy, coffee shop, health clinic, and other resources. This underscores the project's commitment to serve as a genuine community hub.



PROJECT TIMELINE:

With construction scheduled to commence this year, the 4-story garden-style design solution not only aligns with market demands, but also underscores the developer's commitment to delivering this new community asset in a timely manner. The accelerated timeline is a testament to the project's efficient design and execution.

FINANCIAL SUSTAINABILITY:

The transition to a garden-style apartment community represents more than a design shift; it underscores a commitment to financial sustainability. The 4-story building concept combines cost-effective concrete masonry walls, precast concrete floors and roof, and residential mechanical, plumbing and electrical systems that ensure labor and material availability, and supply-chain confidence.

CONCLUSION:

This multi-family redevelopment project stands as an example of successful collaboration between the developer and their design consultants. Through strategic design revisions, a phased development approach, and substantial cost savings, the project is set to redefine the standards for a thoughtful, community-driven development process for the affordable housing sector and still providing impressive returns on investment capital.

CASE STUDY 2:

WEST RIVER AFFORDABLE HOUSING PROJECT: TRANSFORMING TAMPA'S LANDSCAPE WITH AFFORDABILITY AND PRESERVATION

PROJECT OVERVIEW:

The West River Affordable Housing Project in Tampa, Florida, stands as a testament to successful urban renewal, combining affordability with a commitment to preserving the historical and natural features of the site. This case study delves into the redevelopment of a 70-year-old low-income housing project, highlighting the challenges faced and the innovative strategies employed to create a vibrant, cost-effective community.



\$170,000
per unit (exclusive)

PRESERVING SITE FEATURES:

West River arose from the demolition of an aging low-income housing project, heralding a new era of affordable housing in Tampa. Notably, the redevelopment prioritized the preservation of invaluable features like mature oak trees, brick-paved streets, and granite curbs. This approach seamlessly integrated the new project into the established neighborhood while paying homage to the area's rich history. Additionally, opting for a parking garage over surface parking further underscored the commitment to preserving existing trees, ensuring the continuity of the area's natural beauty.

- 1 MATURE OAK TREES
- 2 BRICK-PAVED STREETS
- 3 GRANITE CURBS



CASE STUDY 2:

WEST RIVER AFFORDABLE HOUSING PROJECT: TRANSFORMING TAMPA'S LANDSCAPE WITH AFFORDABILITY AND PRESERVATION CONT'D



COST SAVING STRATEGIES:

Simplicity in Building Exteriors: To ensure cost-effectiveness, the project focused on keeping building exteriors simple. The design philosophy involved minimizing changes in the plane of the exterior facade. By concentrating thoughtful design on just 10% of the exterior, the remaining 90% became a versatile canvas. Bold colors, materials, and patterns were strategically employed at building entries, creating interest without inflating construction costs.

Economical Structural System: West River adopted an economical structural system, featuring concrete block walls and hollow core plank floors. This choice not only reduced construction costs but also ensured the longevity and resilience of the buildings, providing a sustainable solution for affordable housing.

Standardized Cabinet Layouts: Achieving affordability required innovative solutions, and one such approach was the standardization of cabinet layouts in kitchens and bathrooms across all unit types. This not only reduced material costs but also streamlined the construction process, contributing to overall project efficiency.

Standardized Window and Balcony Sizes: Standardization extended to window and balcony sizes, simplifying the construction process and minimizing material waste. This uniformity not only contributed to cost savings but also provided a cohesive aesthetic across the development.

RESULTS AND IMPACT:

The West River Affordable Housing Project has not only transformed the landscape of Tampa but has also become a beacon of success in the realm of affordable housing. By embracing cost-saving strategies without compromising on quality, the project has set a precedent for sustainable and economically viable housing solutions. The blend of preservation and innovation has created a community that respects its past while embracing a brighter and more affordable future for its residents.



STACK, STANDARDIZE, SIMPLIFY

CONCLUSION:

The West River Affordable Housing Project serves as a model for other urban development initiatives, showcasing the potential to create affordable housing without sacrificing the integrity of a community's history and natural surroundings. By implementing thoughtful design, standardization, and cost-effective construction methods, the project stands as a testament to the possibilities of marrying affordability with sustainability and preservation.

CASE STUDY 3: HIGH-DENSITY MID-RISE AFFORDABLE HOUSING DESIGN



COST-EFFECTIVE MEASURES:

Strategic design choices, including an all-wood structure and dense building footprint, resulted in a construction cost of \$200,000/unit, encompassing all amenity spaces. Prefabricated floor and roof trusses expedited construction, while the potential for prefabricated wall panels offers further time savings, subject to project-specific cost evaluations.



\$200,000
per unit

PROJECT OVERVIEW:

Situated along I-275 and Nebraska Avenue in north Tampa, this LIHTC (Low-Income Housing Tax Credit) development embodies a vision of revitalization within a blighted community. Comprising a high-density compact footprint with surface parking, the project aims to rejuvenate the surrounding corridor while delivering success to both the end user and the developer.

DESIGN APPROACH:

The centerpiece of the project is a contemporary, five-story wood structure housing 128 units of low-income housing alongside essential amenities. Opting for a dense building footprint allowed for the optimization of costly exterior building envelope space, facilitating ample surface parking and community amenities. While higher density often incurs initial costs, the efficiency of wood construction mitigated expenses, ensuring project viability for the developer and quality living spaces for residents.

ARCHITECTURAL FEATURES:

The modern design features flat roofs, maximizing space efficiency and accommodating surface parking, along with community amenities such as a pool and playground. Emphasizing the needs of low-income residents, the design adheres to National Green Building Standard® (NGBS)* for multi-family dwellings, ensuring energy, water, and resource efficiency.

**The National Green Building Standard (NGBS) is the only green building rating system for homes and apartments approved by the American National Standards Institute (ANSI), as an American National Standard. The NGBS provides a blueprint for builders to follow for the design and construction of new and renovated single-family homes and multi-family apartment buildings. Retrieved 02/08/2024, from <https://www.ngbs.com/>*



CASE STUDY 3: HIGH-DENSITY MID-RISE AFFORDABLE HOUSING DESIGN CONT'D



COMMUNITY-CENTRIC AMENITIES:

Each of the 128 residential units offers access to a variety of amenities designed to elevate resident well-being and foster community engagement. From an inground pool promoting active living to a fitness center supporting individual health, the development creates a cohesive community environment through versatile spaces for gatherings, classes, and events. Additionally, centralized mail facilities streamline resident convenience.

PROJECT TIMELINE:

Currently under construction, this development is nearing completion within its 16-month construction timeframe, with a projected Certificate of Occupancy expected in late Spring 2024. Adhering to stringent timelines set by state agencies and lenders for low-income housing, the developer is poised to deliver another impactful project to the community and their portfolio.



16-MONTH
construction timeline

CONCLUSION:

The multi-family redevelopment project exemplifies a harmonious balance between concept, craftsmanship, and cost efficiency, culminating in the creation of a vibrant and healthy community. Through strategic design decisions, project costs were minimized, enabling the integration of essential amenities and green spaces, aligning with the developer's objectives. From the tenant's perspective, the development offers efficient fixtures, aesthetic appeal, and a supportive community environment, ensuring a sustainable and enriching living experience for all.



CASE STUDY 4: URBAN HIGH-RISE DESIGN

PROJECT OVERVIEW:

Located in the heart of Downtown St. Petersburg, Florida, Avenue 1675 stands as a testament to contemporary urban living. This 19-story residential tower above a 4-story garage podium offers unparalleled amenities and breathtaking views of downtown St. Petersburg and its surroundings.

STRUCTURAL SYSTEM:

The structural system comprises post-tensioned slabs on concrete columns and shear walls, supported by deep foundations. This robust framework ensures the stability and durability of the building, meeting the highest safety standards for urban high-rise construction.

DESIGN APPROACH:

The project encompasses a total of 224 units, including a mix of studio, 1-bedroom, and 2-bedroom layouts, meticulously designed to maximize space and functionality. More than 70% of the units are studios and 1-bedroom layouts, catering to the working class, as smaller units translate to more affordable rents. Despite being a Class A development, the design team prioritized efficiency and affordability, catering to the needs of working professionals seeking quality living in an urban setting.

ARCHITECTURAL FEATURES:

The ground floor hosts essential amenities like a fitness center and residential lobby, while the standout feature awaits on the 19th floor - a 3,250 SF resident lounge boasting coworking space, a business center, communal event space, and a catering kitchen. Outside, a sprawling 6,300 SF exterior deck offers residents a rooftop oasis complete with dining areas, grilling stations, lounge seating, and cabanas around the rooftop pool.




CASE STUDY 4: URBAN HIGH-RISE DESIGN CONT'D

FISCAL CONSIDERATIONS:

With a construction cost of approximately \$56 million, the project demonstrates the efficiency and cost-effectiveness of smart design and prudent budgeting. Notably, a 2019 ordinance stipulated that downtown units in the city of St. Petersburg less than 750 SF do not require parking spaces, allowing the developer to plan a smaller parking garage, resulting in significant construction cost savings. This ordinance would also permit a 10% reduction in spaces for certified affordable and workforce housing units and those located within 1/8 mile of a high-frequency transit route.

CONCLUSION:

Avenue 1675 exemplifies the synergy between urban sophistication and affordability. As a beacon of modern design in the burgeoning Edge District, it sets a new standard for urban living, offering residents the perfect blend of convenience, comfort, and community.

Land Use	Traditional	Suburban	Downtown
Dwelling, Multi-family 	>750 SF: 0.75 spaces/unit up to 2 bedrooms, plus 0.5 for each additional bedroom; Equal to or less than 750 SF: 0.50/unit	>750 SF: 1.25 spaces/unit up to 2 bedrooms, plus 0.5 for each additional bedroom; Equal to or less than 750 SF: 0.75/unit	>750 SF: 1 space/unit; Equal to or less than 750 SF: zero (0) spaces/unit



COMMUNITY IMPACT:

While not specifically an affordable housing project, Avenue 1675 contributes to the city's workforce housing efforts through its contributions to the Housing Capital Improvements Projects (HCIP) trust fund. By targeting working professionals and incorporating efficient layouts, the project addresses the growing demand for quality urban living while remaining economically viable.

CLOSING

The viability of affordable housing projects is intricately woven into the fabric of strategic planning, financial optimization, funding channels, construction methodologies, regulatory adherence, and sustainable integration. From the initial out-of-pocket burden to navigating construction labor cost variables and regulatory environments, each phase requires a meticulous approach. The coordination of funding from federal, state, local, and private sources further underscore the collaborative nature of affordable housing initiatives. By combining cost-effective design with desirable amenities and a commitment to sustainability, affordable housing in Florida can transcend challenges and offer residents not just shelter but a flourishing community. This white paper serves as a comprehensive guide for developers, policymakers, and stakeholders navigating the multifaceted terrain of affordable housing development in Florida.



MEET OUR AFFORDABLE HOUSING EXPERTS



ANNE MARIE ELLIS, AIA, NCARB
BDG ARCHITECTS - BIRMINGHAM, AL

Anne Marie's strength lies in her ability to shepherd projects from conception to fruition, delivering cost-effective solutions that consistently exceed client expectations. With over 20 years of expertise in multi-family project management across AL, MS, LA, TX, AR, GA, and FL, she brings a fervent dedication to affordable housing initiatives. For multi-family projects, she has completed over 6,500 units across more than 75 projects.



BRIAN HAMMOND, AIA, LEED AP, WELL AP
BDG ARCHITECTS - TAMPA, FL

Brian, a seasoned architect with over 35 years in the Bay Area, specializes in iconic multi-family, senior housing, and affordable housing developments. His expertise lies in harmonizing design and function, resulting in practical, sustainable, and inspiring buildings. Notably, Brian has also left his mark on local hospitality landmarks like the Epicurean Hotel and The Birchwood in St. Pete.



BRENT PARKER, AIA, NCARB
PWG ARCHITECTS - SARASOTA, FL

Brent Parker, CEO of PWG, is known for his expertise in designing complex building types, including workforce housing developments. Upon founding his firm in 1982, he led its expansion into various sectors, including commercial, residential, and multi-family projects. He has served as the lead architect for numerous multi-family and hotel projects in the Sarasota/Central Florida markets, showcasing his expertise across various construction types.



MARK CHMIELEWSKI, AIA, NCARB
BDG ARCHITECTS - TAMPA, FL

Mark joined BDG after relocating from New York in 2019, bringing with him invaluable expertise in affordable and workforce housing projects. With a diverse portfolio spanning various sectors, including hospitality, education, mixed-use, pharmaceuticals, and multi-family residential, Mark excels in technical building design and constructability. He is dedicated to sharing his knowledge, conducting training seminars on BIM software and workflows.

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