



#### **CORE VALUES.**

Our culture is defined by our core values. They are the foundation of the work we do, and guide us in our daily business decisions.



### CONNECT.

We connect housing advocates and housing providers to housing resources. We connect for profits to non-profits, and constituents to legislators. Sharing and broadcasting our members' success stories is at the core of our approach.

### **CULTIVATE.**

We cultivate best practices for communities to build stronger foundations, whether that is brick and mortar affordable housing structures, or the human infrastructure and skills needed to adapt quickly to a changing environment.



### COLLABORATE.

We collaborate with national, state, and local partners to ensure housing is prioritized as a basic human right. It stands squarely at the heart of building healthy communities. We strive to bring together non-traditional partners to find uncommon solutions to common issues affecting us all.



Indian River

Hardee

Okeechobee

St. Luc

...

Martin

### **OUR MISSION:**

The Florida Housing Coalition's mission is to bring together housing advocates and resources so that all Floridians have a home that is affordable in a suitable living environment.

### **OUR VISION:**

Sarasota

In every Florida community, there is an ethic to ensure all members of that community, including the most vulnerable and low income, can live in a home of that person's own choosing that is affordable to them, and that each community has at least one community-based organization with the capacity to play an important role in delivering housing and related services in that community.

Hendry

Palm Beach

Broward

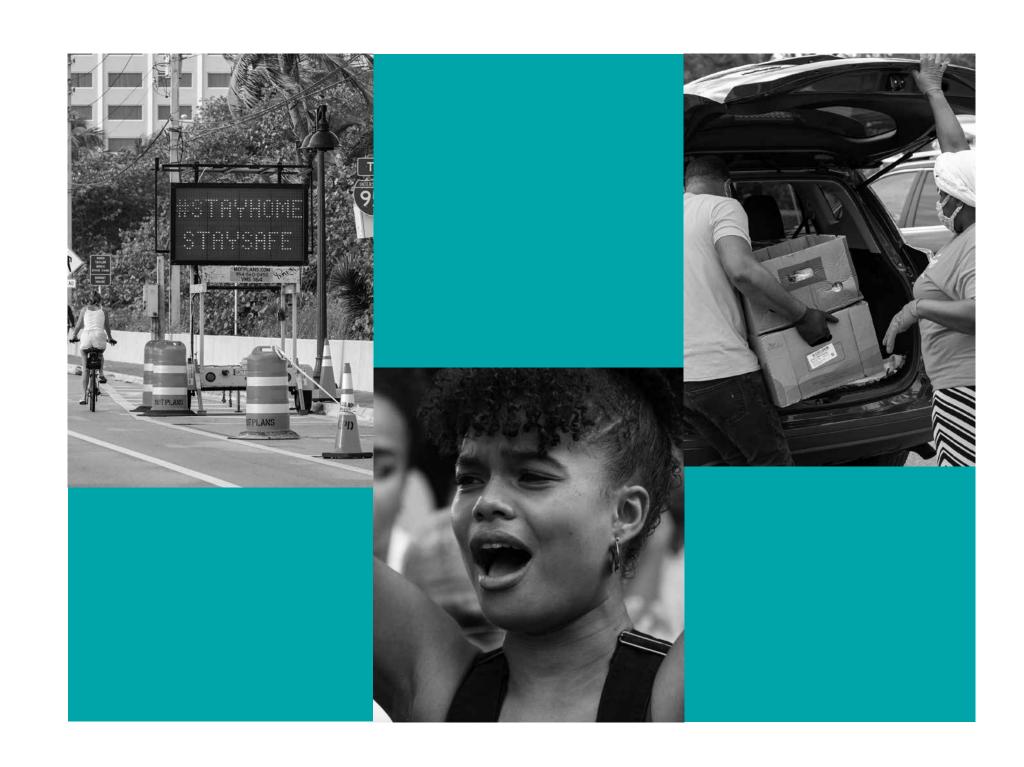
Collie

### rising to the challenges of 2020

### A YEAR LIKE NO OTHER

From a global pandemic and its economic fallout to the Black Lives Matter protests fueled by the murder of George Floyd and countless other black lives – 2020 stressed our institutions and ourselves. Now more than ever, our homes have become the center of our lives. When a home is needed for protection from a deadly virus there is no more pressing time to invest in housing as the solution for homelessness. When a deadly virus disproportionately takes the lives of people of color, equity in housing and economic opportunities and the need for reevaluating public policies takes on new urgency.

The COVID-19 pandemic and the Black Lives Matter movement have illuminated the importance of housing work – the Florida Housing Coalition's nonprofit members, our Partners for Better Housing, and our public and private sector partners have answered the call. Our Coalition is strong and we are ready for any challenge.



















### rising to the challenges of 2020

### **COMING TOGETHER WHILE STAYING APART**

Thanks to our Partners for Better Housing, the Florida Housing Coalition moved our statewide affordable housing conference entirely online. With as many registrants as always, this year's conference offered the same level of expertise, inspiration, and networking our partners have come to expect from our conference. Our Virtual Exhibit Hall and newly creatied Innovator's Showcase proved to be extremely successful in the digital space. Keynote speeches from Florida Immigrant Coalition Executive Director Maria Rodriguez, and Architects Angela Brooks and Lawrence Scarpa challenged us to approach our housing work with the passion of an advocate and the artistry of an architect. With a focus on equitable development, some of the most revealing conversations happened during our Film Festival and our Forums. The Coalition's Annual Conference, made possible by our Partners for Better Housing, is one of our major give backs to our membership and serves as a source of unrestricted funds. Every year those funds provide essential resources for the Coalition to further our mission-based work, to innovate, and to push for better housing policies. As a result of this year's conference, the Coalition was able to develop the Center for Racial Equity, which will debut in 2021.

### rising to the challenges of 2020

#### LANDMARK APPROPRIATION OF SADOWSKI TRUST FUNDS IN 2020

For the first time in more than 13 years, the Sadowski Coalition and Sadowski Affiliates, led by the Florida Housing Coalition, achieved full appropriation of both the state and local government housing trust funds. It was an astounding victory until the budget deficit resulting from COVID-19 resulted in a line item veto of the SHIP appropriation.

We celebrate all our members who worked so diligently to secure full appropriation of Sadowski trust funds and to respond to COVID-19. Our nonprofit service and housing providers, for-profit affordable housing developers, lenders, funders, and advocates for good public policy comprise a powerful membership for the Florida Housing Coalition to end homelessness and provide housing that is affordable for all Floridians.

As soon as the declaration of disaster was declared, the Florida Housing Coalition began assisting Florida's SHIP programs (State Housing Initiatives Partnership) to reprogram local housing trust fund dollars to provide emergency rental assistance and mortgage forebearance. The Sadowski Act's SHIP program, supported by more than 30 statewide organizations, has again proven to be the best designed and implemented local housing program in the nation.





### disaster recovery connecting communities

### **LEADING, CONVENING, TRAINING**

As soon as shut-downs began around the state, the Florida Housing Coalition team of Technical Advisors started working hard tracking COVID-19's economic fallout. Presenting weekly webinars, producing a weekly bulletin, interpreting both federal and state mandates for local governments and housing providers, our team was out front, keeping our members informed, and up to date. With more than **35,972** views, our webinars and weekly bulletins helped connect people when they were being disconnected from their offices, their resources, and even their coworkers.

### **CHANGING DISASTER HOUSING**

Congregate housing has been the standard for much of the state's disaster response. What happens when that option proves too dangerous? As local municipalities struggled to find solutions, the Florida Housing Coalition's team, trained in both Disaster Recovery and Ending Homelessness worked together to share best practices from across the state. Being able to pivot quickly, using strategies gained from both disciplines, shelters soon had new, safer solutions to offer.



I just couldn't let another day go by without saying 'Thank you!' for the Herculean task you all are doing to keep us educated during this crisis. The knowledge and guidance you've provided...have been invaluable.

--M. Barry-Smith, Habitat for Humity, Broward County



## disaster recovery creating resilient communities

### creating resilient communities through innovation



### **NEW TOOLS LEADS TO A NEW FRAMEWORK**

In consultation with two leading municipalities, City of Miami and Tampa Bay Regional Planning Council, the Florida Housing Coalition is leading the way in developing a new disaster mitigation tool that will forever change how local governments strategize around disaster mitigation and recovery.

### **NEW THINKING LEADS TO NEW PLANNING**

Climate Justice, a new initiative of the Florida Housing Coalition, seeks to bring together environmental leaders, green Building advocates, and disaster recovery professionals to assess how we prepare our most vulnerable populations for disasters and respond to ongoing and ever increasing environmental challenges.

## permanent affordability for florida's families



#### STATEWIDE AND LOCAL IMPACT

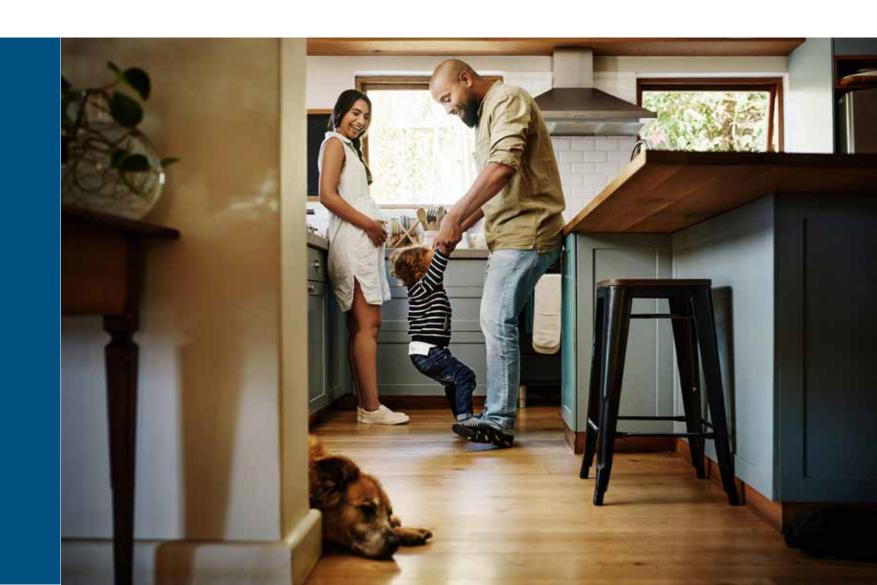
Community Land Trusts ensure permanent affordability. The Florida Housing Coalition is the state's leading champion of creating land trusts at the local level. With funding from Wells Fargo, the Coalition has seen the successful development and formation of seven community land trusts all over the state. In addition, the Coalition leads a statewide CLT Steering Committee that meets monthly to strategize on how state policies can better be suited to meet the needs of local CLT's. This resulted in two recent victories: SHIP purchase assistance strategy; and in consultation with the Florida Housing Finance Corporation, disaster recovery RFA's resulting in more than 1200 units of permanently affordable rental housing.

### NATIONAL IMPACT

The CLT Steering Committee members have all been approved by Fannie Mae to pilot a national certification program -- the first of its kind nationally.

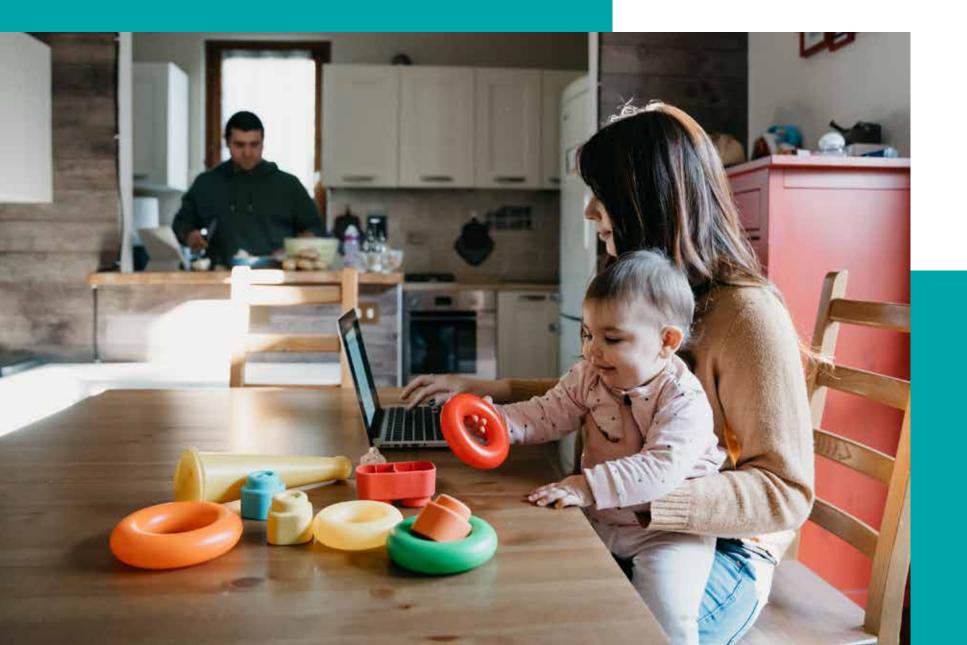
National Certification
Pilot Program

Affordability Preserved
For One Generation
After the Next



## 50+ Years of affordability

# advocating for permanent affordability for generations



### **ADVOCACY FOR GENERATIONS**

Through tireless advocacy, we work to ensure that every tax credit unit that is built in the state of Florida has, at a minimum, a 50 year term of affordability. In fact, the Coalition and it's members successfully ensured that every FHFC financed unit built since 2017 meets that minimum standard resulting in hundreds of years of reclaimed affordability for Florida's families.

THANK YOU for starting the process to have subsidies travel with the home in CLT's. It is the future of building the inventory of affordable homes. The work you are doing on Subsidy Retention really helps the CLT's, and is the future.

-- J. Ruttenber, Habitat for Humanity of Marion County

# permanent affordability at the state & local level

### **WORKING WITH STATE & LOCAL PARTNERS**

Working with our state partners, we consistently demonstrate the need for permanent affordability be written into all RFA's and into all housing strategies that are to be deployed at the local level.

#### **EASY FIXES FOR LONG TERM GAINS**

Sometimes even a small change can make a big difference. For example, in Fall 2020, we worked with Osceola County to tailor their surplus land RFP process to prioritize developments with long term affordability.

## 119 Local Housing Offices

We secured a path for all SHIP offices to be able to use Down Payment Assistance to Create Permanent Affordability



## ensuring excellence in affordable housing statewide

[We] worked hard to save this home from foreclosure...we know that many of our clients face homelessness if we are not successful. Another example of SHIP's foreclosure prevention efforts preserving and in this case creating affordable housing. Now this disabled senior can age in place. Thank you!



### **PROVIDING ESSENTIAL SUPPORT**

Serving very low, low, and moderate income families, the State Housing Initiatives Partnership program (SHIP) administered by Florida Housing Finance Corporation reaches families in need in every county in Florida. The Coalition provides year-long technical assistance to these essential offices, making sure they have the guidance and support they need to successfully administer these programs. Hand in hand, we make sure families have the ability to purchase a home, or to repair or replace a home or with other essential monies they need to stay safely housed.

2426 families received purchase assistance \*from Jan 2018-Aug 2020



### HELPING LOCAL GOVERNMENTS EXPAND THEIR HOUSING OPTIONS

As more and more local government planners and affordable housing advocates seek to include accessory dwelling units (ADUs) in their affordable housing toolkit, the Coalition, once again, has

provided essential leadership with a guidebook that steps them through the process. Produced with funding from the Florida Housing Finance Corporation, government employees and affordable housing advocates have the tools they need for ADU best practices.

#### **MOBILIZING FOR STATEWIDE ACTION**

Collaboration with national partners, such as the National Low Income Housing Coalition, the National Housing Trust, and the National Community Reinvestment Coalition, the Coalition regularly mobilizes our membership to

The Florida Housing Coalition is a key state partner for NLIHC.

By engaging their extensive membership we are able to get our message out to Floridians. Whether mobilizing around federal policy initiatives or local action, we can count on the Florida Housing Coalition to help us make that vital connection. We also benefit from their expertise: from CEO Jaimie Ross authoring the NIMBY Chapter for our annual Advocates Guide, to their extensive expertise on disaster recovery and emergency rental assistance projects.

- Diane Yentel, President and CEO, National Low Income Housing Coalition

## advocating for affordable housing policies statewide





## investing in affordable housing's human infrastructure

### **BUILDING CAPACITY TO BUILD**

Fifth Third Bank underwrites the Building Capacity to Build project that provides long-term in-depth support to a cohort of 10 non-profits. Increasing nonprofit capacity is core work for the Florida Housing Coalition and is happening day in and day out all over the state under a variety of contracts with the state and with local governments. Investing in capacity building for community based organizations increases the impact that all our funders make in a shared effort to ensure that each and every community in Florida has the local resources to respond to its housing needs.



Helping non-profits that serve lower income, workforce, and special needs households.

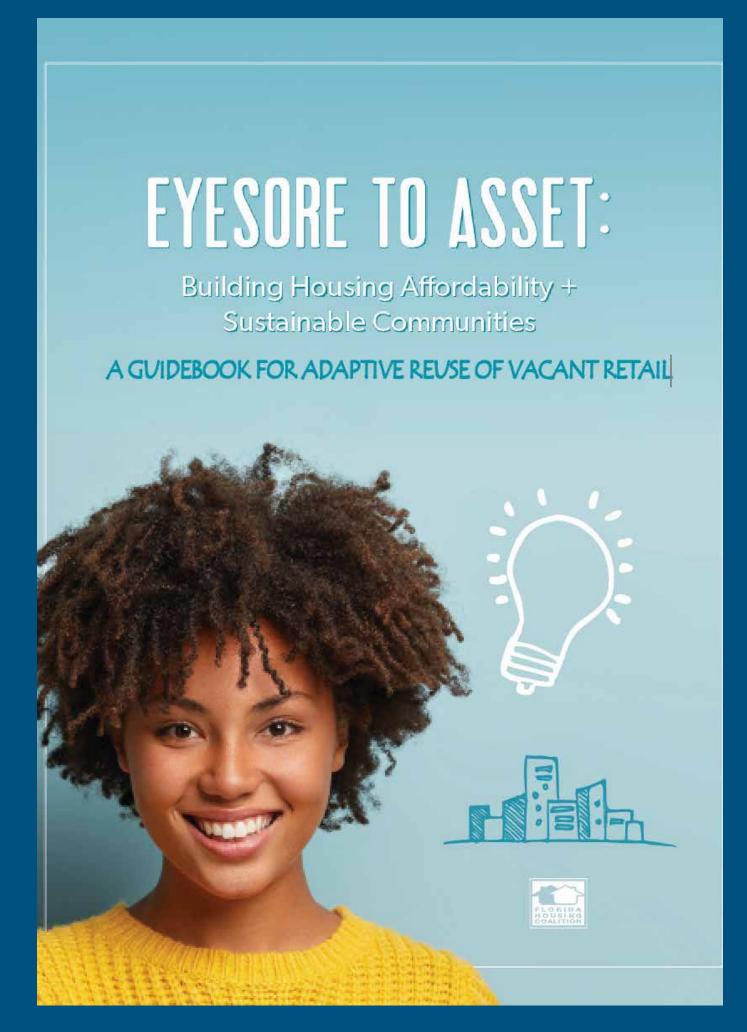
### innovative solutions for affordable housing

### **CUTTING EDGE BEST PRACTICES**

Florida Housing Coalition is at the forefront of innovations for furthering affordable housing. Through strategic partnerships, ongoing research, and adapting best practices, the Coalition works with national organizations, local governments, and housing advocates to develop new policies and local ordinances to enhance Florida's affordable housing stock.

- Publication: "Eyesore to Asset: A Guidebook for Adaptive Reuse of Vacant Retail"
- Inclusionary Zoning
- Educating local governments about Land Value Creation and Land Value Capture
- 500 Homes in 5 Years: Helping communities meet their housing goals!

New Publication: Eyesore to Asset: A Guidebook for Adaptive Reuse of Vacant Retail. Two years in the making, the guidebook's genesis was born out of the Sustainable Communities Innovation Challenge (The Challenge) awarded by Fannie Mae to the Coalition in 2018. In partnership with the Florida Community Loan Fund (FCLF), Prof. Stephen Bender (UF), Brixmor Property Group, and Crossman & Company, the Coalition explored the feasibility of adapting vacant commercial spaces into attractive and functional mixed-use spaces with apartments and shared work spaces for low-income entreprenuers.





### WE HELP COMMUNITIES INCREASE CAPACITY BY BRINGING PEOPLE TOGETHER

Florida Housing Coalition helps communities increase capacity, assess housing crisis response systems, develop actionable plans to end homelessness, and bring stakeholders together to bring about tangible solutions. In 2020, COVID-19 presented additional challenges as communities grappled with keeping people experiencing homelessness safe. The Ending Homelessness team responded rapidly to communities providing federal, state, and local technical assistance and consulting. With the fundamental message that **housing is healthcare**, the Coalition helped seven communities realize expanded permanent housing solutions some of Florida's most vulnerable residents. Through increased partnerships, ongoing education and implementation of best practices, and support from federal, state, and local governments homelessness continues to decline in Florida. In fact, homelessness has dropped in Florida by 20 percent since 2015, a reduction of 7,309 individuals.



Homelessness is decreasing statewide because communities are investing in



housing solutions.

In partnering with the Coalition, we got a clear and unbiased assessment of our CoC's current state. Combine that assessment with the Coalition's knowledge and experience around best practices, we mapped out a plan for the future and quickly secured support to implement it.

-Don Anderson, Chief Executive Officer of the Coalition for the Homeless of Pasco County

## we take pride in being responsible Stevvards of your investment





6 / %

The Florida Housing Coalition 's overhead percentage compared to it's program costs runs far below the national average of 21%. We know that our Partners for Better Housing want to ensure their dollars go to help local housing programs, and we do our utmost to ensure fiscal responsibility at all levels of the organization.



The Florida Housing Coalition supports Home Matters America, (www.homemattersamerica.com) a national movement of nonprofit and state partners dedicated to build awareness and raise funds for more affordable homes and better communities across the nation. Every year, the Florida Housing Coalition issues it's Home Matters report, demonstrating, in facts and figures, how Florida can:

- Increase the Quality of Homes and Communities
- Decrease Homelessness
- Increase Affordable Rentals, and,
- Increase Homeownership





### partners for better housing

creating a stronger Florida























**MAMERINAT** 





we make housing affordable









Equity 2



























