

Housing News

Volume 25, Number 1



The Journal of the Florida Housing Coalition, Inc.

NETWORK

Affordable Housing is Key to Recovery

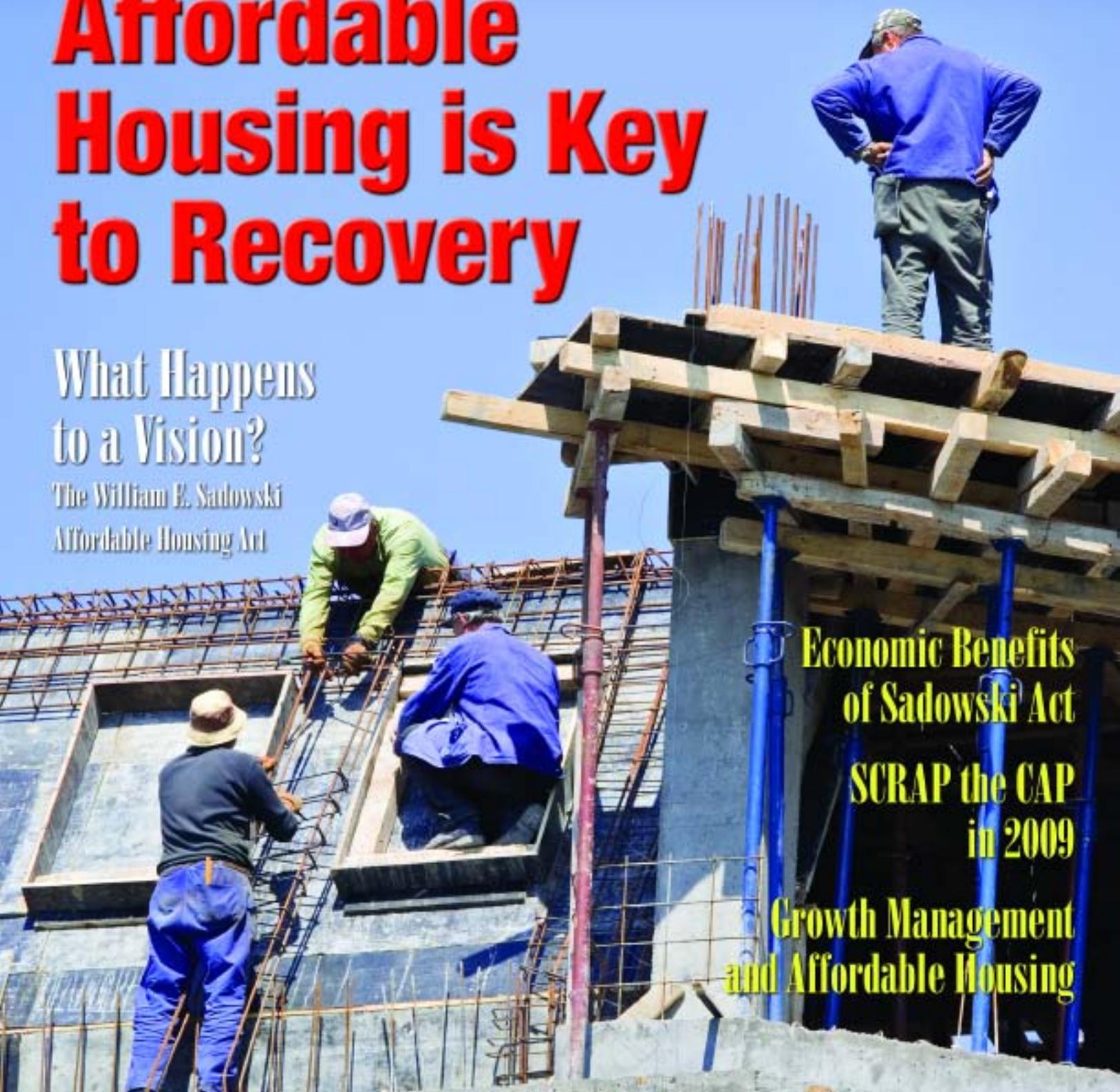
What Happens to a Vision?

The William E. Sadowski Affordable Housing Act

Economic Benefits of Sadowski Act

SCRAP the CAP in 2009

Growth Management and Affordable Housing



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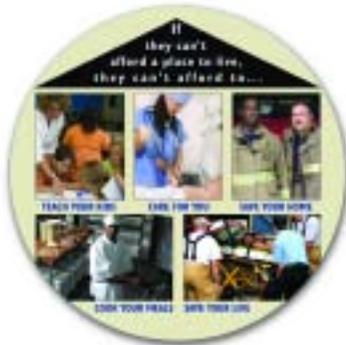


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In This Issue



- 4** What Happens to a Vision?
The William E. Sadowski Affordable
Housing Act
- 6** Fund Housing in 2009
- 7** Scrap the Cap in 2009
- 8** Florida Loses \$625 Million of Federal
Funds from Failure to Fund Housing
- 10** But Hasn't the Foreclosure Crisis Solved
Florida's Need for Affordable Housing?
- 12** Economic Benefits of Sadowski Act
- 14** Florida's Hurricane Housing Recovery
Program (HHRP) Successes
- 16** If SHIP Is Not Funded.....
- 18** Growth Management and Affordable
Housing
- 20** Building New Single Family Homes in
Today's Environment?
- 22** Partnering with the Florida Department
of Elder Affairs
- 24** Change Agents – From Charity to Impact
- 26** The Florida Housing Coalition Provides
NSP Training and Technical Assistance
- 29** Code Enforcement Community Fights
Back Against Abandoned Property
Neglect
- 30** The Neighborhood Stabilization Program:
Going Green in Acquisition and Housing
Rehabilitation
- 32** SHIP Clips
- 34** Coalition News



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The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that Floridians have a quality affordable home and suitable living environment. *The Housing News Network* is published by the Florida Housing Coalition as a service to its members, housing professionals and others interested in affordable housing issues.
Jaimie Ross, Editor. • Email: info@flhousing.org, Web site: www.flhousing.org •

Affordable Housing is Key to Recovery



By Jaimie Ross

Enormous mortgage financing errors have been made in Florida— but not in affordable housing. We can take pride in knowing that homebuyers and renters living in the housing produced with Sadowski Act monies are not associated with toxic mortgages. The typical SHIP assisted homebuyer received pre and post purchase counseling and a fixed rate 30 year amortizing loan. If SHIP assisted homebuyers find themselves in foreclosure, the cause is likely to be job loss caused by the downturn in the construction industry or the recession in general.

Low and moderate income Floridians in foreclosure are those not fortunate enough to have been served by Florida's SHIP or bond programs for first time homebuyers. They may have been families who were advised by the local SHIP office to join the homebuyer club to clean up their credit so that they could qualify for a conventional loan, but were enticed by the alternative of easy money. They may have been families who could have been served by their local SHIP program, but funding had run out.

This edition of the Journal speaks to the essential role that affordable housing plays in Florida's economic recovery. A series of articles from the national, state, and local perspective makes the case that the wisest and most prudent action for Florida is to reap the economic benefits from funding affordable housing programs; stop the loss of millions in federal funds; and nourish the current housing infrastructure to ensure that we have the capacity to respond to natural disasters. This Journal also addresses the erroneous notion that the downturn in the housing market and the oversupply of housing from the foreclosure crisis resolves the affordable housing problem.

Florida's Hurricane Housing Recovery, an article authored by the Shimberg Center, recounts the success of Florida's recovery when a succession of devastating hurricanes pounded Florida. If a hurricane were to hit Florida now, we would have nothing close to the dollars needed to replicate that success. And if the SHIP program is not funded in the 2009 session, we will lose SHIP offices around the state, dismantling the infrastructure which we now have in place to respond to future disasters.

The majority of foreclosed housing stock is not within the affordable range for low and moderate income homebuyers. But with the help of the federal Neighborhood Stabilization Program (NSP), some of those that are in the affordable range will provide new homeownership opportunities for low and moderate income homebuyers, and other foreclosed houses and apartments will provide rental opportunities for very low and extremely low income Floridians. The articles on NSP: Going Green in Acquisition and Housing Rehabilitation, Florida Housing Coalition NSP Training; and Code Enforcement outline the Florida Housing Coalition's wide-ranging work with foreclosure recovery.

The American Recovery and Reinvestment Act and the Affordable Housing and Financial Stability Act just signed into law by President Obama, will provide considerable assistance to Florida in averting an even greater and imminent crisis of homelessness; the fallout of the "ponzi state" described in the much talked about New Yorker article by George Packer. But Florida can not rely on federal programs to fix our affordable housing crisis. Indeed, it is fundamental that we restore our state housing trust fund programs so that we can fully access the assistance that is now available from the federal government.

Although housing is by far the greatest economic engine in Florida, we must learn from the recession and the unsustainable model of a state economy based almost entirely on population growth and the housing construction needed to support that growth. Florida has intentionally decreased revenues through its tax repeals and exemptions for almost a decade. Adding insult to injury, cutting monies from affordable housing programs costs us billions. The \$440 million diverted from affordable housing in Fiscal Year 2008-2009 (\$250 during the 2008 session and another \$190 million diverted in the 2009 special session) will result in the loss of \$3.37 billion in economic activity/stimulus, 33,880 jobs, at a value of \$2.03 billion of badly needed long-term quality affordable housing.

To accelerate its economic recovery and avert the imminent increase in homelessness caused by the recession, restoration of the Sadowski state and local housing trust funds is imperative: that means repealing the cap and appropriating the money dedicated for housing to housing.

JAIMIE ROSS is the President of the Florida Housing Coalition and the Affordable Housing Director at 1000 Friends of Florida.



What Happens to a Vision?

The William E. Sadowski Affordable Housing Act



The Sadowski/Workforce Housing Coalition hosted a press conference and Housing Rally to emphasize the importance of spending housing trust fund money on housing.



By Mary E. Brooks

The passage of the William E. Sadowski Affordable Housing Act in 1992 is a perfect example of government making the right choice at the right time. Among the earliest state housing trust funds in the country, the Act set a high bar for other states to replicate. As a consequence,

it is particularly disturbing to think, that even in critically troubling times, the State of Florida would now fail to honor its own stellar vision for providing housing security and opportunity to the people of Florida.

The Sadowski Act established a clever and unique structure by building a state housing trust fund that addresses fundamental issues within the housing market while

simultaneously giving cities and counties the opportunity to address their own unique housing needs and support innovative new ideas. This too was new to the housing trust fund world and has now assumed different versions in several states throughout the country.

The rationale at the time the Act was passed was that dedicating revenue from the documentary

Even in critically troubling times, the State of Florida would now fail to honor its own stellar vision for providing housing security and opportunity to the people of Florida.

stamp tax to a statewide housing trust fund connected the prosperity of the state to the need to maintain

FUND HOUSING IN 2009

TO ACCELERATE FLORIDA'S ECONOMY

The total appropriation for housing in fiscal year 2008-09 was \$303 million—the balance in the trust funds of \$250 million was swept to general revenue. The revenue projection for FY 2009-2010 for the housing trust funds is currently only \$174 million.

The Sadowski Workforce Housing Coalition is calling upon the Legislature to appropriate the full amount of housing trust fund dollars to Florida's housing programs.

Housing is our greatest economic engine: when that engine is fueled our economy thrives, when that engine is starved our economy dies. Right now we have tens of thousands of homes, single family and condominiums in foreclosure. To put these homes back on the market they need to be acquired, rehabilitated, and resold.

Every \$16 of SAIL appropriations “buys” \$84 of federal bonds and tax credits.

We can accelerate Florida's economic recovery by putting the housing industry to work on recovering and rehabilitating foreclosed properties.

Every one million dollars of state appropriations for housing produces:

- **\$4.62 million of housing,**
- **\$7.66 million of economic activity, and**
- **77 jobs.**

The federal Housing and Economic Recovery Act of 2008 includes a supplemental CDBG appropriation to



assist local governments in stabilizing neighborhoods through foreclosure recovery efforts. Our SHIP administrators need down payment and closing cost assistance funds to ensure that those properties can be sold to low and moderate income homebuyers.

There is a tremendous opportunity for leveraging these federal resources.

The Housing and Economic Recovery Act also includes \$571 million of additional bond authority for Florida. This federal resource cannot be used without SAIL or down-payment assistance from state appropriations.

Hundreds of millions in federal resources will be lost without adequate state funding.

Too much housing stock? Doesn't make sense to develop new affordable housing? Not so. Single family home prices are down—apartment rates are not. The deficit of affordable rental housing continues to grow. Many families losing homeownership are in need of rentals. Florida's workforce needs affordable rental housing.

Land prices are down—it is an excellent time to acquire land or existing buildings to construct or preserve rental housing that will be affordable for 50 years to come. The downturn in the housing market will not last forever; the units built or preserved now will provide critically needed housing for Florida's low income workforce long after the housing market recovers.

SCRAP THE CAP IN 2009

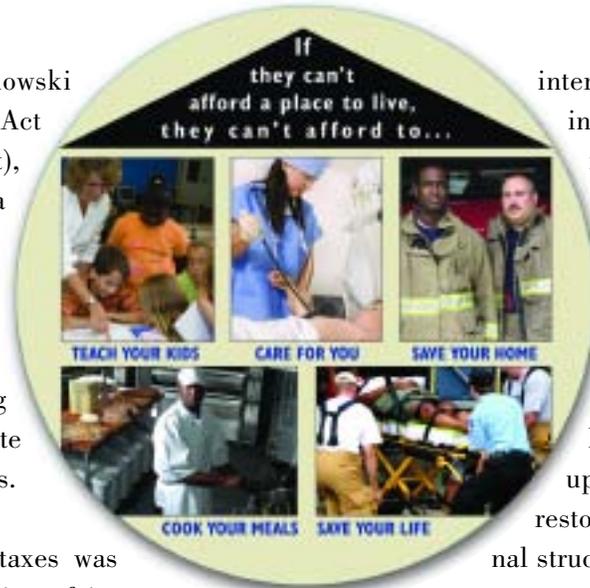
The William E. Sadowski Affordable Housing Act (the Sadowski Act), enacted in 1992, created a dedicated revenue source for affordable housing by increasing the documentary stamp tax paid on all real estate transactions and dedicating that increase in taxes to the State and Local Housing Trust Funds.

This increase in doc stamp taxes was supported by a diverse coalition of interests (the Sadowski Housing Coalition) including industry groups like the Florida Home Builders Association and the Florida Association of Realtors because the monies raised were to be placed in trust funds to be used exclusively for housing.

The documentary stamp tax was the vehicle used to fund the state and local housing trust funds because of the nexus between the cost of housing and the need for housing assistance for very low, low, and moderate income Floridians. As real estate prices rise, the collection of doc stamps increases. This increase in collections can then be used to fill the gap between what market rate housing costs to buy or rent and what very low to moderate income Floridian's can afford to pay.

When the Florida real estate market was on the rise, the collection in doc stamps also rose. But instead of using the increase in trust fund dollars to fill the housing gap, monies were left unappropriated and the trust funds were "capped" at approximately \$243 million annually beginning in 2007.

The Sadowski Coalition, now known as the Sadowski Workforce Housing Coalition is a diverse collection of



interests representing the housing industry, business interest, low income advocates, state and local governments, faith based organizations, advocates for the elderly, and growth management.

The Sadowski Workforce Housing Coalition is calling upon the 2009 Legislature to restore the Sadowski Act to its original structure by repealing the cap..

Why Now?

- Repealing the cap on the Sadowski state and local housing trust funds will have NO revenue impact on the state of Florida. Because real estate transactions and the cost of housing are down, the collections projected for FY 2009-10 and FY 2010-2011 are less than the amount of the cap.
- Repealing the cap will restore the "trust" in the state and local housing trust funds.
- With the cap lifted, the Sadowski Act can return to its intended function- to generate revenues from the rise in the real estate market. As Florida's future economy revives, we can get back to fueling Florida's economic engine—the housing industry.



Senator Victor Crist (R)



Rep. Ron Saunders (D)

The prime sponsors for the Cap Repeal Bills, See SB 1434 and HB 25.



Florida Loses \$603 Million of Federal Funds from Failure to Fund Housing

Faces Loss of Additional \$191.1 Million in 2009



By Mark Hendrickson

Florida has already squandered massive amounts of federal resources by not adequately funding housing programs over the past three years. At the end of 2006, 2007, and 2008 bond allocation was not utilized, and lost forever to Florida. This is a limited federal resource, and without SAIL and

downpayment assistance, the bonds generally do not work. However with the limited State funding needed, massive amounts of federal subsidy come to Florida--or in this case have been lost to Florida.

Over that three year period, \$215.8 million of single family homeownership bond allocation has been forfeited, and another \$242.5 million of rental bond allocation, for total lost of \$458.3 million. With the loss of rental bond allocation is also the loss of the automatic federal tax credits that come with the bond

This extraordinary loss of federal resources will continue unabated unless Florida begins to use its Housing Trust Fund monies to adequately fund housing programs. Unless bonds are sold this year, another \$93.67 million of multi-family bonding authority (and accompanying \$56.2 million of equity from automatic federal tax credits), and \$41.279 million of homeownership bonding authority will be lost December 31, 2009—a total loss of federal resources for 2009 of \$191.149 million. This represents 359 homes that could be sold to first-time homebuyers and construction or rehabilitation of 1,120 units of rental housing with a total development cost of \$187.3 million.

Additionally, as part of the Housing and Economic Recovery Act (HERA) passed in mid-2008, Florida received “bonus” federal bonding authority of \$571,487,942. None of these bonds have been sold, and will be lost at the end of 2010. This bonding

In all, Florida has lost \$603.8 million of federal funds/resources in just the last three years because of our failure to adequately fund our successful housing programs.

allocation. On average, each \$1 million of rental bonds also generates \$600,000 of equity through the tax credits. Therefore, the loss of \$242.5 million of rental bonds also caused the loss of another \$145.5 million of equity from federal tax credits.

In all, Florida has lost \$603.8 million of federal funds/resources in just the last three years because of our failure to adequately fund our successful housing programs.

authority is divided \$169.4 million for homeownership and \$402.1 million for rental. Much of this bonding authority was committed to developments that had preliminary SAIL commitments which were “cancelled” after the legislature directed FHFC to return \$190 million of “unexpended” funds. The \$169.4 million of homeownership bonds represents 1,474 homes that could be sold to first-time homebuyers. The \$402.1 million of rental bonds represents 4,808 units of rental housing with a total

development cost \$804.2 million, and equity from federal housing credits of \$241.3 million. Total HERA federal resources at risk without adequate state funding totals \$812.8 million.

BOND AUTHORITY

Each year, Florida receives a limited amount of bonding authority from the federal government—setting the amount of bonds that can be sold with tax exempt status. The tax exempt status allows the bonds to be sold at below market interest rates, providing loans at rates below what is offered by conventional lenders.

Even though the bonds produce lower mortgage rates for first-time homebuyers, those buyers still need downpayment assistance. By appropriating as little as 4% for downpayment assistance from state resources (\$4,000 per \$100,000), Florida can make the bond program work. Without that limited state appropriation, the bond issue does not work and the bond authority is lost.

When bonds are sold for rental housing, the income and rent of residents is restricted—thus reducing the amount of the development that can be financed through debt. Even with the lower interest rate and the equity generated from Housing Credits, a financing gap remains. The State Apartment Incentive Loan Program (SAIL) was created to fill this gap, and has worked with remarkable efficiency and success for 20 years. On average, SAIL provides only 22.7% of the financing for each development, leveraging federal resources and private investment by 4.41-100. Without that efficient state appropriation, the development economics do not work and the bond authority and Housing Credits are lost.

MARK HENDRICKSON, *president of The Hendrickson Company, is a past Chair and serves as an Executive Committee member for the Florida Housing Coalition. He served as Executive Director of the Florida Housing Finance Agency from its inception in 1981 to 1994. As its first Chief Executive Officer, he led the way in creation of the Sadowski Act.*

Housing Finance Authority of Hillsborough County Florida Grande Oaks Apartments- Developed by the Richman Group of Florida

- Construction of 168 new apartments using “green” design, preservation of grand oaks trees, and historic preservation
- Rehabilitated dilapidated 1880’s farmhouse that resulted in the structure being added to the National Register of Historic Places
- Grande Oaks was the first development of three by the HFA which aided the redevelopment of East Tampa, with total financing over 3 years of \$70.9 million
- All apartments affordable to families with incomes less than 60% of median, with 7% affordable to 50% income level
- Serves large families, with 40% three-bedroom, 17% four-bedroom units, and children composing 59% of the residents
- Long-term affordability achieved, with 50 year land use restriction
- Financing from the HFA, City of Tampa, Hillsborough County, State of Florida and private sector





But Hasn't the Foreclosure Crisis Solved Florida's Need for Affordable Housing?



By Lloyd Boggio

“A *Packed House for a Home,*” the lead *Miami Herald* story on February 22nd, described an estimated 5,000 desperate applicants, many who slept there overnight, crowding around a Ft. Lauderdale government office hoping to fill out

applications for Section 8 rental housing subsidies. Many were turned away, as the potential housing available is only a fraction of the applications taken. Miami Dade County has reported waiting lists in the tens of thousands for its Section 8 subsidies, and many of the people crowding the Ft. Lauderdale office were from Miami Dade, as well as from other parts of the State, including a single mother from Bradenton who had driven down in futile hope.

At the same time, both Miami and Ft. Lauderdale are listed in national publications as among the top ten metropolitan areas in percentage of foreclosures, as well as availability of unsold homes and condos. In fact, Florida had four Metro areas in this top ten list, as did California.

Some would say, and in fact, have said, that these two conditions cannot coexist in the same place at the same time. In fact, some, including members of our state legislature, say we no longer need an Affordable Housing program in Florida, since all those folks sleeping outside to get their names on a

waiting list for affordable rentals should just buy up all that unsold inventory.

Home ownership, as much as most people consider it the ultimate goal, comes with substantial financial demands. A homeowner must be able to accumulate savings; not just to buy in the first place, but to replace roofs and appliances, pay special assessments, make major repairs, and handle in some cases, the doubling of real estate taxes and utility bills, as well as the tripling of property insurance premiums. A homeowner's income must be certain

and predictable, as one can't downsize a mortgage payment to make allowances for fluctuating income. And that income needs to be substantially MORE than what is required to keep a mortgage current, for all the foregoing reasons.

So we have lots of unsold new homes, townhouses and condos, overwhelmingly targeted by

their erstwhile developers at the most profitable market segment, which is the upper middle price range or higher. These homes cannot be sold at what their developers have invested, so the developers will either reluctantly take huge losses, or the housing will be foreclosed. We also have a huge inventory of unsold existing homes, financed well past their current market value, and thus un-salable. These owners will have to wait it out, or lose these homes to foreclosure. Lastly, we have the already foreclosed homes, or those on their way to foreclosure.



The low income working people of Florida, the folks at 60% of Area Median Income and below, the people that The Shimberg Center for Affordable Housing at the University of Florida defines as severely cost burdened, meaning they must pay more for Housing than they can afford, and who according to Shimberg number more than 300,000, are almost entirely unable to meet financing requirements. They couldn't before the bubble, and surely can't now. They are not potential buyers of that inventory.

Those unfortunate tens of thousands of Floridians that were lured into home ownership they could not support, have lost what savings they had, have had their credit irreversibly ruined, are certainly not potential buyers of that inventory.

No, for the folks above, those unsold houses might as well be on the dark side of the moon. And not surprisingly, the home ownership percentage in America, which approached 70%, is quickly sliding back to 60%, and probably below.

So in this economy the need for affordable rental housing grows exponentially, right along side the huge inventory of unsold homes. And suggesting that these Floridians buy this inventory is the equivalent of Marie Antoinette's reported response when told that the French people were angry because they had no bread, and she suggested that instead of the missing bread "***Let them eat cake.***"

Lloyd J. Boggio is the founder and a principal of Carlisle Development Group, a General Partner in over 10,000 Affordable Housing units developed in Florida. Mr. Boggio was appointed by two Governors to serve a total of eight years on the Affordable Housing Study Commission. He is the Chairman of the Coalition of Affordable Housing Providers.

A typical affordable housing development funded with Sadowski Act monies provides a home to:

Our workforce: Nurses, nurses aides, teachers aids, police officers, government workers, store managers, store clerks, bank employees, school bus drivers, cashiers...



Our elderly, our disabled, and our children.

The typical affordable housing development funded with Sadowski Act monies has energy efficient appliances, after school programs, including computer rooms, financial literacy programs, and is close to public transportation and services.



It provides housing in areas of opportunity—a safe, quality home environment- a well managed complex that provides financial stability to the people who live there and an opportunity to move into home ownership for those who are ready. Nearly every apartment complex provides a homeownership down payment savings program that returns up to 5% of the resident's rent in the form of down payment assistance toward the purchase of a first home-which has resulted in more than 800 renter households moving into homeownership over the past 7 years.





Economic Benefits of Sadowski Act State and Local Housing Trust Fund Monies (*Sadowski Funding*)



Today, Florida faces a severe economic downturn, which has resulted in a drop in doc stamp and other revenues. Although for-sale housing costs have retreated from their all-time highs, the median priced home in Florida is still unaffordable to a large and growing segment of our citizens—including the workers who fill the critical service industry jobs which are essential to Florida. These workers most often need affordable rental housing, the demand for which is strong and growing.

Given the nexus of the housing crisis and the downturn in the economy, a reduction in Sadowski funding over the next few years would be counterproductive, and would exacerbate both housing and revenue problems. This is exactly the wrong time to reduce Sadowski Act spending, from both an economic recovery and housing policy perspective.

Summary of Findings:

① Leveraging of Sadowski Funding with Private Sector Investment and Federal Funds:

For every \$1 million of Sadowski funding for housing, \$4.62 million of housing is built and/or sold.

PROGRAM	TOTAL DEVELOPMENT COST/UNITS	FEDERAL PROGRAMS ACCESSED	PRIVATE SECTOR SOURCES ACCESSED	STATE SADOWSKI FUNDING	LEVERAGING
SAIL (Rental Construction and Rehabilitation)	\$421,656,825 2,521	Bonds Tax Credits HOME	Bond Buyers Equity Bank Loans Builders	\$95,521,744	4.41-1.00
SHIP (Primarily homeownership assistance through downpayments to persons needing larger levels of subsidy, also includes rehabilitation of owner occupied housing, and limited rental production)	\$641,481,173 7,887	Bonds Tax Credits HOME CDBG	Bank Loans Equity Mortgage Lenders Builders	\$160,582,798	4.00-1.00
HAP (State downpayment assistance program, primarily for sale of existing housing to persons needing small levels of assistance)	\$199,024,182 1,732	Bonds	Bond Buyers Mortgage Lenders Builders	\$17,235,742	11.55-1.00
TOTAL	\$1,262,162,180 12,140			\$273,240,284	4.62-1.00

② **Lost Federal Resources:** Florida has lost \$603.8 million of federal tax exempt bonds and tax credit equity in just the last three years because of inadequate housing appropriation levels due to raids on the Sadowski Affordable Housing Trust Funds.

③ **At Risk Federal Resources:** In addition to the resources already lost, an additional \$1.004 billion of federal tax exempt bonds and tax credit equity will be lost in the next two years (\$191.1 at the end of 2009 and \$812.8 million at the end of 2010)—unless housing is fully funded in both FY 09-10 and FY 10-11.

	IMPACT ON OUTPUT				IMPACT ON EARNINGS			
	DIRECT	INDIRECT	INDUCED	TOTAL	DIRECT	INDIRECT	INDUCED	TOTAL
Multi-Family	\$1,000,000	\$248,840	\$578,084	\$1,826,924	\$563,163	\$93,005	\$189,680	\$845,848
Single-Family	\$1,000,000	\$427,654	\$425,460	\$1,853,114	\$330,940	\$152,805	\$139,601	\$623,346

④ **Total Economic Impact—Multiplier Effect:** The total economic activity far exceeds the value of housing built: Because of the multiplier effect and leveraging, for every \$1 million of state funding, \$7.66 million of economic activity is generated. As part of that economic activity, each \$1 million of state funding generates over \$2.98 million of earnings/income.

SADOWSKI FUNDING	TOTAL HOUSING VALUE CONSTRUCTED AND/OR SOLD	UNITS	TOTAL ECONOMIC IMPACT	EARNINGS (INCOME) GENERATED
\$175.4 million	\$729.6 million	7,060	\$1.344 billion	\$521.8 million

⑤ **Job Creation:** For every \$1 million of state funding, 77 jobs are created.

SADOWSKI FUNDING	TOTAL HOUSING VALUE CONSTRUCTED AND/OR SOLD	UNITS	TOTAL JOBS CREATED	EARNINGS (INCOME) GENERATED
\$175.4 million	\$729.6 million	7,060	13,656	\$521.8 million

⑥ **Tax Revenues:** Every \$1 million of Sadowski funding generates over \$73,000 of sales tax revenue to the state, directly attributable to purchase of construction materials. Other revenues (including corporate income tax, documentary stamp tax, and sales tax paid on purchases from income derived from housing activities) are not included in this analysis.

SADOWSKI FUNDING	TOTAL HOUSING VALUE CONSTRUCTED AND/OR SOLD	DIRECT SALES TAX PAID
\$175.4 million	\$729.6 million	\$12,804,480

For a Full Report on Sadowski Funding, go to www.flhousing.org



Florida's Hurricane Housing Recovery Program (HHRP) Successes

HURRICANE IVAN devastated Escambia County in 2004. The county used \$23.8 million from the state's Hurricane Housing Recovery Program (HHRP) to help over 500 households with repairs and 60 households with home purchases; to build 849 units of affordable rental housing, including 24 units for people with special needs; and to help 224 households pay rent and utility deposits for new housing.

HURRICANE CHARLEY swept through Hardee County, damaging a large proportion of the county's homes. The county received nearly \$8 million in HHRP aid. Although Hardee is a small county, with just over 27,000 residents, county housing staff was able to work with temporary staff and non-profits to help over 100 households rehabilitate their homes, to provide home purchase assistance to almost 80 people, and to provide utility and rent deposits to 87 households.

HURRICANES FRANCES AND JEANNE both struck south Florida in 2004, when affordable housing was already scarce in Palm Beach County. The storms damaged thousands of housing units, half of them occupied by households with incomes of \$30,000 or less. "The county used a portion of its \$4.5 million in HHRP funds to finance 50 units of affordable rental housing in a larger affordable housing project and to help more than 120 homeowners pay for home rehabilitation."

By Anne Ray and Bill O'Dell

These are examples of successes from Florida's Hurricane Housing Recovery Program (HHRP). Florida's Housing Trust Fund and SHIP program are vital to building long-term affordable housing opportunities in local communities. When four hurricanes struck Florida in 2004, we found out they are also vital to our ability to rebuild our state's housing after a disaster. The SHIP network of local agencies and knowledgeable staff enabled the hardest hit communities to disburse millions of dollars in state housing aid quickly and effectively.

Rebuilding and replacing hurricane-damaged housing presented a tremendous affordable housing

challenge for the state. The 2004 hurricanes damaged more than 700,000 homes in Florida. The state's Hurricane Housing Work Group found that about 400,000 households living in damaged units had incomes of \$30,000 or below.

In response, in 2005 the state allocated \$208 million in trust fund money to the HHRP and \$139 million for a sister program, the Rental Recovery Loan Program. HHRP funds could be used for a wide variety of housing activities, including repairs and rehabilitation of damaged units, replacement housing, rent payment assistance, and foreclosure prevention.

The Florida Housing Coalition, under the Catalyst Program for Training and Technical Assistance funded from the Sadowski Housing Trust Funds, provided telephone and on site technical assistance to all of the hurricane affected communities. Disaster Mitigation workshops were held along with ongoing assistance focusing on project planning and financing. Initial responders assisted with life and safety measures while the Florida Housing Coalition was able to assist communities design and implement their long term plans to rebuild homes and supportive housing facilities.

Twenty-eight counties received rebuilding funds. These were the counties with the most units damaged, the highest proportion of their housing stock damaged, the most households displaced by the storms, and the highest proportion of damage experienced by families with incomes of \$30,000 or less. Sixteen cities within these counties also received assistance.



Because of SHIP, all of these cities and counties already had staff with experience administering housing programs. The SHIP network enabled counties and cities to get the money out fast. Plans for using HHRP funds were due just four months after the Legislature approved the funding, and most cities and counties had encumbered all funds within two years after the money became available. (As of September 30, 2008, \$164 million, or 79%, of HHRP funds had been spent; most of the remaining \$43.6 million is expected to be spent before a June 30, 2009 deadline.)

The capacity built by the SHIP program was particularly important in rural counties, which otherwise might not have had staffed affordable housing programs. For example, DeSoto County ordinarily receives little housing funding other than SHIP, but it received nearly \$11 million in HHRP funds. The county used this funding to help buyers build new

homes or purchase existing homes. It is unlikely that the county would have had the staff capacity to administer such a program without the SHIP program already in place. The SHIP program also provides a level of protection from future disasters. All communities are now required to include a disaster strategy as part of their SHIP Local Housing Assistance Plans (LHAPs).

None of this would have been possible without the Housing Trust Fund. The Trust Fund provides Florida with an extraordinary opportunity to create an effective and flexible affordable housing delivery system in communities across the state. This system delivers affordable housing in its many forms, day after day, year after year, across the state's varied housing markets. But it is also capable of responding quickly and effectively to catastrophes as devastating as the 2004 hurricanes.

Even without a major natural disaster in recent years, Florida's communities are facing a new housing challenge—the steep drop in housing values and the foreclosure crisis. HUD's Neighborhood Stabilization Program will provide millions of dollars to counties and cities in Florida to acquire, rehabilitate, sell, and redevelop foreclosed homes. Again, the statewide network of expertise created by the SHIP program will be critical in ensuring that our local communities gear up quickly to implement housing solutions.

ANNE RAY is a researcher, and WILLIAM O'DELL is associate director with the Shimberg Center for Housing Studies. The Shimberg Center for Housing Studies was established at the University of Florida in 1988 by the Florida Legislature as a multi-disciplinary center designed to focus on affordable housing issues in the state consistent with the teaching, research, and outreach mission of the university. The Center manages the Florida Housing Data Clearinghouse, to provide public access to data on Florida's housing needs and supply, subsidized rental housing and household demographics.



If SHIP Is Not Funded.....

! *What will the consequences be in your county?*

Citrus

Citrus County receives about \$1,250,000 of State Housing Initiatives Partnership (SHIP) program dollars annually. A loss of this funding could result in an economic impact in Citrus County that would run in the tens of millions every year because of the leveraging of our SHIP dollars within the local economy.

Without this funding we would be unable to provide subsidies to Habitat for Humanity or Community Housing Development Organizations (CHDO's), which would virtually eliminate very low income home ownership.

Progress Energy is getting ready to start construction on a nuclear facility just north of Citrus County. When construction workers start coming into this county, most market rate rentals will disappear, leaving only limited affordable rental units for our current workforce. We have been able to supply hundreds of rental units in Citrus County with our match program. This has been the first year in a long time where we did not receive a single application mainly due to the elimination of State Apartment Incentive Loan (SAIL) dollars. More than half a dozen developers were considering development in Citrus County until this State program was modified. The stimulus package will provide more favorable Tax Credit Funding this next year but without local match, rental and employment opportunities will be lost.

We are also the primary organization in the County able to bring substandard housing up to code or demolish and construct replacement homes eliminating blighted housing in the county. When housing stock deteriorates so does the quality of life and that erodes Citrus County's reputation as being a desirable place to retire. Service industry jobs are our mainstay employment, with over 40% of the county being classified as elderly. Our environment and water quality are two of our greatest assets and would deteriorate without the ability to provide low income residents the means to connect to central utilities.

Citrus County's SHIP Program is minor from a State funding standpoint but it is a large and integral component to the well being of this community and provides local jobs within the Citrus County construction industry in. It is one of our major "Economic

Stimulus Programs." We can not afford for the state to cut any funding to housing during these difficult times. Our local economy's recovery is contingent upon the survival of programs funded by SHIP.

As housing replacement clients Charlie and Betty Bunting state, "A world without SHIP grants is a world without hope. People like us without the resources to buy or build a home would be left homeless for all their lives. God forbid something this tragic would ever occur in a country as great as America."

*Joe Monroe, Director Housing Services Division
Citrus County*

Marion

We had about 200 low and moderate income people on a waiting list for SHIP funds. Those people were given first chance to get their applications updated to be first in line for one of these NSP houses (foreclosures). Dozens of phone calls come in on a daily basis from people interested in the NSP and SHIP Program. The need is definitely still out there for affordable housing.

Right now we have enough SHIP & HOME funds to be able to assist 50 NSP clients, with some funds left over for the other SHIP strategies. If our funding is cut significantly next year, we may have to direct all of our SHIP/HOME funds towards NSP which will mean that all first-time homebuyers are limited only to NSP homes in limited target areas. It would also mean that current low-income homebuyers could not get assistance with rehabilitation of their existing homes which means we are not improving or even maintaining the condition of our current housing stock. If SHIP is not funded at all in the 2009 session - then we lose staff with significant experience; NSP funds will only go half as far and there will be less and less project income to recycle, and the job losses will multiply down the line. And later on - if SHIP is funded again in the following years - we will not be able to get the staff back, so the program starts again from the beginning training staff.

*Shawna Chancey, HHS Manager
Marion County*

All 67 counties and CDBG entitlement communities have SHIP programs. SHIP typically provides down payment and closing cost assistance to help move families into homeownership, and housing rehabilitation needed to keep people in their homes. The Sadowski Act provides local governments flexibility in their programs to meet the needs at the local level. With the massive diversion of Sadowski Act monies away from housing in the 2008 session (\$250 million taken from housing) and the 2009 special session (\$190 million taken from housing), we asked a few SHIP Administrators to let us know what the consequences would be if SHIP were not funded in the 2009 regular session.

Sarasota

The elimination of SHIP funding would mean that Sarasota would have to delay essential community projects. In the City's Newtown Neighborhood there are 424 seriously deteriorated public housing units. For years, the neighborhood has discussed the need to demolish these units and replace them with a mixed use project as the first step in the overall revitalization of the neighborhood.

Last summer, the dream began to be realized when the first 24 public housing units were demolished and the construction of the replacement units was started. SHIP, CDBG, local tax dollars and other Florida Housing Finance Corporation funds were used on the first phase of the development.



Now however, the second phase of this project is in jeopardy because the City and the County are no longer confident that they will receive the needed SHIP

funding to continue with the redevelopment of the site. More than \$20 million in construction is being delayed because of the uncertainty that the \$1 million in 2010 SHIP funds necessary to proceed with the development will be provided by the state.

On the surface, the possible cancellation of this project means that 50 families will continue to live in substandard conditions. But this project means much more than just 50 units of housing. It will mean that the Newtown residents that hired to work on the reconstruction of this housing will again become unemployed. It will mean that the residents who live adjacent to the housing authority properties will continue to see their property values stagnate. And to those who believed that Newtown would finally have the opportunity to share in the prosperity enjoyed by the rest of the community, it means another broken promise.

SHIP is a housing program that has enabled families throughout Florida to own homes and reside in safe, affordable housing. But for the Newtown Neighborhood, SHIP is a job and economic stimulus program that brings hope to the entire community.

*Don Hadsell, Community Development Director,
Sarasota County*

Brevard

My first thought is the economic loss to the community, the contractors, sub-contractors, supply stores, realtors, lenders, title companies, labors and our non-profit partners, who will not be employed thus will not be spending those funds in our community. It is important to note that SHIP funds do not go directly to anyone homeowner or project, instead they go out into the community and get spent over and over in many areas.

Not spending these funds in the community also becomes a net loss in property taxes and other fees going back into the community.

Second I think about the elderly homeowners on our waiting lists looking for assistance that will fix their leaking roof, repair that plumbing problem or electrical hazard. Assisting the elderly homeowners in our communities helps to keep their homes safe, allowing them to remain in their homes and at the same time helps the entire neighborhoods property values when the home is brought up to code.

My next thought is that this is an opportune time for many of our lower income families who have been renting and looking to buy a home over the past several years to buy a home. Without the ability to have a down payment at this time will disqualify most of our low income families who have not been able to save up that 10 or 20 percent down payment now required by most lenders.

Finally, Brevard County offers security rent and utility deposit assistance to our lowest income families and we are the only source of financial assistance to keep homeowners in their home through our Foreclosure Prevention Program.

*Sam Dettra, SHIP Administrator
Brevard County*



Growth Management and Affordable Housing



By Doug Coward

Growth management will play a critical role in determining whether Florida can achieve a more sustainable future that embodies, coordinates, and promotes economic, social, and environmental goals. One of the fundamental considerations is an adequate supply of affordable housing

- which has been an integral part of Florida's growth management system since its inception. With falling home prices in the state, one of the highest foreclosure rates in the nation, and an overabundance of housing stock, it might seem that affordable housing is no longer an issue in Florida. However, the downturn in the state's economy, a national recession, and volatile global energy markets have all contributed to high unemployment and diminished buying power for Florida consumers. Even with lower-priced homes, many Florida families are struggling more than ever to find jobs and pay their increasing homeowner's

etary woes amplify the challenges ahead but also reaffirm the need to use limited public funds to achieve multiple objectives.

Florida has been a national leader in affordable housing, as evidenced by the mandatory housing elements in local government comprehensive plans and passage of the landmark William E. Sadowski Affordable Housing Act. The housing elements provide the regulatory authority to increase the supply of affordable housing, while the Sadowski Act created a dedicated funding source and a statutory framework for affordable housing for the state of Florida and every county and entitlement city. The Act has garnered widespread support and created an environment in which the private sector would provide affordable housing. The state also has a superior ability to deploy housing and technical assistance for natural disasters, such as hurricanes, and manmade crises, like foreclosures.

Even with lower-priced homes, many Florida families are struggling more than ever to find jobs and pay their increasing homeowner's insurance, energy costs, and other necessities, such as food and gas.

insurance, energy costs, and other necessities, such as food and gas. To make matters worse, many existing homeowners with sub prime loans are also struggling to pay dramatically increased mortgage payments and may soon face foreclosure themselves. Florida must address these urgent needs and incorporate a longer term perspective to ensure that affordably-priced homes are available in both good and bad markets. The present economic and budg-

While much has been accomplished through these programs, there is far more that needs to be done. As a starting point, there are three primary needs related to existing laws and programs. First, the Governor and state legislature must safeguard necessary financial assistance, including immediate restoration of state and local housing trust funds. This will seed private sector investment in the housing market and in turn fuel our economy. Second, local governments should more fully utilize existing programs. Third, loopholes in the Development of Regional Impact rules must be closed. Additionally, affordable housing programs should be modified to incorporate renewable energy and green building technologies. By doing so, the state

can assist homeowners with rising fuel costs, capitalize on emerging green collar job opportunities, promote energy independence and environmental stewardship, and resuscitate staggering unemployment rates in the building trades.

In St. Lucie County, the Board of County Commissioners is attempting to employ these various strategies in order to more comprehensively address broader sustainability issues while concurrently focusing on more specific and immediate needs.

The first step towards requiring affordable housing in new development projects was achieved through the award-winning Towns, Villages, and Countryside ordinance, which was developed in conjunction with the Treasure Coast Regional Planning Council. This innovative land use planning program not only promotes smart growth but also mandates a limited percentage of new affordable housing units and legalizes accessory apartments. It provides additional incentives to encourage the private sector to exceed minimum requirements and assures that affordable housing units occur in a variety of building types and are integrated throughout the various neighborhoods in the new towns and villages.



Florida is facing many daunting challenges. But, with an entrepreneurial spirit and forward-thinking leadership, the opportunity exists to creatively solve many important and interconnected issues. Ironically, the housing market, which is at the root of many of our existing problems, may ultimately be the catalyst for innovative new partnerships that address today's urgent needs while promoting a more sustainable future for the state.

This innovative land use planning program not only promotes smart growth but also mandates a limited percentage of new affordable housing units and legalizes accessory apartments.

The county is also in the process of creating job training and apprenticeship programs to help retrain blue collar workers in existing and emerging renewable energy technologies. The goal is to integrate photovoltaic cells, solar hot water heaters, and other technologies with existing and pending affordable housing and foreclosure programs. By merging various objectives into one comprehensive strategy, the county can more cost-effectively promote job-training and employment opportunities, increase the use of renewable energy - as prescribed by the recent draft report of the Florida Public Service Commission - and provide affordable housing that is also more affordable to maintain in the future.

COMMISSIONER DOUG COWARD is a three-term St. Lucie County Commissioner (1998 to present) with a master's degree in urban and regional planning from Florida State University and two decades of professional experience with St. Lucie County, 1000 Friends of Florida, and the private sector.

Commissioner Coward is the recipient of five statewide and regional awards including: (1) The 2005 Public Official of the Year award from the Florida Chapter of the American Planning Association; (2) The Conservation Leader award from the Florida Chapter of the Nature Conservancy; (3) The Community Steward award from 1000 Friends of Florida; (4) The Maggie Bowman award from the Marine Resources Council; and, (5) The 2007 Distinguished Public Official award from the Treasure Coast Chapter of the American Institute of Architects.

Photo, courtesy of St. Lucie County, Florida.



Building New Single Family Homes in Today's Environment?



Florida Home Partnership was a featured success story at the Florida Housing Coalition's statewide annual conference in 2008. The following is a conversation with its Executive Director, Earl Pfeiffer, about new single family construction during the housing market crash.

First two groups at Hidden Creek getting ready to work on their homes. The first group of ten families moved into their home one week before the end of 2008. Second group is projected to move in by February 2009.

Your nonprofit is in the new construction first time homebuyer business—with the downturn in the market, is new construction for first time homebuyers needed?

There are many homes available in the marketplace. Some are suitable for first time homebuyers. Many are not. In October 2006, Hillsborough County released a report stating the county needed 19,346 attainable homes by 2011. Today, two and a half years later, this need is still unmet. The abundant inventory of unsold homes was not built with low-income first-time homebuyers in mind; these homes were built in the \$300,000+ price range. If a low to moderate income buyer could somehow manage to purchase one of these inventory homes, taxes, insur-

ance, HOA fees, and CDD (community development district) tax fees would overwhelm a client under 80% AMI.

What about all the foreclosures?

True, there are many foreclosed homes on the market. Safe, decent and affordable homes are quite a different story. Many of the foreclosed homes need extensive rehab before they can be occupied and are not located in areas that would feel safe for families. And while the NSP program will be used to acquire and rehab foreclosed homes, those monies will only scratch the surface. For example, In Hillsborough County, the \$19,000,000 of NSP funds will be used to acquire and renovate up to



Joshua and Mariah Sigriest with their two children: riding their bikes and playing basketball in their driveway. Enjoying the sense of community, at Bayou Pass Village in Ruskin.

Sonia Acosta: serving cereal to her son and his friends at her new home in Bayou Pass. Sonia a divorced single mother did not think she could ever own her home, but she did through the USDA Self-Help Housing program.



190 homes at \$100,000 each. Approximately 190 homebuyers will get a great opportunity to purchase a newly renovated home. This meets 1% of Hillsborough County's stated need.

Why would a first time homebuyer want new construction in this market?

Building new housing units targeted to low-income first-time homebuyers offers a product line custom tailored for first-time homebuyers to meet affordability guidelines. Florida's HOP Program (Home Ownership Pool) targets down payment assistance to first time homebuyers. Administered by Florida Housing Finance Corporation (FHFC), the HOP Program has over 30 property standards for new home construction including accessibility, Energy Star and/or Green building, appropriate siting and neighborhood standards. These standards are geared for the long term safety and economy of the buyer. Nonprofit builders like Florida Home Partnership also build durability and function into each home we construct. Our agency includes invisible yet costly features such as fiberglass exterior doors and composite door jambs that are impervious to deterioration in Florida's humid environment. We use superior products that assure lower long term maintenance costs for the client for years to come.

Financing for first time homebuyers in new construction is often easier to obtain and often at better terms than

existing housing stock. The current interest rate to our homebuyers in the USDA Self Help Housing Program is 5.375% on new homes. Many new homes also come with warranties from the builder.



Melo Guadarrama with his wife and two children, enjoying the sunny day outside of their new home at Bayou Pass Village in Ruskin

Concluding comments?

Florida's affordable low-income housing providers and builders are committed to doing the right things for Florida's low-income homebuyers. The state has developed a consistent and reliable network of affordable housing builders and developers. Each of them, committed to providing safe, decent, and affordable housing for low income households.

Today there is an abundance of available housing stock on the market. Some of it is available for first time buyers, most of it is not. Florida's low-income housing providers should look towards the existing housing stock that is currently available for conversion into safe, decent, and affordable housing. If we can utilize existing housing stock in our mission, we should do so. We should also continue adding new homes that meet the needs of those we serve.

Florida, as a national leader in the residential housing industry, should not abandon building new homes for first time buyers. It has taken years to develop the affordable housing infrastructure in the state. If we shut this system down, we may never recover.



Participants gathered in the “Chautauqua Hall of Brotherhood”, a historic building in DeFuniak Springs with a 100 year tradition of offering lectures on current events and community topics.



Partnering with the Florida Department of Elder Affairs



By Michael Chaney

This fall, the Florida Housing Coalition has partnered with the Florida Department of Elder Affairs on one-day trainings offered across the State in support of the Department’s Communities for a Lifetime Initiative (CFAL).

Through this program, the Department helps Florida cities and counties plan improvements to benefit the lives of all residents, youthful or senior. Communities are encouraged to use existing resources and state technical assistance to make “elder friendly” local improvements relative to Housing, Health care, Transportation, Accessibility, Community education and more. At each one-day Elder Housing Forum, the Coalition has provided CFAL participants with an overview of affordable housing topics to highlight how suitable housing for elderly residents is a powerful tool to achieve an elder friendly community.

The latest forum was held in DeFuniak Springs, a central location in the Panhandle and a town historically known for its role in the Chautauqua adult education movement, which started 130 years ago. Inspired by the historic surroundings, the group of housing

professionals, planners, and elder service providers from six counties discussed several models for providing housing assistance to Elderly households. First, the group discussed rehabilitation and accessibility modifications for those who own a home. Other elderly households may benefit from development or rehabilitation of affordable rental housing.



During a group exercise, participants shared ideas about housing assistance most needed by elderly citizens in their communities.

Accessory Dwelling Units (ADUs) were highlighted as a housing assistance model that especially benefits elderly households. An ADU is an apartment within a primary residence or an attached or freestanding home on the same lot as a primary residence. It is a complete living unit that may be rented out, creating affordability in two ways: the modest-sized accessory dwelling rents at an affordable price, while this rental income helps the primary resident owner better afford his or her housing costs. If the primary homeowner is an elderly individual, an ADU may provide further benefit. The owner may choose to live in the smaller ADU and rent out the primary residence, if permitted by the local government. If the owner is a single elderly individual living on a fixed income, this arrangement provides an appropriately sized living space and a higher rental income. An ADU may provide companionship and needed services from the ADU tenant, who could provide transportation to doctor's appointments or trips to the grocery store. Alternatively, the ADU tenant could be a nurse providing the homeowner with around-the-clock health assistance. On occasion, the elderly homeowner may offer in-kind service, like child care for the tenants of the ADU.

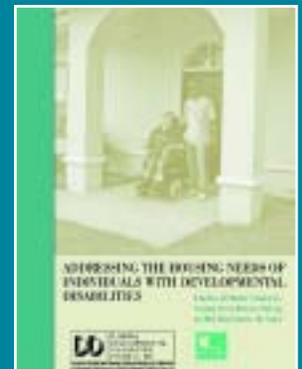
Throughout the day, the Coalition discussed funding sources and other considerations for making these models of housing assistance successful. In an afternoon group activity, each participant was challenged to consider some new type of elderly housing assistance that would most benefit elderly residents in his or her local community. Some participants discussed the benefit of adding accessibility modification services to their local owner-occupied rehabilitation programs, while others voiced interest in offering a replacement

Section 202 or housing tax credits. A second phase of the plan could even build homeownership units on adjoining land.

The Coalition's training on housing models and the development process—along with the ideas shared by participants—focused attention on the housing needs of elderly Floridians. Some housing solutions allow elderly homeowners to “age in place,” while others offer affordable rental housing with support services. The final two locations for the Elderly Housing Forums are scheduled for Tampa (February 25) and Ft. Lauderdale (March 25).

For more information about the Communities for a Lifetime Initiative, contact the Department of Elder Affairs at (850) 414-2000. An article with more information about Accessory Dwelling Units is available in the Coalition's 2006 Special Conference Issue Journal, page 27, on the Coalition's website, www.flhousing.org.

housing strategy for homeowners with significantly dilapidated homes. Two participants shared an idea for developing affordable rental housing. In their community, there is a school that is scheduled to close soon. Working with the School Board, they would like to develop 50 units of rental housing for low income elderly tenants. Funding for the project could be provided through



WEBSITE INFORMATION ON FUNDING, AFFORDABILITY BARRIERS AND HOUSING SOLUTIONS

At each Forum, the Coalition discussed barriers to affordable housing that elderly residents may face, as well as funding resources to finance housing solutions. This information is summarized in the publication “Addressing the Housing Needs of Individuals with Developmental Disabilities,” available on the Coalition's website. While this book focuses on persons with disabilities, the information outlined in its first two chapters is also relevant for some elderly households with fixed and extremely low incomes.



Change Agents – From Charity to Impact



By Larry Ottinger

“There is nothing to fear but fear itself.”

President Franklin D. Roosevelt, Inaugural Address, March 4, 1933

This is the worst of times for nonprofits and those with whom we serve; but it is also an opportunity for fundamental change in our sector and society.

Now is an opportunity for our sector to move boldly and decisively from charity to empowerment, from symptoms to root causes, from temporary to systemic, from curative to preventive, from silos to collaboration, from marginalization to impact, and from fear to leadership.

Our own country’s history clearly demonstrates that transformational changes require grass-roots organizing, public education and direct lobbying. Whether it was the abolition of slavery and child labor, extension of voting rights to women and African Americans, the provision of Social Security and a minimum wage for working families, or the environmental and consumer movements, a cycle of nonprofit advocacy has been at the center of change.

We now have a President-elect who credits his community organizing-background as a critical part

As Reverend Martin Luther King, Jr. said so forcefully at a pivotal moment earlier in our nation’s history, “Now is the time to make real the promise of democracy.”

In this time of pain and suffering for so many hard-working families and underserved communities, charities and philanthropy are being asked to do even more with far less. Those who advise and guide our sector must rise to this challenge. Together, we must see ourselves as change agents to finally transform our sector from a Victorian age of limited, noblesse oblige to a 21st century era of expanded, democratic partnerships for the common good.

How does systemic change that attacks the root causes of problems occur? Does change happen from the bottom up or the top down? One Jewish story, which provides a fitting metaphor for the charitable sector, says that change takes place from the inside out, from our hearts to the world.

of his success. During the campaign, he exhorted his supporters to be the change and to be active participants in the democratic process. So when the charitable sector looks at the cycle of advocacy that can create systemic change, let’s look at grass-roots organizing, at public education, at nonpartisan candidate and voter engagement, at the enactment and implementation of public policy (including lobbying), and, where necessary, at public interest litigation. These are the gears and wheels that propel our cycle of advocacy (or the tools in our advocacy toolbox if you prefer).

In particular, we must remind stakeholders in all sectors that service and advocacy go hand in hand in providing the greatest good for the greatest number. In *Forces for Good: The Six Practices of High-Impact*



Nonprofits, Leslie Crutchfield and Heather McLeod Grant persuasively make the case that advocacy is an essential and complementary part of successful human and social services organizations. Indeed, in an environment of scarce resources, organizations that can combine service and advocacy will be at a competitive advantage.

We have a precious opportunity today to leverage federal resources to greatly expand national service programs and build the capacity of charitable organizations. It will take increased, effective grass-roots organizing and direct lobbying efforts to make this a priority and to make it so. FDR once told his own party activists, “I agree with you, I want to do it, now make me do it.” President-elect Obama admires FDR and wants to instill a new sense of national purpose. Fortunately, he is joined equally by Senator McCain and a bipartisan coalition of Americans across our country.

As we organize, let us remember that nonprofits are the best vehicles for civic engagement and that civic engagement includes nonpartisan organizing, education, policy and voting by our constituents and the public at large. If we think of service and advocacy as the two wheels of our high-performing bicycle, we know that we won’t get far without one of our wheels. With both in top condition, however, we know that there “ain’t no stopping us now.”

**"If you're not at the table,
you're on the table."**

In sum, a change agent is not unlike a community organizer – and we know that means it *does* entail the most difficult and time-consuming of challenges. To transform our sector finally and decisively from charity to impact will require a cultural paradigm shift that has been in process for several years. The next steps, like the ones before, will resemble the “tiny ripples of hope” that Robert F. Kennedy Jr. envisioned and that Eastern and Western Europeans celebrated together in finally bringing down the Berlin Wall.

Being a change agent means we must educate, empower and mobilize ordinary people and institutions to come together around a strategic vision for change. It means

that we must painstakingly break down silos, build trusting relationships, overcome fears and myths, leverage government and market forces, and tell the truth no matter how difficult it is.

With over one million charities in the nation now, we know that there will be triage and that we will need to identify and strengthen core organizations, while helping others to collaborate, merge or shut down in a smart and humane manner. The sector itself, sub-sectors and issue advocates will need to be much more rigorous in developing, implementing and evaluating strategic plans that not only care for individuals after public policies fail, but also attack the root causes of social problems before it’s too late. We must ensure that the voices of charities, of their constituents and the broader public are heard when public and private decisions are being developed and made, not after the fact. In health circles, this is called preventive medicine

Thus, to realize this future, advocacy must become an “ordinary, not extraordinary” part of what nonprofits and philanthropy do. Nonprofits must be at the policy table, not on it. If we are to live up to the promise that is America, if we are to live up to the vision that Alexis De Tocqueville saw in our sector in the early 19th century, if we are to create the “more perfect union” that our founders could only imagine and that our courageous ancestors greatly advanced for us, if we are to continue this journey and save our planet and all that we hold dear for our children and grandchildren now and forever, then we must not waver, we must firmly grab the baton and seize our moment and, in the words of Dr. King, “bend” that “arc of the moral universe...toward justice.”

LAWRENCE S. OTTINGER is President of the Center for Lobbying in the Public Interest (CLPI). Founded in 1998 as a project of Independent Sector by Bob Smucker, CLPI is the only national nonprofit organization that focuses exclusively on helping nonprofit organizations to understand and engage in public policy in order to further their missions. www.clpi.org.

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The Florida Housing Coalition Provides NSP Training and Technical Assistance



By Gladys Schneider

The Florida Housing Coalition was providing training to non-profits, local governments, and their partners on how to recover the foreclosed housing stock even before the NSP program was enacted. With a seed grant from Bank of America, the Florida Housing Coalition developed

the training curriculum and held several strategic planning meetings around Florida. In addition, a Catalyst workshop sponsored by the Florida Housing Finance Corporation provided training for SHIP administrators on developing strategies for using SHIP funds for foreclosure prevention and mitigation and for putting foreclosed properties back into productive use.

The Florida Housing Coalition has presented a total of twelve workshops since August on the acquisition

of foreclosed properties for rehabilitation and sale or rental as affordable housing. The Florida Department of Community Affairs engaged the Coalition to assist its 26 Neighborhood Stabilization Program communities with workshops and on-site clinics all dedicated to ensuring that Florida will be ready to move when just over \$541 million (\$91 million for DCA communities) in funding from the Housing and Recovery Act is approved by HUD.

THE FOCUS FOR THE WORKSHOPS:

Acquiring and Rehabilitating Foreclosed Properties. This workshop explains how to identify suitable foreclosed properties in the community and make an evaluation of which properties are good choices for acquisition and rehabilitation. The acquisition process is fully delineated and covers the use of databases including Multiple Listing Services, Fannie Mae website, bank websites and public

records information. Neighborhood stabilization priorities and strategies are covered in terms of the intent of the NSP. The training also focuses on qualifying buyers, obtaining permanent financing and determining the subsidy needed. NSP regulations for purchase discounts and program income are incorporated.

Planning, Financing and Acquiring Foreclosed and Abandoned Properties for Rental Housing.

This training addresses the principles behind acquiring, financing and managing foreclosed or abandoned properties to be used for rental housing. A primary focus is on small scale rental housing with an emphasis on real estate economics including debt coverage ratios, covering operating expenses, and asset management. This training also focuses on combining NSP funds with traditional sources of rental financing such as housing credits and state funded housing programs. The NSP rules for program income from rental properties are covered.

Rehabilitating Foreclosed and Abandoned Properties – This training focuses on the rehabilitation of foreclosed and abandoned properties. Topics include developing rehabilitation standards, the inspection process, work write-ups, cost estimates, obtaining qualified contractors, project oversight and warranties. A major focus is on incorporating green and energy conservation features into the rehabilitation standards. The unique inspections and repairs that need to be considered when evaluating the feasibility of a property that has been vacant for some time are covered.

Long Term Affordability – The NSP encourages communities to incorporate long term affordability into its NSP program. This training focuses on recapture



Participants in the workshops completed a day of training with group exercises.

and resale strategies for increasing the permanent supply of affordable housing. Community land trusts, land banking, deed restrictions, shared appreciation, and the lease-purchase agreement are all covered.

Participants in the workshops completed a day of training with group exercises. By solving complex assignments in a group, attendees put their training to use and benefited from the ideas and experiences of their co-classmates.



Stan Fitterman, Florida Housing Coalition

Trainers for the series included Stan Fitterman, Gladys Schneider, Aida Andujar, Evelyn Rusciollelli, and Lydia Beltran. Michael Chaney and Lydia Beltran provided training for the Coalition’s Foreclosure Prevention workshop held earlier this year. Guest speakers included Florida Housing Coalition Board of Directors member, George Romagnoli of Pasco County and Gregg Schwartz of Tampa Bay CDC.

A popular speaker with tales from the real estate investor’s point of view was Jeffrey Tumbarello, of the Southwest Florida Real Estate Investors Association located in Ft. Myers. Some workshops also featured guest panelists including Joann Koontz, a real estate attorney from Sarasota.



George Romagnoli of Pasco County, left; Joann Koontz, a real estate attorney from Sarasota, center, and Jeffrey Tumbarello, of the Southwest Florida Real Estate Investors Association



Lydia Beltrán, Florida Housing Coalition

Strategic Planning workshops have been held in:

-  Miami-Dade
-  Palm Beach County
-  Orlando
-  City of Jacksonville-Duval
-  Clearwater (by press time)
-  Hernando County
-  Lee County
-  Charlotte County
-  Lakeland-Polk County



Gladys Schneider, Florida Housing Coalition

Strategic Planning workshops can be either classroom or conference room style. Specific topics are customized to meet the concerns of the local government and their housing partners. Participants have learned everything from the basics of the NSP program to the intricacies of putting a plan together for addressing the particular needs in their community.

COMING EVENTS

The Coalition will be working closely with DCA's NSP communities and will be providing site visits and onsite clinics to help plan strategically for the efficient and effective use of this major funding program. Due to the compactness of the program spending deadlines, priority is placed on homes that are readily available for purchase with minimal rehabilitation needs.

Strategic planning meetings coming up include Clay County, St. Lucie County, and Miami Beach

In addition to the technical assistance available for DCA communities, the Florida Housing Coalition can provide HUD direct NSP communities with onsite, telephone or email assistance on a contract basis. Contact the Florida Housing Coalition at 850/878/4219.



Code Enforcement Community Fights Back Against Abandoned Property Neglect

The City of Cape Coral in Southwest Florida is often cited as one of the nation's "epicenters" of foreclosures. Thousands of platted lots were built during the recent housing boom only to fall into abandonment and foreclosure when buyers failed to materialize or when investors fell under the onerous financial burden of teaser mortgages and resetting interest rates. The City Code Compliance Bureau faced an enormous challenge as these homes were quickly deteriorating both on the grounds and structurally. Taking a proactive measure, a multi-pronged approach has been implemented that sets an excellent example for other communities facing the blighting influences upon their neighborhoods from vacant and uncared for homes.



The City adopted an Abandoned Properties Ordinance which requires banks to maintain properties once a lis pendens has been filed. This is an early intervention measure that recognizes that the initial filing of a foreclosure suit can begin the period of vacancy and deferred maintenance. Since it can take 9 to 12 months for a foreclosure suit to make its way through the courts, the City is not waiting for a new owner to take possession but is holding the mortgage holder responsible for maintaining the property.

Banks are also required to make regular inspections of properties they are foreclosing upon and must continue to maintain the premises after they take title to the property. If liens are present, either during foreclosure action or after the bank takes title, and a new owner

wishes to purchase the property and commits to correcting violations, the City will forgive these liens for a nominal fee of only \$150. This encourages buyers to take possession of foreclosed properties and bring them up to code. If the violations are not corrected within a given time frame, the liens are re-established.

The City desires to work with the community to keep properties from deteriorating and destabilizing neighborhoods. Therefore, they work closely with the real estate community by asking Realtors to notify them of any properties that appear to be in violation, including unsafe structures. This way the City can take action to improve the properties and Realtors can be successful in finding buyers who may not otherwise find the neighborhood desirable.

To assist Realtors, lenders, appraisers, and residents, the City has an easy to use area on their website to search for Code Enforcement liens on any given property. This way a potential buyer can find out what problems they need to resolve. The City utility services also work closely to help with any utility connection issues.

The City of Cape Coral has taken positive steps in recognizing that the vitality and recovery of its local real estate economy begins with successful and easy sales of properties to willing purchasers who will occupy and improve its neighborhoods.

Sources: *Abandoned Property 139-08*

Search Code liens <http://escape.capecoral.net/codeenfl>



The Neighborhood Stabilization Program: *Going Green in Acquisition and Housing Rehabilitation*



By Lydia Beltrán

The Housing and Economic Recovery Act of 2008 (HERA)

includes measures to encourage greater use of Energy Efficient Mortgages (EEMs) or Green Mortgages. EEMs allow costs of eligible energy-efficient upgrades (insulation, high-efficiency appliances, furnaces, replacement windows, solar hot water heaters etc) to be added to the mortgage total. The energy efficient upgrades can exceed the loan mortgage amount by the sum of the energy upgrade costs.

The maximum amount for a single family home depends on the location. Section 2123 of HERA increases the limits for cost-effective energy-efficiency improvements to nearly 5 percent of the property value. For additional information: www.hud.gov/offices/hsg/sfh/eem/eem_prog.cfm

To this end, there are various levels of guidance that is available. The Florida Green Building Coalition

provides a Green Certification for housing rehab; however, all standards have to be met along with “remodeling” which is specified in one of its 8 certification categories (Category 8: General). It is challenging to fully certify a rehab home as Green. Therefore, for purposes of acquisition and rehabilitation activity in the Neighborhood Stabilization Program, consider incorporating individual Green activity such as “Energy Efficiency” “Water” “Site” and “Health.” Examples of items within these categories can be found at www.floridagreenbuilding.org.

Incorporating these types of detail can result in rebates, overall cost savings and healthy home upgrades. The following are recommendations to consider:

ENERGY EFFICEINCY SUGGESTIONS

(not limited to):

-  Insulation
-  Window treatments
-  Energy Star (efficiency) appliances



Aida Andujar, Florida Housing Coalition

-  Vinyl or tile vs. carpet (lowers BTUs and health benefit)
-  Mold Remediation (Removing mold may be temporary – consider a Building and Science expert to locate source of problem and repair– or problem will return)
-  Low or no toxic paint
-  Solar Water Heaters

Note: Hiring an Energy Rater can be beneficial in this process (some programs may provide funding for the rater). Energy Raters can be found @ www.dbase.fsec.ucf.edu/pls/engauge/engauge_search_rater Energy specialists can provide energy efficiency improvement guidance for a homeowner based on the service territory. Check with the energy provider for the Neighborhood Stabilization Program activity in your project area. For example, Florida Power and Light @

www.fpl.com/residential/savings/index.shtml?wt.svl=33 and Progress Energy @ www.progress-energy.com

In addition, given that the overall rehabilitation process will include demolition activity, consider recycling activity as follows:

Deconstruction: Buildings are carefully dismantled to salvage components for reuse and recycling. Diverting the maximum amount of materials from the landfill and maximizing social and economic benefits to the community.

For a deconstruction crew in your area: www.buildingreuse.org/resources

Green Demolition Certification: www.deconstructioninstitute.com

Special Waste Management (removable of unusable materials) - Goggle “waste services of Florida”

Second Hand Building Supplies and recycled building suppliers - Goggle ”recycled building materials”

WEBSITES (incentives):

Representatives can provide energy advice and recommendations, assist with quantifying benefits, assess applicable incentives and rebates, educate customers on energy savings and provide additional resource information:

-  Build America- Department of Energy www.eere.energy.gov/buildings/building_america/affordable_housing.html
-  Florida Solar Energy Center www.fsec.ucf.edu/en/education
-  Rebates (solar hot water heaters, photovoltaics etc) www.floridaenergycenter.org
-  State of Florida Renewable Incentives www.dep.state.fl.us/energy/incentives
-  State of Florida Utility Rebates & Incentives www.dsireusa.org/

WEBSITES (other guidance etc in Florida.):

Representatives can provide overall guidance in green/energy efficiency requirements etc.:

-  Florida Green Building Coalition www.floridagreenbuilding.com
-  My Florida Green Building www.myfloridagreenbuilding.info
-  Sunbuilt www.flaseref.org/sunbuilt



Evelyn Rusciollelli,
Florida Housing Coalition

STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM



By Evelyn Rusciorelli

Q: According to the County Clerk's Office, an applicant is not receiving their court ordered child support. The client states that they have opened a case file with Child Support

Enforcement Office. Do I count the full amount of child support even though it is not being received?

A: No, you will not count the full amount of court ordered child support as income if, after all legal means have been exhausted, the support is still not being received.

According to the child support policy that is outlined in HUD Handbook 4350.3 Chapter 5, the full amount of court-ordered child support is counted as household income regardless of the amount being received, unless you can document that the applicant has exhausted all legal means of obtaining the support. If all legal means have been exhausted, then the actual amount received is counted as income.

In Florida, there are two methods available to pursue child support that is not being received:

1. filing a Contempt of Court hearing, or
2. establishing a file with the Office of Child Support Enforcement.

Either option meets the requirement of exhausting all legal means. If an applicant is pursuing the first option, the applicant must provide the SHIP office with documentation that a Contempt of Court hearing has been scheduled. If the applicant is pursuing the matter through option two, adequate documentation from the Child Support Enforcement Office would be a printout showing that no payment is being received or a letter

from them stating that the applicant has initiated a file. By including any of this documentation in your file, you are demonstrating that the applicant has exhausted all legal means to obtain the child support.

Q: I am trying to fully understand what steps need to be taken if someone is supposed to get child support. First you count what is listed in the child support order if there is one. If they claim they are not getting it, confirmation from Department of Revenue is not enough. There needs to be court action and then confirmation from the Department of Revenue that they are not receiving it. Is that right?

A: If an applicant has court ordered child support, but claims to not be receiving it, then first get a print out from the Clerk of the Court to substantiate payment history. In order to not count the full amount of court ordered child support, you must document that the applicant has taken one of the two legal actions available, either with the Court or Child Support Enforcement. Additionally, it is not necessary to wait until an outcome has been reached, just filing the motion or filing with the Child Support Enforcement Office is sufficient. If they have sought legal action, then only count the amount of support they are actually receiving, whether it is a partial payment or none at all. If you cannot document that the applicant has taken one of these options for obtaining the child support, you must count the full amount of support whether or not the household is actually receiving this income.

The Department of Revenue's Child Support Enforcement Office can provide a SHIP administrator with the appropriate certification that an applicant has initiated a file to collect child support. Conversely, an applicant who sets up a Contempt of Court hearing

should present the administrator with written documentation or copy of the Motion that the hearing has been scheduled. You will document the income source with a copy of the divorce decree or court hearing document indicating the child support payment amount that has been ordered.

Q: We have an applicant whose divorce decree states that he should be receiving child support from the non-custodial parent, but he did not list it as income on his intake form. What do we do?

A: Ask the applicant if he is receiving the child support and review the Clerk of the Court payment records. If the applicant is not receiving the court ordered child support, he must provide either documentation from the Child Support Enforcement Office that he has notified them of the non payment, or an amended support agreement from the court stating that child support is no longer owed. The burden of providing this documentation is on the applicant. If he cannot provide it, you must count the child support as if it is being received.

Q: An applicant's court order for child support states that the non-custodial parent must pay \$101.00 per week plus \$30.00 for the amount in arrears and \$5.25 for clerk fees. According to the Department of Revenue the applicant is receiving \$131.00 per week. Should I include the \$5.25 in clerk fees since it is listed in the court order?

A: The \$5.25 clerk fee is not included in the income calculation because it is not paid to the applicant but to the Clerk of the Court. Additionally, you will always use the current amounts and circumstances, as relayed to you by the Department of Revenue, unless an imminent change is expected.

Have you got a question about the SHIP program? Free telephone technical assistance is available to help you successfully implement your SHIP funded work. Call the Florida Housing Coalition's SHIP telephone line at (800) 677-4548.

Q: *We have an applicant who receives \$300 a month in cash as child support without a court order. We have requested a letter from the parent paying the child support. Is there anything else that we should do?*

A: Yes, have the applicant self certify that she is receiving \$300 a month child support and expects to continue to receive this assistance for the next 12 months. Place this in the applicant's file with the letter that you have requested. You should also ask if they have any written agreement between them stating that the father will continue to make these payments. If they do, this document will be sufficient for the file to document the income being received from child support.

Q: *An applicant has her daughter living with her. The daughter is a full time student and she has a daughter of her own. The applicant's daughter does not work, but she was awarded child support by the courts. Do I count the full amount of child support or only the first \$480 that is counted as income for full time students?*

A: As per HUD Handbook 4350.3 Chapter 5, annual income exclusions include: Income from earnings in excess of \$480 for each full-time student. In the case that you have presented, the income being received is not from earnings; it is from court-ordered child support which is not excluded. Therefore, count the full amount of child support.

Q: *I have an applicant who has a court order for child support. According to the court order, she is supposed to be receiving \$350 bi-weekly; however, she provided to me an affidavit that she is only receiving \$300 bi-weekly from the non-custodial parent. Can I count the amount that she is receiving instead of the court ordered amount?*

A: According to the child support policy that is outlined in HUD Handbook 4350.3 Chapter 5, in order to not count the court ordered amount of child support an individual must take all legal means to receive the child support in order not to count the court ordered amount. In the State of Florida, the legal means include initiating a file with the Department of Revenue Child Support Enforcement or Contempt of Court. An affidavit is not one of the legal means that is outlined; therefore, unless your applicant can document one of the legal means noted above, you must count the full amount of child support as outlined within the court order.

Q: *We have an applicant who is not receiving her court ordered child support and she has initiated a file with the Department of Revenue Child Support Enforcement Office. The reason she is not receiving the child support is because the non-custodial parent is incarcerated until 2018 as per the Florida Department of Corrections website. Do I have to still count the child support?*

A: You will not count the child support because she has initiated a file with the Child Support Enforcement Office. Obtain documentation from the Child Support Enforcement office to substantiate the case file and from the Department of Correction website, print any information that states the non-custodial parent's release date.

Q: *Can child support payments being paid by an applicant be deducted from an applicant's gross income?*

A: No, as per the HUD handbook 43503 chapter 5 under income inclusions we must consider an applicants gross income, before deductions. Here is the citation from the handbook. Income Inclusions (1) The full amount,

before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services;

Q: *My applicant is receiving court ordered child support for a child who is 17 years old and in high school. The support will cease when the child turns 18. Do I count the child support for the full 12 months?*

A: You should first review the court order to insure that the support payments will actually cease when the child turns 18 and there are no additional circumstances, such as the child remaining in school (college), which can continue the payments to the custodial parent. If the payments will definitely cease, only calculate the child support that is currently being received for the remaining months until the date that it will cease.

Q: *We have an applicant whose divorce settlement states that she is receiving in addition to her child support a reimbursement from the husband for medical expenses on behalf of their child. She is also getting child support in arrears. Do we count these?*

A: Child support payments that are a reimbursement for medical expenses are not counted. Here is the citation from the HUD handbook 43503 chapter 5.

Income Exclusions (4) Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member;

Child support that is being received in arrears is counted and added to the current child support payment to calculate projected income.



The Florida Housing Coalition Awarded MacArthur Foundation Funding

Money will expand FHC's Work in the Preservation of Existing Affordable Rental Housing

The Florida Housing Coalition, in partnership with the Florida Housing Finance Corporation and the Shimberg Center for Housing Studies has been awarded funding from the John D. and Catherine T. MacArthur Foundation under MacArthur's "Window of Opportunity" initiative. Florida was one of 12 recipients (out of 81 initial submissions) to be awarded funding from the Foundation for preservation activities.

This award will fund a three year effort to increase the number of mission-driven organizations with the experience and capacity needed to preserve properties that provide housing for extremely low-income households and people with special needs. With this funding, the Florida Housing Coalition will hold trainings throughout the state for nonprofit developers and local governments to promote preservation as a key strategy for serving extremely low income households. Participants in these workshops will form a network of informed and interested housing providers and funding entities able to identify and support preservation opportunities. In addition to the classroom training, the Coalition will provide intensive technical support to a small number of nonprofit developers on specific deals through the development, acquisition, and long-term financing phases of projects.

The grant to the Shimberg Center will enable it to use data about Florida's communities and people to undertake several research initiatives. The Shimberg Center will analyze information on tenant income and demographics to determine which populations are most affected by loss of the assisted housing stock; measure the state's market-rate affordable rental housing supply; analyze the full lifespan of assisted housing properties; and develop a model to incorporate transportation costs and proximity to employment into the analysis of rental housing affordability. The grant provides flexible resources to implement demonstrations related to non-profit capacity building and predevelopment activities that will allow the Florida Housing Finance Corporation to learn how its programs might be retooled to support greater preservation efforts.

For more information please go to www.macfound.org



The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that Floridians have a quality affordable home and suitable living environment. Call **1-800-677-4548** for free assistance provided under the Catalyst Program of Training and Technical Assistance. Check our website for free workshops—www.flhousing.org

New Year... New Look



Stan Fitterman

The Florida Housing Coalition started the New Year with a slightly different look—**Stan Fitterman** will serve as our Technical Assistance Director and Chief Operating Officer. The position of Executive Director, held by **Michael Davis** for the past three years, will not be filled for the immediate foreseeable future.

Michael did such an excellent job of streamlining the internal functions at the Coalition that we are in good stead to weather the economic recession without that position. Michael will continue to be available to assist with his expert technical support through the legislative session.

Danielle Wright relocated to Charlotte, North Carolina just before the New Year to pursue her dream of working with the theatre. The Florida Housing Coalition filled the position of Operations and Conference Manager with **Debby Beck**. Debby has a long and successful history of conference management with the Florida Bar.



Debby Beck

Florida Housing Coalition Receives \$8,000 Grant from Progress Energy Florida



The Florida Housing Coalition will be hosting an Affordable Green Housing Symposium in Spring 2009 in Orlando. The symposium is made possible through the generous donation of Progress Energy Florida. Details on the symposium will soon be available on www.flhousing.org.

PARTNERS FOR BETTER HOUSING MEMBERSHIP

Partners for Better Housing Membership is for those who wish to support the work of the Florida Housing Coalition by making a tax deductible donation of \$500 or more. Membership benefits include:

- Complimentary conference registrations (Patron Level or higher only, quantity indicated below)
- Unlimited membership rates for registration at the conference
- Free job vacancy posting service on the Coalition's Web site
- Access to the Coalition's e-newsletter *Member Update*

\$20,000 Platinum Sponsor (20 comps)

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ADDITIONAL BENEFITS FOR PLATINUM, GOLD, & SPONSOR

- Subscriptions to Housing News Network Journal (up to 20)
- Logo displayed on home page of Coalition's Web site
- Logo displayed in all conference-related publications, on the Coalition's Web site and in each triennial issue of *Housing News Network Journal*
- Complimentary booth at conference expo (if reserved by July 31)

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON, & CONTRIBUTOR

- Subscriptions to Housing News Network Journal (up to 8)
- Company name displayed in all conference-related publications, on the Coalition's Web site and in each triennial issue of *Housing News Network Journal*

BASIC MEMBERSHIP

Basic membership is for those who wish to subscribe to *Housing News Network*, post job vacancy announcements free of charge on the Coalition's Web site and receive membership rate registrations at the annual conference. An individual member receives one subscription and one member rate registration. Organizational members receive up to five subscriptions and five member rate registrations. All memberships are on a unified membership cycle, memberships are due on August 1st and expire on July 31st of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.) Each membership is entitled to be represented by one voting member at the coalition's annual meeting as designated below.

\$25 Student

\$75 Individual

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