

Competition Guidelines

Project Statement

HUD’s Office of Policy Development and Research (PD&R) presents the 2025 Innovation in Affordable Housing Student Design and Planning Competition. Celebrating its 12th year, the competition invites teams of students pursuing graduate degrees to participate. The 2025 competition will focus on designing for disasters with our partnering agency Palm Beach County Housing Authority. The competition uniquely focuses on proposed solutions that demonstrate the interdisciplinary teams’ understanding of community, the population served, housing affordability, and the development process, including design and finance.

A jury of subject matter experts will select innovative solutions that demonstrate originality, incorporating current best practices in design and finance, with high-level consideration given to the affordability and sustainability of the project. Solutions will be judged on how the designs address the PHA’s request for mitigating/resiliency for disasters as well as social, financial, environmental, planning & design, and construction issues addressed by the proposals.

As teams develop their proposals, the competition challenges them to apply innovative design strategies, while being thoughtful of the cultural and social context of the partnering community. Additionally, submissions should address the long-term needs of the residents by creating communities where people want to live, visit and play.

First and foremost, entries will be evaluated for viable solutions that demonstrate innovative, creative, and imaginative approaches. In past competitions, jurors and housing authority partners have been most impressed by original thinking, so don’t be afraid – in fact, teams are encouraged – to think outside of the box.

While the competition is based on an existing site selected by the housing authority, there is no guarantee that the solutions offered by the winning team will be incorporated by the PHA. To the greatest extent possible, students should attempt to address potential challenges by implementing their solutions.

Competition Schedule

10-01-2024	Competition launch; registration opens
December 2024	Detailed Program Site and Housing Authority announced
01-15-2025	Deadline for teams to register and submit a finalized team roster, including all team member names and contact information: Noon Eastern Time
01-31-2025	Deadline for teams to submit Phase I: Noon Eastern Standard Time
02-14-2025	Finalists announced; Phase II released
March 3-4, 2025	Site visit for finalists (travel the day before)
April 14, 2025	Phase II submissions due: Noon Eastern Daylight Time
April 17, 2025	Final presentations and awards ceremony in Washington D.C.

Awards and Recognition

\$25,000	First Place Team
\$15,000	Runner Up Team
\$ 6,000	Finalist Teams
\$ 1,000	Fifth – Tenth Place Honorable Mentions

Eligibility

- The competition is open to current graduate students working as a team, with a minimum of three and a maximum of five students.
- Teams should represent various disciplines as the evaluation criteria include design, construction, planning, financial, environmental, and social issues.
- Each team must have students representing at least three disciplines that grant three different degrees, at least one of which must be from an architectural or design-related program, and one must be from a non-design-related discipline.
- Each team must work with one faculty advisor who may be from any of the team-represented disciplines and who serves only in an advisory capacity. The faculty advisor is not an active team participant.
- Students from different accredited educational institutions in the U.S. may combine to form a single team.
- Submissions may be the product of work in a design studio or related class.
- Team leaders must be U.S. citizens or permanent residents; teams must comprise of at least three students who are U.S. citizens or permanent residents. The team’s remaining students may be international students.
- Due to federal requirements, only U.S. citizens or permanent residents are eligible to receive cash awards.

Competition Structure

The competition is conducted in two phases:

Phase I: The following are required:

- A schematic design level site plan, schematic floor plans, section and building massing.
- Narrative to include rationale demonstrating an understanding of the region, existing infrastructure, community, PHA needs and goals, planning, resident needs and provision of community services, and financing.
- Preliminary proforma, as well as other financial calculations and leveraging using the template provided by HUD. Note: financing schemes should consider the overreliance on grant funding and capacity of PHA’s to leverage private funding sources and strategic ¹partnerships realistically (e.g., public/private developer partnerships)

¹ Strategic: Benefiting multiple aspects of the criteria, leveraging previous assumptions, or requirements to provide multi layered solutions.



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The evaluation criteria emphasizes innovation² in designing for disaster resilience and an understanding of and provision for services for the specified constituency, planning context (including zoning), and economic considerations related to affordable housing development (including financing, first cost, maintenance and operation, rental subsidies, etc.), as well as design.

Phase I submissions will be evaluated by an independent subject-matter-expert panel of jurors, and four finalist teams will be selected to continue to Phase II based on the criteria described in the Planning and Design Criteria document.

Phase II: Teams will be challenged to further refine their solutions, incorporating more detail, develop floor plans, refine their pro forma and analyses (economic, energy, etc.). Teams must provide HUD with their site designs in CADD files for the benefit of the partnering PHA in their utilization and examination of final design scheme proposals. Teams **will not** be scored or evaluated on their CADD files.

In early March 2025 finalists will have the opportunity to travel to the project site for a walk-through and meeting with housing authority management and staff. The site visit will be held on March 3rd and 4th, 2025.

The final presentations and award ceremony will be held on April 17, 2025, at HUD HQ in Washington, D.C.

Travel expenses for both the site visit and final events will be paid for two members of each of the four finalist teams. Additional team members are encouraged to attend; however, travel costs will not be covered by the government and will need to be arranged independently.

Evaluation Criteria

Teams will be evaluated on their ability to:

- Defend design and planning decisions.
- Provide enough detail to communicate strategic ideas and creative approaches to all aspects of the solution (e.g., planning, design, construction, planning, environmental, and social).
- Demonstrate creative approaches to feasible financing, leveraging, and public/private collaboration. Note: Financing schemes should consider the overreliance on grant funding and capacity of PHA's to leverage private funding sources realistically.
- Defend any innovative approaches in design.

Phase I Submissions

Teams should provide drawings and descriptions that best characterize their concepts to the jury. General layouts will likely accomplish this and should include schematic site plans, building plans and sections, massing, and energy and financial analysis. Demonstration of the team's

² Innovation: Creative solutions, use of new systems, programs, materials, etc. to provide new solutions and critical thinking outside of the previous paths.

understanding of the regional disaster needs (understanding of climate, resiliency, mitigation) social, financial, design, and construction issues is paramount.

- **Narrative** (three-page to five-page maximum)
 - Include rationale and demonstrate an understanding of the community and resident needs, planning, resiliency and sustainability, and provision of community services, and financing.
 - Be compelling. Focus your description on areas that are unique, creative or innovative about your approach including site planning, building configurations, structural systems³, building materials and construction methods selection, mechanical systems, and community integration. Highlight unique and novel aspects of your project.
 - Be clear and concise.
- **Graphics** (maximum four slides – PowerPoint or other)
 - Teams must provide drawings and descriptions that best communicate to the jury their solution in a comprehensive and logical manner.
 - Include graphics and analyses that visually convey critical and central tenets of your solution, such as schematic floor plans, section and building massing.
 - Slide One MUST include the Site Plan.
- **Financial**
 - Complete and comprehensive Proforma, using the template (provided by HUD).
 - Phase I financial submission should focus on sources and uses; a more detailed financial analysis will be required in Phase II.

Instructions for Submission

- All submissions are to be electronic files, uploaded to the [competition website](#) by **noon EST on January 31, 2025**.
- Written narrative (PDF or Word) formatting should use standard 8.5 x 11-inch page size, single-spaced and in a legible font (e.g., Times New Roman). The font size should be 11 pt. Set document margins to 1 inch on all sides.

Instructions for uploading (A link to upload submissions will be provided to participating teams ahead of the Phase I deadline.)

- Filename [e.g., [team ID number]_01_graphic_01]
- Filename [e.g., [team ID number]_01_narrative_01]
- Filename [e.g., [team ID number]_01_financial_01]

Phase II Submissions

Finalist teams will present their Phase II submissions live and in person to the jury an audience at HUD HQ in Washington, D.C. (travel conditions permitting). The presentation will be webcast.

³ Structural Systems: Construction type or method of assembling and constructing elements of the building.



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A link to view the webcast will be available to registered attendees of the event. More information will be provided closer to the event date.

- The final submission is limited to six (6) slides, plus title and conclusion slide if desired, which may not contain presentation content (total of eight slides).
- Print-ready PDF files of two (2) presentation boards, 20" X 30" maximum size, which will be displayed during the presentations. Presentation boards will be printed and delivered to HUD HQ for the final presentations by the competition's contractor.
- Presentation files (ppt or other) must be 16 x 9 widescreen format with a non-white background (e.g., dark blue, black, etc.).
- All materials to be used during the final presentation must be provided to the competition's contractor no later than April 14, 2025, at noon Eastern Daylight Time.
- We encourage paper copies of the presentation slides and other pertinent information for the jurors. Printed materials should be a maximum of six pages in PDF format, either 8.5" X 11" or 8.5" X 14" size is permitted. The competition's contractor will print and deliver the paper copies to HUD HQ for the final presentations.

The Solution

Successful projects will address the design criteria as outlined in the **Planning and Design Criteria** section of this document.

Questions

During the competition, teams may email questions to IAH@huduser.gov. Answers will be posted on the website throughout the competition. Please check the website Q&A page regularly.

HUD reserves the right to edit submitted questions before posting them to the website. HUD also reserves the right not to answer all questions and not post redundant questions or remarks deemed to be inappropriate or irrelevant.

Under *no circumstances* should there be any communication regarding the competition other than in the manner stipulated here, with HUD PD&R, or the housing authority staff or consultants who are working or have worked on the project, or the competition jury.

No phone calls or other contact is allowed with HUD, the partnering housing authority, or to competition jurors. Teams contacting HUD, the partnering housing authority, and/or jurors will be eliminated.

Terms and Conditions

Copyrights

By participating in this challenge, each member of the Student Team certifies that their Student Team's submission was created by the Student Team and that it is free of any copyright trademark, patent rights, or other intellectual property held by any other party.

HUD reserves the right to disqualify submissions containing material suspected of being intellectual property owned by another individual or entity and that cannot be proved to be original to the entrant.

HUD will claim no rights to intellectual property. Individuals on the Student Team will retain intellectual property ownership as applicable arising from their entry.

Publicity

By participating in this Competition, each member of the Student Team consents to the use, publication, reproduction and for all purposes, including publicity, promotion and advertising, in any media (including without limitation, the Internet, television, or offline promotions), each winner's name, city, photograph, likeness, voice, image, and competition entry each in perpetuity without further compensation, payment of fees or royalties, credit or right of review or approval.

Student Teams further consent to the use of personal information about the Student Teams and individual members of such teams by HUD, the partnering housing authority divisions, and third parties acting on their behalf.

Limitation of Liability

By participating in this challenge, each individual agrees to assume any and all risks and waive claims against the Federal Government and its related entities, except in the case of willful misconduct, for any injury, death, damage, or loss of property, revenue, or profits, whether direct, indirect, or consequential, arising from participation in this prize challenge, whether the injury, death, damage, or loss arises through negligence or otherwise.

Based on the subject matter of the challenge, the type of work that it will possibly require, as well as an analysis of the likelihood of any claims for death, bodily injury, or property damage, or loss potentially resulting from challenge participation, individuals are not required to obtain liability insurance or demonstrate financial responsibility to participate in this challenge.

By participating in this competition, each individual agrees to indemnify the Federal Government against third party claims for damages arising from or related to competition activities.

By participating in this competition, each member of the Student Team agrees to release and hold harmless HUD and the partnering housing authority divisions, advertising and promotional agencies, wholesalers and retailers, vendors, contractors, sub-contractors, and each of the foregoing entities' employees, officers, directors, shareholders, members and agents (collectively the "Released Parties"), from and against any and all claims, actions and/or liability for any injuries or death, loss or damage of any kind arising from or in connection with participation in and/or entry into the competition or acceptance, delivery, or use of any recognition, including without limitation, recognition of the finalists.

The Released Parties are not responsible or liable for any incorrect or inaccurate information, and assume no responsibility for (i) typographical or other errors in the printing of the promotional materials or the offering or announcement of recognition; (ii) any error, printing error, omission, interruption, defect or delay in operation or transmission at any website; (iii) failure of any entry



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to be received by HUD due to technical problems, printing error, human error or traffic congestion on the Internet or at any website; (iv) communications line, hardware and/or software failures; (v) damage to any computer (software or hardware) resulting from participation in the competition; (vi) theft or destruction of, tampering with, unauthorized access to, or alteration of entries and/or entry information; or (vi) entries that are late, lost, stolen, damaged, illegible and/or unintelligible (or any combination thereof).

General Conditions

All federal, state, and local laws and regulations apply.

HUD reserves the right, in its sole discretion, to cancel, terminate, modify or suspend this competition or any portion thereof, or to disqualify any individual, if for any reason: a) infection by computer virus, bugs, tampering, unauthorized intervention, actions by entrants, fraud, technical failures, or any other causes which, in HUD's sole opinion, corrupt or affect the administration, security, fairness, integrity or proper conduct of the competition; (b) the competition or any website associated therewith (or any portion thereof) becomes corrupted or does not allow the proper processing of entries; or (c) the competition is otherwise not capable of running as planned.

Planning and Design Criteria

As in past years, the HUD Innovation in Affordable Housing (IAH) competition focuses on innovation, this year with a focus on designing for disaster resilience and mitigation. Innovation has three basic definitions: a new idea, the act or process of introducing new ideas, and the process of translating an idea or invention to increase value. Understanding innovation provides a foundation for approaching your solution and should be a starting point for each team. In application, the starting point for innovative design is deconstructing the design program and the PHA's objectives for the project. By analyzing and deconstructing the problem statement as outlined below, and by asking the insightful questions, competitors will be in a position to uncover, develop, and deploy innovative solutions.

Problem Statement

In the wake of a turbulent year of weather events across the southeast, designing for disaster resilience and mitigation is more important than ever in our coastal communities. Not only for the preservation of life but for the preservation of property as well. As the PHA aims to redevelop and increase the density of attainable and mixed-income housing in Palm Beach County, successful design solutions should include hurricane resistant buildings and infrastructure, and efforts to mitigate the impacts of extreme heat.

The HUD Innovation in Affordable Housing competition is specifically asking teams to identify and develop creative ideas and solutions. Innovation should be highlighted in all aspects outlined below, while balancing affordability with resource efficiency, durability, and resiliency. The dwellings should be designed for accessibility, healthy livability⁴ and sustainability. Indoor environments should provide access to natural light that provides “eyes on the street” to increase neighborhood safety and security. Site and exterior spaces should provide accessible paths to defined outdoor community spaces, such as community gardens, as well as proximity to daily service needs like trash disposal, recycling, mail, and appropriate recreational spaces for young children and teens. Additionally, the integration of energy efficient materials, equipment, and appliances should be incorporated into a design that meets the LEED and Florida Green Building certification criteria.

Creative and imaginative solutions are sought. Keep in mind that jurors and housing authorities will be most impressed by original thinking. Teams are encouraged to create a narrative for attainable housing, reimagining the way we plan for, design for, and build affordable housing.

While teams should emphasize innovation in all aspects of their solutions, the following criteria should be investigated:

⁴ Livability - Living and dining areas should be sufficient to provide adequate space based on the number of people that will be residing in the unit.

Environmental

- **Durable:** Designed for disaster resilience and mitigation using long lasting/low maintenance systems and materials that can be adapted for multiple uses.
- **Health:** Design for occupant health, safety, and psychological well-being.
- **Energy and Water Efficient:** Design for low-energy and low-water use requirements.
- **Resource Efficient:** Efficient use of appropriate materials; rapidly renewable materials; mold/mildew resistant due to the high sub-tropic climate with high humidity levels during most of the year
- **Resilient:** Design and construction of buildings that resist natural and man-made hazards and provide for the protection of life, safety, and security of all residents. Include a brief description of the present/future disaster risk assessment used to design the site.

Financial

- **Funding:** Primary sources contributing to the financial proforma; understanding rules, regulations, and guidelines.
- **Leveraging:** Secondary sources making use of or combining various financial instruments, such as tax credits, to increase the potential return of an investment.
- **Cash Flow:** Explore all potential funding sources (or private partnerships) and create alternative or innovative financing plans.
- **Affordable:** Determine cost effective measures to construct and operate over the long term.
- **Initial Capital Cost:** Fixed, one-time expenses associated with development.
- **Operations and Maintenance:** Day-to-day activities required to ensure that the building, systems, and equipment perform as intended.
- **Design for Replacement:** Ease of replacing systems, equipment, or building components as they wear or fail.
- **Infrastructure Longevity:** Design for long-term low maintenance costs.

Human-Centered Design

- **Neighborhood:** Allowing for and encouraging social interaction among residents of a distinct community and providing connection to the wider surrounding community.
- **Access to Employment and Services:** Provide or make use of existing transportation networks to increase ability to connect with people and places, including access to amenities, health care, and supportive services, contributes to overall well-being.
- **Accessible:** Readily usable by individuals with varying degrees of physical ability.
- **Sense of Community and Comfort:** Emotional connections wherein residents care about the community, value their relationships to community and its members, and are invested in the future of the community.
- **Economic Mobility** – designing for pathways for residents to long-term economic resilience.
- **Safety:** Using design to create safe places for children and young people to gather and interact with members of the community.

Innovation

- **Site Development:** What aspects of your design innovatively address the PBCHA’s need to increase site density to include a mixed-income unit mix while phasing development to eliminate the displacement of current residents?
- **Disaster Preparedness:** How does your design innovatively address the potential impacts of a disaster – think of safe spaces, escape routes, emergency services etc.
- **Passive Design:** What aspects of your design innovatively use passive design elements for health, efficiency, and comfort?

Program

The Palm Beach County Housing Authority (PBCHA) owns and operates Dyson Circle Apartments, constructed in 1975 to offer affordable housing within the community. Dyson Circle is a 134-unit public housing site situated on a 13.68-acre site at 4695 Dyson Circle, West Palm Beach, FL 33415. Dyson consists of thirty-five (35) two-story multi-family apartment structures, two (2) three-story multi-family apartment structures, and one (1) community/office building. Exterior property improvements already undertaken include a playground, a basketball court, a storage shed, landscaping, and asphalt parking areas.



PBCHA expects that it may be most cost-effective to ultimately demolish the facility and replace it with one or more buildings on the same site providing improved resident amenities, sustainable, climate-friendly and safety focused design features, and operational efficiencies. This process will include repositioning the 134 Public Housing units with the primary goal being to create a moderately dense and sustainable mixed-income community that includes affordable

and workforce housing. To accomplish this goal, the student teams' designs should include both multifamily rental housing options, as well as affordable homeownership opportunities.

Site Development

The current unit density on the site is approximately 9.8 units per acre. However, current zoning allows up to 30 units per acre. The Palm Beach County Planning and Zoning (PBC PZ) reviews all developments using Palm Beach County's [Workforce Housing Program](#) guidelines, which require a minimum obligation of Workforce Housing units. These are units targeted at serving families within the 60% to 140% AMI.

Teams should note that there is currently a vacant 2 +/- acre parcel to the northeast of Dyson Circle Apartments (outlined in blue on the image above). To the west of Dyson Circle (south of the property marked "2-acre vacant church land") is a 2.5-acre parcel with a single-family residence that has development potential (outlined in green on the image above). While adjacent properties provide opportunities for partnership and/or acquisition, an additional meeting with PBC PZ will determine the additional density that would be allowed. Further, PBCHA has no information regarding the willingness of the property owners to partner or sell their properties.

PBC PZ would like to see a redevelopment that increases density but in a thoughtful manner to the adjunct of the lower density neighborhood in context of the surrounding neighborhood. Just as important, the PBCHA wants to ensure the existing residents are able to stay onsite and move just once into their new unit. This presents a logistical phasing challenge due to the placement of the current buildings and the available open space.

PBCHA requests that design include:

- 1) Onsite resident amenities to serve youth and the elderly through supportive services, a library, computer lab and onsite activities.
- 2) A space for PBCHA staff to use for onsite property management and maintenance.
- 3) A common area for resident meetings, and classroom and construction lab space for the PBCHA's YouthBuild Program.

Affordability

The site is not eligible for [Section 18 disposition](#). When reviewed in 2022 by a Development Consultant, it was recommended that the PHA focus on development of additional units on the vacant portion of the site and perhaps, the acquisition of one or both adjacent vacant parcels as shown in the image above outlined in blue and green. Once the replacement units are accommodated, PBCHA could then demolish the existing site and redevelop it at greater density using a mixed-finance and mixed-income approach.

New development plans, at a minimum, should match or increase the existing number of units for each type of unit – that is a like for like replacement – 50 one-bedroom units, 12 two-bedroom units, 30 three-bedroom units, 36 four-bedroom units and 6 five-bedroom units, this would not be desired for Dyson Circle. However, the PHA would like additional new rental

units to include an increase in one- and two-bedroom units that are on lower floors in the event of emergencies and not reliant on an elevator. NOTE: Unit sizes (including closet, kitchen, living and bedroom sizes) should be compliant with dimensions and square footage as required by specific finance sources (e.g., CNI, HUD, LIHTC).

Critical Considerations

Successful projects will address the program, the design criteria, and will respond to the following questions:

Human-Centered Design

- How does your solution respond to the site, zoning, and building code requirements or restrictions?
- How does your proposed design address site improvements⁵?
- How does your design address activities for young children and teens through community infrastructure and technology?
- What innovative approaches did you employ in developing your design relative to the restrictions or opportunities presented by the site?
- What innovative approaches did you employ to integrate your design into the neighborhood and community?
- What elements of the design allow for safety in case of an emergency – such as wayfinding signs for exiting, transportation hubs, etc.
- What services and activity settings are planned and provided to improve the quality of life for the population served? Do any of these activities allow for intergenerational activities that engage and educate both young and old community members?

Environmental

- How does your solution respond to climate and disaster issues such as mold and mildew resistance, hurricane resistant buildings and infrastructure and regional ecological issues such as termites, ducks and iguanas?
- How does your solution address crime prevention through environmental design?
- What strategies were included for mitigating the impacts of extreme heat?

Financial

- How are you planning to finance the project?
- Explain how your design and financial solutions innovatively integrate best

⁵ Site Improvements - Consideration should be taken to create an appropriate site plan for all resident demographics. Walkways, parking lots, and other common areas should be accessible to allow residents and visitors to easily traverse the site and to enter units. Defensible space principals, including placement of buildings and “private” space should be considered to provide “eyes.” Thought should be given to the placement of facilities such as trash, mailboxes, etc. There should be safe and accessible areas for children to play.

practices and technology into your solution.

Innovation

- How did you innovatively design for disasters?
- What aspects of your design innovatively address PBCHA’s need to increase site density to include a mixed-income unit mix while phasing development to eliminate the displacement of current residents?
- What innovative energy efficiency, water conservation, and renewable energy strategies did you incorporate into your design? Did your design meet LEED or [Florida Green Building Certification](#) criteria?
- What innovative passive design elements did you include to promote health, efficiency, and comfort for residents?
- What innovative financing solutions did you explore for leveraging and partnerships?

Accessibility Regulations

Federal:

Fair Housing Amendments Act (FHA)

- In newly constructed non-elevator buildings containing at least 4 dwelling units, all ground floor units must comply with the FHA’s seven design and construction requirements.
 - Req 1: Accessible building entrance on an accessible route
 - Req 2: Accessible public and common-use areas
 - Req 3: Usable doors
 - Req 4: Accessible route into and through the unit
 - Req 5: Controls in accessible locations
 - Req 6: Reinforced walls for the later installation of grab bars
 - Req 7: Usable kitchens and bathrooms
- There are 10 HUD-approved ‘safe harbors’ for FHA compliance. They can be found here: <http://www.fairhousingfirst.org/faq/safeharbors.html>

Section 504 of the Rehab Act of 1973 (Section 504)

- Section 504 requires access to programs which receive HUD funding. When a newly constructed HUD-funded housing development contains at least 5 units, the project’ is subject to Section 504. Housing developed by a Housing Authority is subject to Section 504. Among other requirements of the Section 504 regulations; no less than 5% of the total number of dwelling units in ‘the project’ must comply with the accessible design and construction requirements of the Uniform Federal Accessibility Standards (UFAS) or the 2010 ADA Standards for Accessible Design; these must be disbursed throughout the building(s) and site and among the various unit types available. An additional 2% of the total number of dwelling units in ‘the project’ must accommodate the needs of people with hearing and visual disabilities (H&V units). The Section 504 regulations can be found here:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/sect504faq; UFAS can be found here: <http://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-aba-standards/ufas>; the 2010 ADA Standards for Accessible Design can be found here: https://www.ada.gov/2010ADASTandards_index.htm

Americans with Disabilities Act Title II (ADA)

- Title II of the ADA applies to the activities of states and local governments. A housing authority is considered part of a local government. As a result, Title II applies to all housing developed by a housing authority. No less than 5% of the total number of dwelling units in ‘the project’ must comply with the accessible design and construction requirements of the 2010 ADA Standards for Accessible Design; these must be disbursed throughout the site and among the various unit types available. An additional 2% of the total number of dwelling units in ‘the project’ must accommodate the needs of people with hearing and visual disabilities. The 2010 ADA Standards can be found here: http://www.ada.gov/2010ADASTandards_index.htm

NOTE: Use of the 2010 Standards for Accessible Design in lieu of UFAS will satisfy the accessible design and construction requirements of Title II of the ADA and Section 504.

State:

Adhere to Florida's fair housing laws.

Applicable HUD Programs:

[The Rental Assistance Demonstration \(RAD\)](#)

- The Housing Authority plans to use HUD’s RAD program to help finance the rehabilitation or redevelopment of the property.
- RAD allows proven financing tools to be applied to at-risk public and assisted housing and has two components:

1st Component - Allows Public Housing and Moderate Rehabilitation (Mod Rehab) properties to convert, under a competition limited to 60,000 units, to long-term Section 8 rental assistance contracts.

2nd Component - Allows Rent Supplement (Rent Supp), Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-based vouchers issued upon contract expiration or termination to project-based assistance.

- RAD is a central part of the Department's rental housing preservation strategy, which works to preserve the nation's stock of deeply affordable rental housing, promote efficiency within and among HUD programs, and build strong, stable communities.

Housing Choice Voucher Program Section 8

- The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe,

and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

- The participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects.
- Housing choice vouchers are administered locally by public housing agencies (PHAs). The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.
- A family that is issued a housing voucher is responsible for finding a suitable housing unit of the family's choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as determined by the PHA.
- A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. Under certain circumstances, if authorized by the PHA, a family may use its voucher to purchase a modest home.

Other Applicable Federal Programs:

LIHTC

- The Low-Income Housing Tax Credit (LIHTC) program uses tax policy to help develop affordable rental housing for low and very low-income families. Originally part of the Tax Reform Act of 1986, the LIHTC program leverages private capital and investor equity to support the development of new and rehabilitated affordable rental housing.
- In general, state governments can adapt the LIHTC program to meet their housing needs under broad federal guidelines.
- The private sector carries all development and marketing risk and enforces strong oversight and accountability. Investors only get to claim and keep the tax credits if their units are built, leased and maintained as affordable housing throughout a 15-year compliance period.
- Many states enforce a 15-year extended-use period to require that properties stay affordable beyond the first 15 years.
- States use a competitive process to award developers with credits.

CDBG

- The Community Development Block Grant (CDBG) Program provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

The CDBG program was designed to reinforce several important values and principles of community development:



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- CDBG's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
- CDBG's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in enhancing community development.
- CDBG's technical assistance activities and set-aside for grantees builds the capacity of these partners.

CDBG-DR

- Community Development Block Grant Disaster Recovery (CDBG-DR) grant funds are appropriated by Congress and allocated by HUD to rebuild disaster-impacted areas and provide crucial seed money to start the long-term recovery process.
- These flexible grants help cities, counties, Indian tribes, and States recover from Presidentially declared disasters, especially in low-income areas, subject to availability of supplemental appropriations. Since CDBG-DR assistance may fund a broad range of recovery activities, HUD can help communities and neighborhoods that otherwise might not recover due to limited resources.
- CDBG's flexibility empowers people and communities to design and implement strategies tailored to their own needs and priorities.
CDBG's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in enhancing community development.
- CDBG's technical assistance activities and set-aside for grantees builds the capacity of these partners.

HOME and CDBG

- Two programs form the cornerstone of the U.S. Department of Housing and Urban Development's (HUD's) community development efforts—the HOME Investment Partnerships Program and the Community Development Block Grant (CDBG). Across the country, HOME and CDBG funds are helping communities develop new affordable housing for both renters and homebuyers, rehabilitate existing homes, and turn around troubled neighborhoods.
- While HOME and CDBG share the same goals—the growth and improvement of America's communities—the programs differ in important ways. For example, HOME and CDBG have different eligible activities, different approaches to meeting the needs of low- and moderate-income families, and different rules regarding matching funds.
- By using HOME and CDBG funds strategically, communities can optimize their use of both funding sources, while working within the limitations and regulations of both programs.

Applicable State Programs:

[Florida Housing Finance Corporation \(FHFC\)](#)

- State 9% Competitive Housing Tax Credit
- State 4% Housing Tax Credit
- State Apartment Incentive Loan (SAIL) Program



DESIGNING FOR DISASTERS
2025  HUD Innovation in
Affordable Housing
student design & planning competition

- State Housing Initiatives Partnership (SHIP)

Applicable Local Programs:

Palm Beach County

- [Housing Bond Loan Program](#) (HBLP) – funds are available for Developers for the creation of Affordable Housing Units to expand local inventory of Multifamily Rental Housing Units.