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## Broward's housing crisis isn't over — we must keep pushing forward | Opinion



(Joe Raedle/Getty Images)

Broward County commissioners approved a 10-year Master Plan to tackle the crippling affordable housing crisis. (Joe Raedle/Getty Images)



By **WALTER DUKE III**

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Housing affordability remains the single most urgent business and social issue in Broward County. Despite impressive strides over the past five years, we are still the [least-affordable county](#) in the nation relative to wages. That statistic alone is a call to action — and a warning against complacency.

There is good news. Broward has become a model for the rest of the state in how to address affordable housing. In March 2024, the Broward County Commission adopted a bold and comprehensive [10-Year Affordable Housing Master Plan](#), the first of its kind in Florida. Developed by FIU's Dr. Ned Murray, the plan maps out a long-term vision for housing affordability and is backed by a landmark funding commitment — nearly \$1.8 billion over the next 30 years — using sunset CRA funds. These are local dollars, interest-free, and reinvested directly back into the communities from which they originated.



Walter Duke III is chair of the Broward Workshop Housing Affordability Subcommittee and a former mayor of Dania Beach.

As chair of the Housing Affordability Committee for the Broward Workshop for the past five years, I've had the honor of representing the business community in advocating for a stronger, smarter pipeline of good-quality affordable housing. This work would not be possible without key partners like [Sandra Veszi Einhorn](#), executive director of the [Coordinating Council of Broward](#) and current chair of the [Florida Housing Finance Corporation](#), and Ralph Stone, executive director of the [Broward County Housing Finance Authority](#).

Together, they have provided exceptional leadership in leveraging state and federal funds, administering a highly successful gap financing program, and ensuring every dollar has maximum impact.

Our progress is the result of all hands on deck — business leaders, nonprofits, municipalities and industries from health care to education all rowing in the same direction. The United Way, the Downtown Development Authority, and many others have helped drive policy changes, reform land-use restrictions, and attract vital investment.

A notable shift has occurred at the municipal level as well. Cities that once resisted affordable housing are now champions of it. Hallandale Beach, Hollywood, Dania Beach, Fort Lauderdale, Oakland Park, Plantation, Pembroke Pines and Pompano Beach, among others, have collectively invested \$61 million in gap financing, fast-tracked approvals, and demonstrated what true partnership looks like.

Since 2018, Broward County has approved \$154 million in gap financing, funding 4,301 units of affordable housing for over 9,000 low-income families and seniors. These investments have leveraged nearly \$650 million in state bond allocations — a phenomenal return. Our cost efficiency is among the best in Florida, averaging only \$35,875 in subsidy per unit, compared to nearly \$100,000 per unit in other counties. Even more remarkable: We're doing this without any interest expense.

The economic impact of these efforts is significant. A typical 100-unit affordable housing development generates \$32.5 million in construction activity, supports 225 construction jobs, and creates 25 permanent jobs post-completion. Just as importantly, lower rent means residents have nearly \$20,000 more annually to spend, save or invest in their futures — paving the way for homeownership and long-term economic mobility.

Because Broward is largely built out, density matters. Large-scale rental developments are the most cost-effective solution right now, but homeownership remains a critical part of the equation. That's why the Broward County Commission has also supported first-time homebuyer initiatives, aging-in-place rehab programs, and townhome developments, including innovative models from Habitat for Humanity that meet both market demand and community needs.

None of this progress would have been possible without tireless leadership from county commissioners — and we owe it to them, and to ourselves, not to let up now. The newly adopted Master Plan gives us a roadmap. We must stick to it, especially the commitment to dedicate 90% of sunseting CRA funds to affordable housing. Diverting those funds would be a grave mistake, repeating the errors of the past, like the \$2.6 billion in Sadowski funds the Florida Legislature raided over two decades — funds that were meant for housing and whose loss helped fuel today's crisis.

We've come far, but the road ahead remains long. Housing affordability is not a temporary issue — it's a defining challenge for the future of Broward County. Let's keep our foot on the gas and our eyes on the goal: a Broward where everyone — teachers, nurses, service workers, young families and seniors — can afford to live with dignity and opportunity.

*Walter B. Duke III is chair of the [Broward Workshop's Housing Affordability Committee](#) and a former mayor of Dania Beach.*