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Housing News



The Journal of the Florida Housing Coalition, Inc.

Network

FORECLOSURE

**FOR
SALE**

Housing Trust Funds: Getting Ready for the 2012 Session

Sadowski Trust Funds Aid Acquisition-Rehab of Foreclosed Homes

After the Bubble:

Does Florida Still Need Affordable Housing?

Housing for Homeless Veterans

Yes, Florida Still Needs Affordable Housing

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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, with assistance from **Christine Call**, Communications Manager • Email: info@flhousing.org, Website: www.flhousing.org.



by Jaimie Ross

The Florida Housing Coalition is advocating for the appropriation of housing trust fund monies to housing programs. While the Florida legislature acknowledges the excellence in Florida's programs, such as SHIP and SAIL, the issue of appropriation for the majority in legislative leadership comes down to whether there is a budget deficit. If there is a budget deficit, the money in the housing trust funds is likely to be swept into general revenue.

The Sadowski Coalition and the membership of the Florida Housing Coalition have been doing their level best to explain that when housing trust fund monies are used for housing that investment helps us out of the ongoing deficit. Florida is highly dependent upon sales tax revenue. Putting housing trust fund money into housing would raise sales tax revenue as the unemployed go back to work in the construction industry, buying materials to refurbish homes and having their own money to buy goods and services. This is in addition to the sales revenues generated by the buyers of the refurbished homes who purchase appliances and furnishings. Whether these truths will make a difference is hard to say. The current environment in Tallahassee is one of cutting taxes and spending rather than raising revenue, closing tax loopholes and making strategic investments.

The Florida Housing Coalition brought together a panel of national and state experts at the statewide conference to discuss whether affordable housing was still needed and which fiscal policies are most and least effective in raising revenue.

Nationally recognized expert, **Nick Johnson**, Vice President for State and Fiscal Policy with the D.C. Center on Budget and Policies Priorities, made clear that cutting corporate taxes was not the way to create jobs in low tax states such as Florida.



Nick Johnson, Vice President for State Fiscal Policy, D.C. Center on Budget and Policy Priorities, speaking at the Public Policy Plenary.

Rather than despairing over the funds we have lost, let's celebrate the stellar accomplishments of Florida's affordable housing programs and keep up the fight for funding:

- This fall, Sage Development, in **Tampa** had a ribbon cutting for Metro 510 and Vista 400, affordable apartments for the workforce, built in connection with the preservation of an historic black church building. **Metro 510** and Vista 400 created nearly 2,000 jobs. See page 27.
- In **Sarasota**, Florida Housing Coalition board member, Don Hadsell, used federal and state resources to redevelop foreclosed and dilapidated apartments and create vibrant mixed use developments that are now a catalyst for new businesses and the revitalization and preservation of a section of town that has long suffered significant disinvestment. See page 12.
- In **Tallahassee**, a partnership between local government, the Housing Authority, and nonprofit housing providers used federal stimulus funds to turn a dilapidated and abandoned building into Home Front Apartments-53 homes for homeless veterans. See page 10.

Working on behalf of those in need has never been an easy road- it took us five years to repeal the cap on the trust funds, but with the help of our Sadowski Coalition partners like the Florida Realtors and Home Builders, we did it. The Sadowski Coalition is meeting with elected officials in Tallahassee, and Florida Housing Coalition members and their partners are meeting with legislators in their district offices.

The 2012 session begins in January. So, please keep speaking up for the Sadowski state and local housing trust fund appropriations for Fiscal Year 2012-13, celebrate our successes, and never give up. See www.sadowskicoalition.com. HNN

Housing Trust Funds: Getting Ready for the Florida 2012 Legislative Session

by Jaimie Ross and Mark Hendrickson

The 2012 Legislative Session begins January 10 and runs for 60 days. The Sadowski Coalition has one priority:

Use housing trust fund money solely for housing.

Contractors and subcontractors constitute a substantial number of those now unable to pay their mortgages or rent.

But Florida has work for them to do. We have thousands of foreclosed and abandoned homes that are in need of rehabilitation; in need of all the skills they can provide. And we have the money to put them to work: We have approximately \$116.6 million in dedicated revenue from Florida's state and local housing trust funds in fiscal year 2012-2013. If the Legislature appropriates that money for its intended purposes, it will create approximately 9,000 jobs and \$900 million in economic activity.

Unemployment and underemployment in the construction industry are causing financial hardship for carpenters and painters, people who hang drywall, install roofs and plumbing, lay floors and wire electric. They have lost their jobs due to the downturn in new construction, a consequence of Florida's severe foreclosure crisis.

Housing rehabilitation, whether in the form of restoring vacant or abandoned single-family houses or preserving federally-subsidized apartments, creates as many or more jobs as new construction. While "job creation" is the claim du jour, the housing = jobs mantra began in 1991

for the Sadowski Coalition and the fact is that housing construction or rehabilitation creates more jobs per million dollars of state expenditure than any other program. The total economic impact is the leveraging of the housing trust fund money with private sector funds plus the economic multiplier effect—creating 77 jobs for every \$1 million in trust fund dollars.



The appropriation of the Sadowski housing trust funds for housing will create approximately 9,000 jobs and \$900 million in economic activity.

The state and local housing trust funds exist because industry groups, including the Florida Realtors and the Florida Home Builders Association, agreed to a legislative increase of the documentary stamp tax paid on all real estate transactions beginning in 1992, provided those funds would be dedicated for housing and that approximately 70 percent of those funds would flow directly to local jurisdictions for the State Housing Initiatives

Partnership (SHIP) program.

The SHIP program has received no legislative appropriation of funds for the past three years because all the SHIP funds were swept into general revenue and used for purposes unrelated to housing. The SHIP offices received some funding through a distribution of other one-time funds by the Florida Housing Finance Corporation in July 2011, keeping afloat some SHIP offices that may otherwise have had to close.

Without the survival of SHIP offices, Florida communities will be ill equipped to respond to natural disasters. When federal hurricane assistance flowed into Florida's



Trey Price, Public Policy Representative with Florida Realtors, speaking at the Florida Housing Coalition Conference about the Realtors support of the SHIP program. The panel addressing advocacy from L to R: Kent Spuhler, Florida Legal Services; Alyce Gowdy Wright, Community Organizer; Suzanne Cabrera, Housing Leadership Council; and Jaimie Ross, 1000 Friends of Florida.

communities in the aftermath of five consecutive hurricanes, Florida's communities were able to get housing rehabilitated quickly and efficiently because of an operational SHIP program. While historically new construction oriented, SHIP is also flexible enough to change strategies during changing economic times. For example, in some of the areas hardest hit by unemployment in Florida, such as Kissimmee at over 12 percent unemployment, the Osceola SHIP office began using SHIP money to prevent foreclosures and homelessness for the underemployed work force, as well as down payment and closing cost assistance to get families into existing housing.

Using housing trust fund money for housing puts the "trust" back into trust funds, but it does more: It puts Florida's construction industry back to work and provides a much needed lift to our troubled real estate market. Economic recovery will only be further delayed by failing to appropriate housing trust fund money for housing, and Florida cannot afford to delay its economic recovery.

The Sadowski Coalition launched a website in November 2011 that provides facts and resources for housing advocates and the legislature. See www.sadovskicoalition.com HNN

MARK HENDRICKSON is President of the Hendrickson Company, which provides financial advisory services to local HFA's and developers. He is also Executive Director of the Florida Association of Local Housing Finance Authorities.

JAIMIE ROSS is the facilitator for the Sadowski Housing Coalition, the president of the Florida Housing Coalition and the Affordable Housing Director at 1000 Friends of Florida, a position funded by a grant from the Florida Bar Foundation.



The Sadowski Housing Coalition is a nonpartisan collection of 24 statewide organizations. Currently, membership in the coalition ranges from business and industry groups to faith-based organizations, demonstrating a wide breadth of support across all industries in Florida. Sadowski Coalition members are:

Business / Industry Groups

- Associated Industries of Florida
- Coalition of Affordable Housing Providers
- Florida Realtors
- Florida Bankers Association
- Florida Chamber of Commerce
- Florida Home Builders Association
- Florida Manufactured Housing Association
- Florida Retail Federation

Advocates for the Elderly

- AARP of Florida
- Florida Association of Homes and Services for the Aging

Planning / Growth Management Organizations

- 1000 Friends of Florida
- Florida Chapter of American Planning Association

Government

- Florida Association of Counties
- Florida Association of Local Housing Finance Authorities
- Florida Association of Housing and Redevelopment Officials
- Florida League of Cities

Social Services / Low Income Housing Advocates

- Florida Legal Services
- Florida Coalition for the Homeless
- Florida Housing Coalition
- Florida Supportive Housing Coalition
- United Way of Florida

Faith-Based Organizations

- Florida Catholic Conference
- Florida Impact
- Habitat for Humanity of Florida

After the Bubble: Does Florida Still Need Affordable Housing?



by Anne Ray

It was easy to see that Floridians needed help finding affordable housing during the real estate boom of the mid-2000s, as home prices skyrocketed beyond the means of even middle-class families. Now that the housing bubble has burst, bringing waves of foreclosures and falling home prices, does Florida still have an affordable housing problem?



by Douglas White

The short answer is yes. Substantially more homeowners are cost burdened compared to a decade ago and Florida has more low-income renters without a corresponding

increase in affordable units. As a result, even without the overheated market of the boom years, the state continues to have an affordable housing problem.

The Shimberg Center analyzed housing data from the 2000 Decennial Census, the annual American Community Survey from 2005 to 2010, and county property appraisers. We focused on low-income households, defined as those with incomes at or below 60 percent of the area median income (AMI).

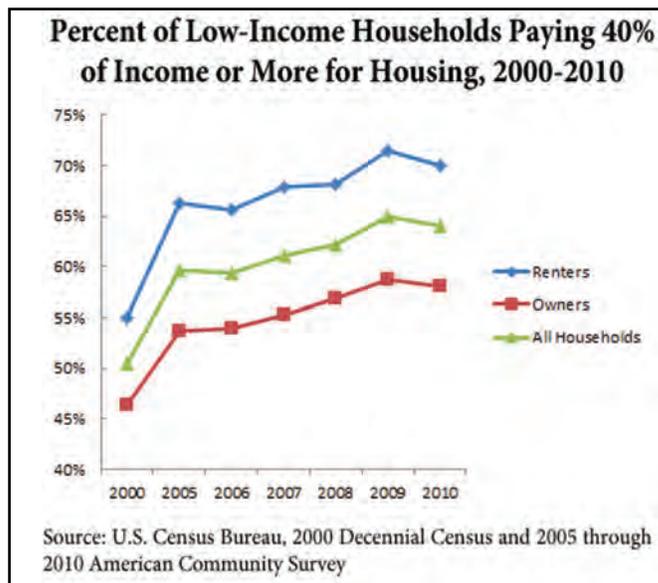
We found that home prices have indeed fallen in Florida. The median sale price statewide for a single family home peaked in 2006, at about \$276,000 (in 2011 dollars). By 2010, the price had fallen to about \$162,000—close to 2001 levels.

We also found that Florida had more than twice as many vacant units in 2010 than in 2000, although most of the increase actually took place during the boom years. Building permit data show that Florida added 960,000 housing units in 2003-2006, compared to just 238,000 in the 2007-2010 period.

Despite lower prices and higher vacancies, a growing number of Florida households are paying more than they



Florida added vacant units during the boom years; numbers have stayed high.



More households are cost burdened than during the boom years.

can afford for their housing. In 2000, half of low-income households (owners and renters) were “cost burdened,” defined here as paying more than 40 percent of income for housing. By 2005, that figure was up to 60 percent. It

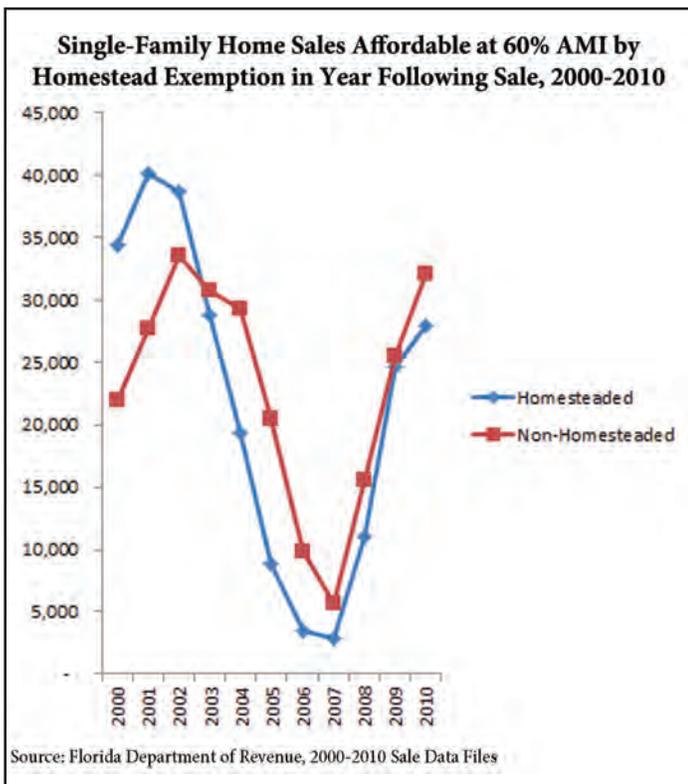
remained steady throughout the boom years, but began to climb again as the economy soured. In 2010, nearly two-thirds (64 percent) of Florida’s low-income households were cost burdened.

“For those buying a home today, affordability has certainly improved. However, affordability has not improved for America’s renters and owners more generally,” said Jeff Lubell, Executive Director of the Center for Housing Policy in testimony to Congress earlier this year. “For renters as well as homeowners who stay in place, monthly housing costs have largely remained stable or risen, while unemployment and underemployment have reduced incomes for many.”

Homeownership: Affordable Sales Not Solving the Cost Burden Problem

More homeowners are cost burdened now than during the housing boom. In 2000, 46 percent of low-income homeowners paid more than 40 percent of their income for housing. By 2005, that figure had risen to 54 percent. Despite falling home prices, the share of cost burdened homeowners grew to 58 percent in 2010.

It’s true that more affordable homes may be available to the segment of low-income families now looking



Affordable home sales are rebounding, although at least half are sold to investors.

to buy a house. Before the boom, in the early 2000s, Florida routinely saw 50,000-70,000 sales of single family homes per year at prices that would be affordable to a household at 60 percent of AMI (although the sales were not necessarily made to low-income buyers). The majority of these homes were granted homestead exemptions in the following year; this means they were intended as primary homes rather than as investments or second homes.

Starting in 2003, affordable home sales dropped sharply, particularly to owner occupants. At their lowest point in 2007, less than 9,000 affordable home sales took place, and only one-third of these homes received homestead exemptions. Now, affordable home sales are on the rise. In 2010, there were approximately 60,000 affordable home sales. Slightly less than half of the homes later received homestead status.

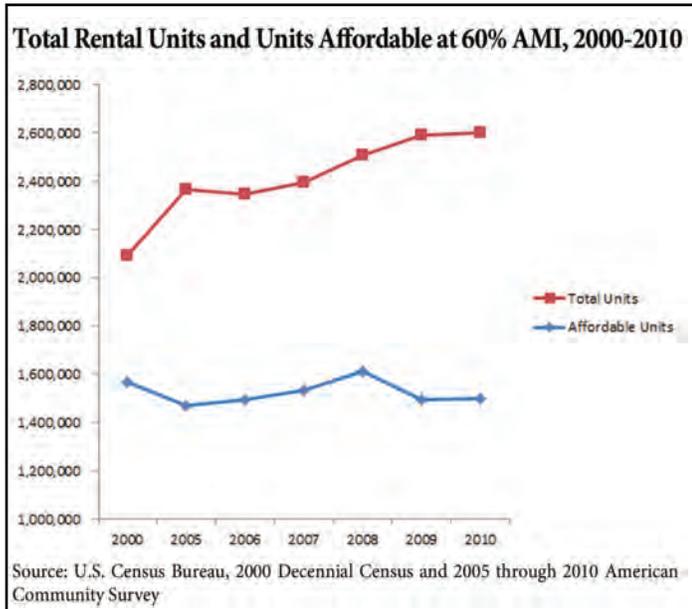
As the rising cost burden numbers make clear, however, a loosening home sales market alone does not solve the state’s affordable housing problem for low-income households. In any given year, most low-income households aren’t homebuyers, especially as availability of mortgage credit has tightened. Many factors point to continued high housing cost burdens for low-income homeowners staying in their current homes, including high levels of unemployment depressing incomes and continued high mortgage expenses for those households who bought homes during the boom. Lubell also cites rising energy costs, which affect families’ utility bills and transportation costs.

Renters: More Competition, Fewer Affordable Units

The rental housing supply may be receiving a boost from the “shadow inventory” of homes and condos formerly occupied by homeowners and now available for rent. However, this boost clearly is not outweighing counter pressures on the affordable rental housing stock—rising poverty levels, high unemployment, and new competition from homeowners displaced by foreclosure.

The number of renters in need rose throughout both the boom and the bust. In 2000, just over half of low-income renters (55 percent) paid more than 40 percent of their income for housing. By 2005, two-thirds of low-income renters were cost burdened, a figure that rose to 70 percent by 2010.

Unlike home prices, rents are not falling relative to incomes. Florida added half a million rental units in the last decade, but the number of units affordable for low-income renters remained flat. In other words, the entire net increase in Florida's rental stock during the 2000s came from units with rents aimed at higher-income households. At the same time, competition for the affordable units grew. Florida added over 166,000 low-income renter households in the 2000s.



Florida added half a million rental units in the last decade, but affordable units remained flat.

Consequently, the share of rental units affordable to low-income households fell steadily throughout the decade. In 2000, three out of four rental units were affordable to households with incomes at 60 percent AMI. By 2005, that percentage had fallen below two-thirds; by 2010, only 58 percent of rental units were affordable.

As always, the loss of affordable housing units has been particularly acute for “extremely low-income” (ELI) tenants—those with incomes at or below 30 percent of AMI. In 2000, for every 100 ELI renter households, Florida had 48 rental units that were affordable and not already rented by tenants with higher incomes. By 2006, that number had dropped to 38 units per 100 tenants; by 2010, to 33 units per 100 tenants.

If the shadow inventory of homes were providing a large number of new affordable rental options, we would expect to see a sharp post-boom increase in

renters living in single family homes rather than traditional apartment buildings. In fact, Harvard’s Joint Center for Housing Studies identifies this as a national trend: “According to the [American Housing Survey], the number of renters living in single-family homes increased by 1.7 million between 2005 and 2009. In contrast, there was a net decline in single-family renters in the four years prior to 2005.”

The pattern in Florida has been different, particularly for low-income renters. Florida saw modest increases in the share of low-income renters in single-family homes during the boom years, from 25 percent in 2000 to 29 percent in 2007. Rather than increasing during the housing market collapse, use of single-family homes has remained steady at 30 percent in 2008-2010.

One reason the vacant inventory may not be absorbing low-income renters is a mismatch in household and unit size. Nearly two-thirds of low-income renter households in Florida are small, with 1-2 household members. However, most currently vacant units are designed for larger households; 42 percent are two-bedroom units, and another 36 percent have 3 or more bedrooms.

In short, Florida’s changing housing picture shows that home prices are nearing early 2000s levels, but that substantially more homeowners are cost burdened compared to a decade ago. The state has added low-income renters without a corresponding increase in affordable units. As a result, even without the overheated market of the boom years, the state continues to have an affordable housing need. [HNN](#)

ANNE RAY, *Research with the Shimberg Center, works on the development of the Florida Housing Data Clearinghouse. She has performed research on preservation of assisted rental housing, public housing, housing needs of person with disabilities, farmworker housing, and the states’ implementation of the Low-Income Housing Tax Credit.*

DOUGLAS WHITE *is a data analyst and researcher affiliated with the Shimberg Center. He contributes to the development of the Florida Housing Data Clearinghouse and co-authors the annual publication of The State of Florida’s Housing.*

Sadowski Trust Funds Aid Acquisition-Rehab of Foreclosed Homes



by Gladys Schneider

Lehigh Oaks III was the final phase of what had been a successful home development project in Lee County. The development team consisted of the nonprofit organization Lee County Housing Development Corporation (HDC), headed by Treva Gilligan, and

National Development America, Inc., headed by Rick Miller. More than 40 new homes had been constructed in Lehigh Acres, a massive subdivision of thousands of platted lots. The area was affordable for working families because lots could be purchased for less than \$10,000 and the booming real estate economy brimmed with hopeful homebuyers who had access to easy financing.

Lee County SHIP funds brought the purchase price within reach for working families and after Lehigh Oaks I and II were completed, the developers applied for funding through the Predevelopment Loan Program (PLP) from Florida Housing Finance Corporation (FHFC). The project started as a new construction, 16-unit duplex complex that seemed, at the time, to meet the high demand for new homes in a market experiencing escalating real estate and construction prices.

As we all know, the market began to change dramatically in 2007 and at the same time the land was found to be a wetland that could not be reasonably mitigated. With

environmental concerns coupled with the tightening housing market, the project was redrawn to meet the changing market. The project switched from new construction to the acquisition and rehabilitation of foreclosed homes that were sprouting like dandelions in the vast subdivision. Homes were selling for only \$80,000 and with \$110,000 in PLP funds drawn, the choice was made to revise the project and acquire 11 foreclosed homes using the predevelopment costs, such as survey, appraisals and other soft costs. There were no federal NSP funds available yet Lee County SHIP funds and school impact fee credits were provided for Lehigh Oaks III.

Lee County HDC, a venerable partner with Lee County, had a waiting list of interested buyers but financing became a challenge. With patient and resolute counseling, Erica Cooke, the HDC's homebuyer counselor, worked one home and one family at a time to mend credit and qualify the buyers for mortgages. The developer learned the ropes of buying foreclosures from banks and the homes were rehabilitated with attractive features that competed well in the new market.

The PLP loan has been paid off and all of the homes were sold. This is a good example of the benefits of flexibility in affordable housing programs and having access to Sadowski housing trust funds for reducing the inventory of foreclosed homes in Florida. The PLP is administered by FHFC and the Florida Housing Coalition provides technical assistance to borrowers. **HNN**



In Lee County, like some other areas of the state, newly built homes were unable to be sold due to the drastic market changes. These homes, although never lived in, fell victim to vandals and were in need of rehabilitation in order to be sold. The flexibility of Florida's affordable housing programs to acquire and rehab vacant and foreclosed homes was key in successfully moving this existing housing stock.

The Home Front Apartments- Housing for Homeless Veterans



by Lisa Hoffmeyer

The U.S. Department of Veterans Affairs (VA) estimates that 1 in 150 US veterans are homeless—about 150,000 men and women or 13% of all homeless adults. The Big Bend Homeless Coalition, the City of Tallahassee, the Tallahassee Housing Authority and the local VA office are determined to make a dent in those numbers with the Home Front Apartments, 53 one-bedroom apartments targeted to house area veterans who are homeless.

The City of Tallahassee had its eye on the complex, formerly known as the Chelsea Apartments in the Providence Neighborhood, for some time. Finding a way to bring this vacant and abandoned property back on line was just one piece of the overall plan for improving and revitalizing this Community Redevelopment Target Area. The City's plan was to purchase and renovate the property and donate it to a nonprofit organization once finished.

When the City learned it would be receiving

Neighborhood Stabilization (NSP) funds, they immediately got to work and acquired the property out of foreclosure from Wells Fargo for \$570,000. The City's multifamily rehab experts inspected the property with an architect and together they estimated the renovation costs at \$1.5 million. The scope of the rehabilitation included new flooring, energy efficient appliances, doors and windows, façade improvements, landscaping, new walkways, laundry facilities, a community room and a new air conditioning (HVAC) system. The work was competitively bid and Pinnacle Construction, a minority-owned business enterprise, was just about ready to sign the construction contract when the entire complex was vandalized. Thieves had ripped out the only thing of value in the building—the copper wiring—damaging all the interior drywall in the process and increasing the renovation cost.

The resourceful City staff contacted the Capital Area Community Action Agency to inquire about using multifamily Weatherization money to fill this unforeseen budget gap. The staff applied for and received more than \$250,000 toward the renovation. Some of the things the weatherization funds paid for included HVAC, low flow showerheads and smoke detectors, allowing the NSP money to fund the balance of the project. The scope of work was adjusted accordingly and the contractor began construction in May 2010 and it was completed in August 2011.

In the summer of 2010, the Big Bend Homeless Coalition responded to the City's Request for Qualifications seeking a qualified nonprofit to own and manage the complex. Twenty-five percent of the City's NSP allocation was required to serve households at or below 50% of Area Median Income, Big Bend's focus on homeless individuals and families was a great fit. Big Bend Homeless Coalition was awarded the project, renamed it the Home Front Apartments and took title from the City in November.

The Big Bend Homeless Coalition's previous



The City of Tallahassee used NSP fund to acquire and rehab the Home Front Apartments. The rehab included new flooring, energy efficient appliances, doors and windows, façade improvements, landscaping, new walkways, laundry facilities, a community room and a new air conditioning (HVAC) system.



Home Front Apartments is a community targeted to house area veterans who are homeless.

Veterans make up a disproportionate share of the U.S. Homeless population.

The U.S. Department of Veterans Affairs offers programs to help homeless vets or those at risk of homelessness. Trained counselors are available 24 hours a day at 877-424-3838. Other resources, including housing support services, treatment and job training information can be found at: www.va.gov/homeless

experience includes managing scattered site permanent rental housings for homeless families and owning and managing 152 units of transitional housing.

In partnership with the Housing Authority, the Big Bend Homeless Coalition applied for and received an allocation of extremely competitive project-based Veteran's Administration Supportive Housing (VASH) vouchers for the new development. The VASH Vouchers subsidize the difference between the apartment rent and the 30% of adjusted gross income the residents are required to pay. The VA case managers will handle the tenant qualification process and 15 homeless vets from their waiting list are now poised to become the first tenants at the Home Front. The Providence Neighborhood Association is delighted

with the development, and rather than crying "NIMBY," they said "YIMBY!" and are happy that the former eyesore has been beautifully renovated and proud that it will be used to house some of our nations homeless veterans.

This collaboration came together flawlessly—I couldn't have asked for a better set of partners working together," said Susan Pourciau of the Big Bend Homeless Coalition. "And the best news is that 50 Veterans will move out of homelessness and into their own affordable, safe apartments."

Patient capital, capable City staff, qualified and experienced nonprofit partners, and a skilled general contractor—these are the ingredients of a successful development project, and they all came together perfectly at the Home Front Apartments. **HNN**

Big Bend Homeless Coalition took title from the City in November. Fifty veterans will move out of homelessness and into their own apartments as a result of a flawless collaboration.



Meet George Smith



Mr. Smith is one of the first tenants who will move into the Home Front Apartments. He is an Air Force Veteran with almost 10 years of service to our country. Like so many, Mr. Smith is a victim of the current economic downturn. Until a couple of years ago, he was employed full time

at a chicken processing plant in Florida, only to be laid off when the plant shut down. He applied for job after job with no luck, eventually moving to Valdosta, Georgia. When his unemployment ran out, he became homeless. "I was as low as I could go," he said. While volunteering at a Community Resource Fair, "Veterans

Stand Down," he met Denna Green-Corbett from the Tallahassee Veterans Administration. She encouraged him to move to Tallahassee and take advantage of the services there.

With some skepticism, in January 2011, Mr. Smith moved into transitional housing at Tallahassee Veterans Village, began taking computer classes offered by Goodwill Industries, and is now enrolled in Lively Technical Center in the Culinary Arts program specializing in vegetarian cuisine. Mr. Smith is also a poet and enjoys encouraging others who are experiencing hard times. He is very grateful for the people he has met at the VA and the assistance he has received and is looking forward to moving into his brand new apartment, where he can continue his path toward success and be a role model for others. We wish him all the best. **HNN**

A Drive through Newtown: From Stabilization to Revitalization



by Don Hadsell



by Jan Thornburg

When the Sarasota Office of Housing and Community Development received a \$23 million grant from the U.S. Department of Housing and Urban Development in January 2010, the intent was to help stabilize a deteriorating neighborhood. Ultimately, the desperately needed federal dollars went beyond stabilization and played a critical role in a much larger movement to revitalize the Newtown community in North Sarasota. During the past several years, more than \$100 million has been invested in the area. Individually, each project has been special, injecting new life into the area. In totality, the initiatives are resulting in a rebirth of Newtown, something many lifelong residents had given up on long ago. Just take a drive through Newtown and you'll see the vast improvements, which are drastically improving the quality of life throughout the community.

When residents and visitors enter Sarasota from the north, it's on a stunning new roadway: U.S. 301, a major

artery which serves as the gateway into Newtown. With a \$19 million investment from the Florida Department of Transportation, the road was widened and beautified, and now sends a strong signal that Newtown is important to Sarasotans.

As you drive along the newly widened U.S. 301, you will see an impressive 44,000-square-foot structure. It's eye catching not only because of its multi-colors, but because it's new construction in this impoverished area. The Robert L. Taylor Community Complex is a recreational facility with a vast array of activities for all ages. The aquatic center, fitness center, recording studio, commercial kitchen, basketball courts and many other amenities are now filling a community void which existed for years. But, the Robert L. Taylor Community Complex isn't intended for Newtown residents solely. Funded through a countywide penny surtax, it is hoped the \$10 million facility becomes a destination for anyone who lives throughout Sarasota County.

A short drive from the Robert L. Taylor Community Center will take you down Martin Luther King, Jr. Way through a compact business district with many new storefronts. The new awnings, signs, window treatments and more were a mutual investment by the City of Sarasota, federal government and business owners. Whether it's a fresh coat of paint or a new front door, the storefront improvements convey a welcoming message to potential customers by greatly improving the look and feel of the heart of Newtown.



The Market Place at Janie's Garden will have 10,500 square feet of retail space and 68 new, affordable apartments.

A few blocks from the business district, a new construction project is underway. A dilapidated apartment complex with a notorious reputation as a drug den was purchased

with HUD Neighborhood Stabilization Program dollars. The 66 dilapidated apartments soon will be razed and replaced with 22 loft-style apartments, which will be rental units and permanently affordable to people in the community.

And, lastly, a few blocks north from Janie's Garden, you will encounter another significant construction zone. The Sarasota County School District is investing approximately \$45 million rebuilding Booker High School. When the project is finished in 2013, there will be five additional buildings on campus and major renovations to five other structures.

The revitalization in Newtown is evident. Each construction project fostered another one and another.

By targeting HUD NSP funds for much needed housing improvements, the Sarasota Office of Housing and Community Development invested in the overall renewal of Newtown. Just take a drive and see for yourself. **HNN**

DON HADSELL is the Director of the Office of Housing and Community Development with the City of Sarasota and Sarasota County. Hadsell is responsible for administering federal, state and local grants for both jurisdictions.

JAN THORNBURG is the Public Information Officer for the City of Sarasota, facilitating communications on a variety of municipal subjects ranging from public housing to public parking to public art.



Habitat for Humanity Goes Green

Habitat for Humanity South Sarasota County, Inc., received funding through the State Housing Initiatives Partnership (SHIP) Program to purchase a home in Venice Florida. Built in 1978, the home had very little energy saving features and was a great candidate for a deep retrofit. Habitat partnered with Calcs-Plus, Pacific Northwest National Labs and the Florida Solar Energy Center (FSEC) to provide pre- and post-performance testing and data collection.

Habitat decided it was necessary to insulate the exterior walls; replace the windows with vinyl, thermal insulated, low e units; seal the attic with R-21 open cell spray foam insulation; reduce air infiltration; install a new energy efficient HVAC system and a new heat pump hybrid hot water system. The roof was also replaced with a light colored energy star shingle and a secondary water barrier was added. All of the materials are Energy Star certified.

The preliminary Home Energy Rating System (HERS) score was 185. After the rehab, the HERS score was 57. The newly rehabbed home has an estimated annual utility bill of \$949. Before the rehab, the annual cost for power was \$2,580. This indicates a 63% projected savings compared to the original home. The FSEC provided a monthly data monitoring system to track energy consumption in the home. The home received an Energy Star certification, a green certification from the Florida Green Building Coalition, met the Building America's Builders Challenge criteria and was awarded an Energy Value Housing Award (EVHA) from the National Association of Home Builders.

Habitat dedicated the home June 30, 2011, to a very deserving family. They are currently enjoying an extremely efficient home, with reduced energy costs thanks to our dedicated volunteers who helped complete the deep retrofit. **HNN**

The Federal Rental Assistance Demonstration Proposal



by Charles Elsesser

Affordable Housing Needed by Extremely Low Income

The nation's public housing program houses people with an average household annual income of \$13,351.¹ We are losing thousands of public housing units each year; since 2000, the Department of Housing and Urban Development (HUD) has approved the demolition or disposition of more than 100,000 units of public housing. Most of this housing is not replaced. While residents who have lost their homes are often provided housing choice vouchers, the reality is that communities need both hard public housing units and tenant-based rental assistance vouchers, and that one is not an adequate substitute for the other.

Public housing is often able to better serve a lower income population than vouchers because public housing is often more affordable than having a voucher, which can require security and utility deposits that are prohibitively expensive. Public housing settings offer a location to provide services to public housing residents and others that allow people to age in place. For a subset of people with disabilities, public housing can also be more beneficial than vouchers because it is often difficult to find accessible units in the private market and because people with disabilities may have difficulty searching for a home with a voucher. And, without proper counseling, the costs and other difficulties inherent in moving with a voucher can force any household into neighborhoods they might rather avoid or force them to give up their rental assistance altogether.

This article is excerpted/summarized from testimony of Charles Elsesser, Attorney, Community Justice Project of Florida Legal Services on behalf of the National Low Income Housing Coalition. Presented to the Subcommittee on Insurance, Housing and Community Opportunity House Committee on Financial Services U.S. House of Representatives, November 3, 2011.

Annual funding for public housing has consistently fallen short of what is needed. In June, HUD issued a study documenting almost \$26 billion in major repair needs in public housing.² The underfunding that caused this \$26 billion backlog continues today. Even if everyone agreed that we must preserve our nation's investment in public housing, both public housing residents and public housing agencies are left with few avenues to maintain public housing for the lowest income people.

The Rental Assistance Demonstration (RAD) Program

The RAD, as proposed by HUD could benefit communities intent on preserving their public housing stock. Both the House and the Senate FY12 HUD appropriations bills include deep cuts to public housing, cuts which indicate that demolition and disposition applications to HUD will only increase as PHAs have no other recourse.

The National Low Income Housing Coalition (NLIHC) supports HUD's RAD proposal because:

- (1) It includes resident participation requirements and ensures resident protections and rights are maintained by residents under conversion;
- (2) It ensures mission-driven public housing ownership to the greatest extent possible. Even after a foreclosure, bankruptcy, or termination or transfer of assistance for material violations or substantial default, HUD's proposal sets out a waterfall of ownership options, beginning with priority for ownership or control by a public entity, then to a nonprofit, and then, only where such entities are not available, to a capable other entity.
- (3) It has clear requirements for long-term use and affordability restrictions, which are critical to assisting the lowest income households in an affordable way;
- (4) It includes a "choice" component where at least

90% of the residents in the total assisted units converted would have the opportunity to move with a tenant-based voucher; and

- (5) It is a voluntary demonstration and would be limited to a certain number of agencies or units in order to evaluate and assess new opportunities to preserve public housing.

Passage of Conversion Authority

HUD's RAD proposal expresses the nation's commitment to public housing as a needed safety net for the nation's lowest income households.

The NLIHC urges Congress to enact RAD as soon as possible. As the nation loses more than 10,000 public housing units a year to demolition and disposition, we must begin to test, evaluate and identify ways to allow PHAs to preserve this housing stock while providing residents input in the process, protecting the nation's

investment, and continuing to serve the lowest income households in an affordable way. The NLIHC believes that RAD is one of many solutions that, together, would address our nation's affordable housing needs. **HNN**

¹ HUD Resident Characteristics Report, as of September 30, 2011. At <https://pic.hud.gov/pic/RCRPublic/rcrmain.asp>

² HUD. June 2011. Capital Needs in the Public Housing Program.

CHARLES ELSESSER, Esquire, is an attorney with the *Community Justice Project*, a project of Florida Legal Services, and a member of the Board of Directors of the *National Community Justice Project*, a project of Florida Legal Services, Inc., was founded in 2008 to provide legal support to grassroots community organizations in Miami's low-income communities. Chuck also serves on the Florida Housing Coalition's Board.

Federal Update

On November 17 Congress passed the 2012 Treasury, Housing and Urban Development appropriations bill as part of a larger appropriations package funding three separate federal agencies. Unfortunately it deeply cut many vital HUD programs – particularly those focused on the lowest incomes.

Tenant Based Vouchers - The bill provides only \$17.24 billion for renewal of existing Tenant Based Rental Assistance contracts. The Center on Budget and Policy Priorities estimated that this \$93 million dollars less than necessary to fully fund existing contracts. This puts local Public Housing Authorities in a particularly tight bind as the poor economy and high unemployment have dramatically limited turnover of existing vouchers. In addition, HUD last year dramatically limited Section 8 reserves. Thus, PHAs will be forced to take dramatic actions to prevent overspending – including dramatic changes in payment standards or even termination of existing vouchers. All of these severely impact those families with the least alternative housing options.

Public Housing - Public housing also suffered deep cuts. The Public Housing Capital fund, at \$1.8 billion is 8% below the depressed 2011 appropriation. This is estimated to fund only half of the public housing capital needs for this year

alone. In addition, Public Housing projects throughout the country are estimated to have more than \$25 billion in deferred capital needs. This will only add to those needs.

HOME Program and CDBG - *The Washington Post* ran several critical articles on the HOME Program, which were greatly magnified in the hyper-partisan atmosphere of Washington. As a result, the HOME Program suffered severe cuts. HOME was funded at only \$1 billion. That is a 38% cut from 2011. Community Development Block Grant funds, caught up in the same debacle, also suffered. CDBG was cut to \$2.95 billion, 12% below 2011 levels.

Project-Based Vouchers, Homeless Funding and HOPWA - There was some decent news in the bill. Project-based vouchers are funded at \$9.34 billion, which is calculated to fully fund all existing contracts. Homeless funding also remained relatively constant. Homeless Assistance Grants were funded at the 2011 level - \$1.9 billion. HOPWA was funded at \$332 million just slightly below the FY 2011 levels.

Finally, the failure of the Super Committee to pass a deficit reduction package will result in a sequestration of \$1.2 trillion in discretionary programs beginning in January 2013. However this is done, this will certainly have a dramatic impact on HUD programs. **HNN**



2011 Conference Highlights

Conference videos and PDF PowerPoint presentations: <http://flhousing.org/2011-conference-presentations>



Ed Jennings, HUD Southeast Regional Administrator, opened the FHC Conference with a rousing motivational speech encouraging everyone to “Tell Your Story.” Jennings highlighted the great work being done in Florida and how we need to ensure the public is aware and kept informed. Hold press conferences, write letters, visit with officials to share stories of how housing changes people’s lives and creates jobs, enhancing local and state economies.



The Public Policy Plenary focused on: Is there a need for affordable housing in today’s economic environment? **Mark Hendrickson** moderated with panelist: **Len Tylka**, founding principal in LTL Associates, Inc., LTL Builders, Past President of the Florida Home Builders Association and the current Florida Housing Finance Corporation Chairman; **Ken Pruitt**, St. Lucie County Property Appraiser and former Florida Senate President; **Todd Greene**, Vice President in the research division at the Federal Reserve Bank of Atlanta; and **Nicholas Johnson**, Vice President for State Fiscal Policy with the D.C. Center on Budget and Policy Priorities.



Alan Mallach, Center for Community Progress, gave the Keynote Address, emphasizing the importance of remembering and staying focused on the people who need affordable housing and less on the products. Mallach believes the critical part of our jobs is to help people stay in their homes be it with financial counseling, building support systems and other available programs. “Preserving existing affordable housing is the more desirable goal in today’s economic environment as this creates opportunities for new thinking, especially rental housing.”



In the State of State address, **Steve Auger**, Executive Director of Florida Housing Finance Corporation, spoke about the upcoming legislative session and the impact made by educating policy makers about the need for affordable housing. He thanked the Florida Housing Coalition membership for its role in helping to repeal the cap on the trust funds and Florida Housing Coalition staff for its expertise and assistance to Florida’s housing providers and housing counselors. [HNN](#)

SHIP and Legislative Advocacy



SHIP Roundtable Part I: Implementing SHIP. **Rob Dearduff**, Florida Housing Finance Corporation, acknowledged the difficulty in running a housing program that has seen its housing funds diverted to general revenue in recent history, imploring the SHIP Administrators to not consider SHIP “dead” and continue to do their best with what funds remain and return through program income.

Part II: Securing SHIP-Tips for Legislative Advocacy. **Jaimie Ross**, facilitator of the Sadowski Coalition, emphasized that legislators want to hear from their constituents in their district offices. Visit legislators with a group that represents the breadth of the community, including business, housing industry, and people who have a personal story to tell. SHIP Administrators do not need to go, but can arm the group with information about the local program, including success

stories and existing needs. Sadowski Coalition materials can be found at the new website www.sadowskicoalition.com.



Kent Spuhler, Executive Director, Florida Legal Services, made a presentation about the parameters for lobbying for nonprofits and government employees.



Alyce Gowdy Wright inspired the group to engage in grassroots organizing.



The rest of the morning was a lively role play using seasoned lobbyists in the role of legislators meeting with housing advocates to discuss using

housing trust fund monies for housing. **Trey Price**, Public Policy Representative with Florida Realtors and **Rebecca Delarosa**, lobbyist with Greenburg Traurig, represents the Sadowski Coalition’s interest under the Sadowski Education Effort funded primarily by the Florida Association of Local Housing Finance Authorities.



Many thanks to **Suzanne Cabrera**, **Susan Leigh** and **Andrea Baker Dean** pictured at top right on SHIP Advocacy panel; Suzanne pictured left of Trey Price speaking at podium for great role playing! **HNN**



The 501(c)(3)\$1,000 Raffle



Ignacio Esteban, Executive Director of Florida Community Loan Fund, is presented a \$1,000 check from **Aileen Pruitt**, PNC Florida Market Manager for Community Development Banking. [HNN](#)

Kathy Patterson, Executive Director of Housing Development Corp., is presented a \$1,000 check from **Machelle Maner**, Wells Fargo Senior Community Development Officer. [HNN](#)



The Exhibit Hall was the center of activity, providing opportunities to network with colleagues while meeting and talking with the diverse vendors. Twenty-two exhibitors promoted new services, financial programs and green products.



SAVE THE DATE

September 10-12, 2012

Rosen Shingle Creek, Orlando, FL

Florida Housing Coalitions 25th Annual Conference: Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event



FHC President **Jaimie Ross** (center) presented awards to **Nikkie Spitzer**, Supervisory Project Manager with the HUD Tampa Office Multifamily Housing Team and **Anthony Jones**, Director of the Pinellas County Community Development Department (not pictured), for their outstanding efforts in collaboration with housing advocates to preserve Project-Based Section 8 housing and specifically for the successful preservation of Norton Apartments in 2011. From L to R: **Christine Allamanno**, Affordable Housing Project Attorney with Gulf Coast Legal Services, Inc.; **Bob Osterman**, HUD Tampa Office; **Nikki Spitzer**, HUD Tampa Office Supervisory Project Manager and **Frank Bowman**, Housing Development Manager of the Pinellas County Community Development Department.



The Housing Veterans workshop, moderated by **Jack Humburg**, FHC Board member, was presented by **Sharon Lee**, Low Income Housing Institute and **Ed Quill**, Volunteers of America of Florida, Inc.



The Nonprofit Capacity Building with Social Media workshop was presented by **Susan Tenby**, TechSoup and moderated by **Wight Greger**, FHC Board member.



The Growth Management, Housing and Civic Engagement workshop, moderated by **Charles Elsesser**, FHC Board member (C) was presented by **Doug Coward**, Clean Energy Strategies, LLC (L) and **Charles Pattison**, 1000 Friends of Florida (R).



The Connection between Fair Housing and Affordable Housing workshop was presented by **C.J. Miles**, Fair Housing Continuum, Inc. and moderated by **Lori Sandonato**, FHC Board member.



The Using HUD 221D for Preservation workshop moderated by **Don Hadsell**, FHC Board member (C), was presented by **Doug McCree**, First Housing Development Corp. of Florida (L) and **Frank Baldasare**, CWCapital (R).



The Property Management workshop was presented by **Lee Felgar**, Preservation Housing Management, LLC and **Mike Kent**, Progressive Management of America, Inc. [HNN](#)



NSP Track



Calvin Richardson, Real Estate Manager - Credit, Fannie Mae, provided lessons learned and toolkit for a great rehabilitation program of foreclosed and abandoned single-family properties to ensure the job is done on time and under budget. He discussed the Exclusive NSP First Look, an exclusive opportunity for NSP recipients to make an offer on properties during the first 3 days the property is listed with no outside competition; and the Public Entity Pool Transaction for purchasing 25 or more Fannie Mae properties in one transaction.



Candace Tapscott, Director, HUD Office of Fair Housing and Equal Opportunity, explained the best way for NSP grantees to create jobs, training and employment opportunities for people in need in our communities. She provided the responsibilities of the Section 3 coordinator, residents, businesses, procurement standards and Federal labor standards; how to comply, documentation strategies and which projects are subject to Section 3.



Scott Kline, Vice President of National Housing Trust/ Enterprise Preservation Corporation, shared his experience working on multi-family projects with NSP funding. He presented how to approach the acquisition, rehabilitation and rental of foreclosed properties from initial inspection to property management.



Gladys Schneider, FHC Technical Assistance Director, detailed the strategies needed to move the NSP inventory. She covered value added rehab with energy efficiency, curb appeal and on point pricing, buyer creative outreach, effective counseling, and mortgage readiness, accessing credit with good underwriting and packaging skills and looking for alternative types of financing.



Lisa Hoffmeyer, FHC Technical Advisor, presented different NSP homebuyer financing options from conventional FHA to seller financing programs, understanding the credit and financing needs of your buyers, managing processes for efficiency and long-term affordability and strategies to leverage resources and subsidy layering. [HNN](#)

HUD NSP Grantees



The NSP Roundtable attendees discussed how Florida's NSP grantees and partners continue to tackle the foreclosure crisis, in addition to featured success stories from families, neighborhoods and communities. From L to R: **Gary Causey**, HUD CPD Field Office Director; **George Romagnoli**, FHC Chair; **Gladys Schneider**, FHC Technical Assistance Director; **Maria Ortiz**, Community, HUD Planning and Development Director; and **John Laswick**, HUD Team Leader for NSP.



John Laswick, HUD Team Leader for NSP, encouraged NSP grantees to get their questions answered and share successes for NSP projects. John has been a champion for ensuring that NSP meets its goals and that grantees have the answers and tools they need to succeed.



The well-attended NSP Expert Tables provided attendees the opportunity to discuss specific questions and get answers on a wide array of topics. Representatives from HUD were available for one-on-one consultation.



Dionne Roberts of Training and Development Associates (center) advises on Program Income and Financial Management questions. All grantees agree that understanding basic program income rules, plus developing a more structured strategy to generate and expend program income for sustainability will make dollars go further.



HUD representatives and grantees were able to meet face to face to work on problems and solutions for NSP 1, 2 and 3.



Jennifer Hylton and **Hunter Kurtz** from HUD answered questions on NSP Program Design and making changes to NSP action plan. [HNN](#)



Florida Nonprofit Housing Advocates Network

The Florida Nonprofit Housing Advocates Network was launched at the 2010 statewide annual conference. The Florida Housing Coalition wants our advocacy on behalf of nonprofits to be informed by our membership. The Florida Nonprofit Housing Advocates Network provides a forum for you to provide input to the Florida Housing Coalition on legislative and policy issues that you believe will advance opportunities for nonprofit housing providers' success. We have a one-hour telephonic meeting every other week open to members of the FNHAN.

Within its first year, the FNHAN achieved even more positive results than expected. We had a successful campaign to change the statutory definition of substantial experience relative to the FHFC Universal Application that creates a barrier for many nonprofits and we engaged our membership in legislative advocacy in a much more coordinated and effective way to repeal the cap on the state and local housing trust funds. There are currently 100 members of the FNHAN.

The Florida Nonprofit Housing Advocates Network Caucus is our annual in-person meeting. One of our featured speakers was Pete Sleasman, Attorney with Florida Institutional Legal Services (pictured above center), who also serves on the statewide support team for the Florida Bar Foundation's affordable housing preservation project. Pete provided training on Florida's public records law: Keeping abreast of how federal, state, and local housing funds are being expended and whether funds are available at all levels of government is key for housing advocates to know how housing monies are being expended and if and when housing monies are available. Pete Sleasman explained the broad scope of Florida's Public Records

Law- Chapter 119, Florida Statutes; Exemptions; Costs; How to make a public records request; What to ask for. He also provided a sample letter for making a public records request, which is the final slide from his PPT presentation found at www.flhousing.org/2011-conference-presentation

Preservation of project-based properties has been a focus of the FNHAN. In conjunction with the National Housing Trust and in connection with the Florida Housing Coalition's MacArthur grant, The Coalition assists nonprofits working to preserve affordable housing properties. Jaimie Ross, Affordable Housing Director, 1000 Friends of Florida and FHC Board President (pictured above right), emphasized the value in collecting tenant stories. See <http://youtu.be/oXVig4D7tgo> for examples to be used by our national partners to make the case for preservation with Congress.

Julie Seward, Director of State Policy, LISC, Washington, D.C. (pictured above left), brought an up-to-date report on funding at the federal level, and the need to advocate for HOME funds in particular, as these monies are at risk and so critical for nonprofit housing providers' work. **HNN**



Membership in the FNHAN is free, but is only open to Florida Nonprofits that are Florida Housing Coalition members. If you would like to provide input, share information and ideas, or be kept up-to-date on what advocacy issues we are addressing, please join the FNHAN. Membership information is available at: <http://flhousing.org/florida-nonprofit-housing-advocates-network>



Florida Community Land Trust Institute

The Florida Community Land Trust Institute, established January 2000, is a collaborative initiative between 1000 Friends of Florida and the Florida Housing Coalition. Since its inception, the Florida CLT Institute has published a Florida primer for CLTs and assisted in the establishment and implementation of approximately 20 community land trusts in Florida. We have an annual meeting at the statewide conference with our membership at the Florida CLT Institute Caucus.

The Caucus began this year with a review of the landmark real property legislation that requires community land trust properties to be assessed in accordance with the restriction on resale. This was a the result of a multi-year effort by the Florida CLT Institute originally sponsored by former Representative Keith Fitzgerald and ultimately passed again by Representative Gary Aubuchon and Senator Mike Bennett. In some locales, property appraisers were expecting CLTs/CLT homeowners to pay real property taxes based on what the property was worth as if it had no ground lease with resale restrictions. This has now been settled in favor of CLTs with the codification of Section 193.018, Florida Statutes.

Financing for CLT homebuyers had become a particularly pressing issue in today's lending environment. Community lenders and credit unions are always a good source for CLT homebuyers provided the numbers of loans are small enough for the lender to portfolio. But as our CLTs have been trying to bring CLT homeownership to scale, Fannie Mae, using the Fannie Mae Lease Rider, was the vehicle to sell the CLT loan on the secondary market. But in today's market,

first time homebuyers are using FHA products and to our great frustration, FHA restrictions are currently not friendly to CLTs. Bonnie Conrad, Vice President of the Housing Division at Housing Partnership Inc. (pictured above right), introduced a soon to be launched Loan Pool that will make loans available for resale restricted properties in Florida. It should be launched presently, but until then the Florida Community Land Trust Institute, in partnership with others nationally, is advocating for changes to the FHA regulations. For a sample letter, which we encourage all CLTs to send to Acting Commissioner Carole Galante, see www.flhousing.org/community-land-trust-institute-1



Suzanne Cabrera, President and CEO of Housing Leadership Council of Palm Beach County (pictured above at left-side of banner), shared the success stories from her organization, in addition to Davis Landings, on behalf of Cindee La Course Blum's CLT of Palm Beach, using NSP funds to acquire, rehabilitate and preserve affordable homeownership in perpetuity using the community land trust model. These organizations stand as a model to be emulated statewide in the NSP program. Using the land stewardship model of community land trusts will prevent future regret about missing a golden opportunity to provide perpetual affordability to the benefit of the community.

To see the six-minute video of the Lake Worth NSP partnership involving Housing Partnership, Housing Leadership Council and many other partners to revitalize this small community within Palm Beach using the CLT model see www.flhousing.org. HNN



Green Track



With Special Appreciation to  **Progress Energy**



Melvin Philpot, Moderator, Progress Energy, **Karen Sutherland**, Buildings Research Florida Solar Energy Center, and **Dr. Pierce Jones**, University of Florida, shared programs that save money on utilities and addressed strategies, policies and incentives to implement energy efficiency and water conservation into affordable housing during the Our Energy Economy - What Makes Cents? workshop.



The Utility Companies and Green Partners Caucus participants discussed whether Florida has an effective system and coordination framework in place to include all stakeholders in addressing affordable green housing with incentives, policies, funding, programs and guidelines emphasizing conservation and efficiency.



The Sustainable Design and Construction workshop featured national experts who explained elements used to create sustainability. From L to R: **Bill O'Dell**, Moderator, Florida's Shimberg Center for Housing Studies, **Meaghan Shannon Vlkovic**, Enterprise Community Partners, **Sharon Lee**, Low Income Housing Institute, and **Cathy Byrd**, Innovative Restorations.



Leveraging Green Funding Opportunities workshop participants heard different ways to pay for "green housing" and offered input for FHFC's programs that include favoring energy efficiency and sustainability. From L to R: **Brad Goar**, Moderator, Florida Power & Light, **Elizabeth O'Neill**, Florida Housing Finance Corporation, and **Doug Coward**, Clean Energy Strategies, LLC.



Dr. John Keifer (L) and **Ben Millar (R)** of E³ Building Sciences presented Energy-Efficient Building Practices and Single Family Housing and LEED green workshops where attendees learned green building requires innovations in design and construction.



Green Affordable Housing panelists gave insight into the green affordable housing arena. From L to R: **Ben Johnson**, Moderator, Seltzer Management Group, Inc., **Jennifer Ramos**, Florida Yards and Neighbors-Orange County Extension Agent, **Ron Spoor**, Habitat for Humanity of Pinellas County, **Bill Lazar**, St John's Housing Partnership. [HNN](#)



Fundraising with Gusto!

Marjorie Fine's presentation is available at: <http://flhousing.org/2011-conference-presentations>



by Lisa Hoffmeyer

The folks who attended the Fundraising Caucus at the Conference were treated to an energetic and informative presentation by Marjorie Fine, Director of the Linchpin Campaign. Fine consults with funders to strengthen their grantees' fundraising and assists organizations to build a strong major donor program.

Here are some valuable tips Fine shared during the Caucus.

When asked why he robbed banks, Jesse James reportedly answered "Because that's where the money is!"

Why focus most of your fundraising efforts toward individuals and households?? *Because that's where the money is!* Individual donors



Marjorie Fine says everyone is a fundraiser.

account for 73% of donations to nonprofit organizations. Compare this with 13% from Funders, 4% from Corporations and 18% from Bequests; it is clear that targeting individual donors is where you want to

focus much of your fundraising efforts.

Fine offered several ways to find very generous donors:

Start inside. Find prospective major donors whose purpose matches yours by asking these questions:

- Who demonstrates they value your work by coming to your events or asking you questions about your organization?
- Whose giving patterns suggests they are "givers" and may give to your organization?
- Who knows, loves or supports you, and is open to extending that relationship to include supporting your organization?

Set priorities as you build your potential donor list, start with people with whom you have the closest relationship.

- Organization members, staff and volunteers
- Board members
 - ALL Board members should give!!
- Family and friends
 - Your goal is to build a relationship that is not just based on individual loyalty, but a relationship with your organization.
- Business contacts
 - Include vendors that do business with your organization
 - Approach the business owner to donate on their own behalf and the business as a whole
 - Businesses you patronize personally
- Former board members, staff and community allies
 - They supported you at one time, and likely will again
- Builders
 - All who benefit from developing affordable housing
- Social organizations
 - Fraternities/Sororities
 - Jack and Jill clubs
 - Meet Up groups
 - Chambers of Commerce
 - Places of worship
 - Alumni
 - Professional networks
 - Local civic groups
- Union / Trade Organizations
- Socially responsible investment professionals
- Local politicians
- Current donors
 - Ask about increasing their contribution
 - Ask for names of new contacts

Remember, your fundraising work is just as important as your housing work. By trying a few of these suggestions you are sure to add many generous donors to your database.

Happy Fundraising! HNN

NSP 1-2 -3 is Making Excellent Progress in Creating Community and Employment



by Gladys Schneider

Just take a look at the economic activity the Neighborhood Stabilization Program has brought to Florida. The City of Cape Coral, often referred to as the epicenter of the United States foreclosure process, has a simple formula for buying and selling foreclosed homes and they use it aggressively. With a staff of two and a solid relationship with two nonprofit housing organizations, the City is second only to Orange County California in drawdowns from NSP3 and is number one in Florida.

Amy Yearsley and Millie Babic, City NSP staff, and the Cape Coral Housing Development Corporation headed by Bonnie Timberlake, and Lee County Habitat for Humanity headed by Kitty Green, work closely to identify great homes and get them purchased. Yearsley attributes much of the smooth purchasing to Fannie Mae, through the assistance of Calvin Richardson. Over 100 homes have been completed

and many more are planned as they continue to bring in program income with the sales of the homes. Cape Coral is not only known for the rampant speculation in single family homes that occurred in this platted city but also for the presence of toxic drywall that was used in abundance. They are careful to avoid these units and have been able to go green with solar panels, access to transit and energy saving features in the homes. The City plans to meet its 25% low income set aside in a partnership with the Fort Myers Housing Authority where they have located a multifamily property suitable for rehab.

The City of Cape Coral is #1 in Florida in Drawdowns from NSP3.

The City of Cape Coral asked the Florida Housing Coalition for technical assistance early in their process and we were pleased to provide guidance in program design.

All NSP grantees are invited to contact the Coalition for help either with just a question or more in-depth assistance.

Call **850-878-4219** or email info@flhousing.org. HNN

Editor's Note

While foreclosures and double digit unemployment might justify a doom and gloom view about the housing market, we should acknowledge that our affordable housing market and housing related employment has been saved or decidedly aided by federal stimulus programs such as TCAP, TCEP, and NSP. We have avoided greater economic disaster due to the wise investment of federal housing funds into our economy. Unfortunately, the prospect for continued federal housing assistance in the near future looks unlikely, depriving Florida of over \$2.7 billion in Project Rebuild funds from the American Jobs Act, to put construction workers on the job rehabilitating and refurbishing vacant and foreclosed homes.

FLORIDA HOUSING COALITION'S EXPERTISE TAPPED ACROSS THE NATION

The Florida Housing Coalition also provides NSP technical assistance around the country. Stan Fitterman has worked extensively with the City of Oakland, California, on a partnership between the city and a community land trust. Lisa

Hoffmeyer, Aida Andujar and Gladys Schneider have been working with Nassau County New York with DRGR, program design and operating policies. Aida Andujar and Gladys Schneider presented at a HUD grantee workshop for the Manhattan

HUD field office training on Section 3 and Affirmative Marketing. Gladys Schneider has worked with the City of Port Arthur, Texas, preparing a land bank re-use plan. Aida Andujar has assisted CHDO's in Gulfport, Mississippi. HNN



Metro 510 ribbon cutting.

Sage Partners* Recasts Harrison Street in Downtown Tampa: Preservation, New Construction, Employment

Metro 510, shown above, is named for its location by the transit station at 510 Harrison Street. It is across the street from what was Methodist Place, and is now known as Vista 400, for its views of the downtown skyline and location at 400 Harrison Street. Together, these developments provide long term affordable housing for the continuum of housing need in downtown Tampa, from housing for frail elderly and disabled living on fixed incomes, to the downtown moderate income workforce.

**OVER 2,000
JOBS CREATED:
628 ON-SITE
JOBS AT
METRO 510
113 ON-SITE
JOBS AT
VISTA 400**

Bill Clinton, Mary McLeod Bethune and Jackie Robinson. Metro 510 will preserve the past and provide for the future of the City of Tampa.

Vista 400, shown below, preserved a substandard aging 1971 facility in need of substantial rehabilitation. This development was part of the dwindling and precious housing stock of project-based Section 8 properties that provide rent subsidies allowing seniors to age in place when they can not afford to

Metro 510 is a unique community combining the rehabilitation of the historic St. Paul A.M.E. Church and the new construction of 120 workforce housing apartment homes. The development features four floors of residential above two floors of parking, an outdoor spray park, community garden, movie theatre area and an outdoor museum devoted to the history of the church. The restored St. Paul A.M.E. Church serves as a community center, leasing office, fitness facility, computer lab, library and a learning and play area for children. At the same time, the restoration of the church is a monument to its role in shaping the city's history. Its renovation also serves as a tribute to the noble individuals who addressed its congregation over the years, such as former President

pay market-rate rents. Because of the trauma to an elderly population that can result from relocation, Sage Partners did not relocate any residents offsite during the construction process. The rehabilitation took place two floors at a time as the apartments were refurbished to include: Energy Star interior light fixtures throughout residences, environmentally friendly flooring, Energy Star appliances, low-flow faucets and shower heads, grab bars in bathrooms, and ceiling fans. The Vista 400 residents enjoy a community garden, library, fitness center/yoga room, computer lab, a welcoming common area with a bocce ball court, laundry facility, resident assurance check-in and an emergency call system. **HNN**



*Vista 400 ribbon cutting. *Sage Partners, LLC, is based in Tampa. Debra Koehler, President; Todd Turner, Ex. V. P.*

Resource Guide Will Assist Individuals with Developmental Disabilities



by Michael Chaney

The Florida Housing Coalition announces a new partnership with the Florida Developmental Disabilities Council (FDDC) to produce a Florida-specific, county-by-county, residential resource guide. The purpose of this project is to educate people on all of Florida's available residential options for people with developmental disabilities. Once complete, this residential resource guide can be used by individuals with disabilities, along with their family and support network, to evaluate their individual housing needs and determine the most appropriate residential options for their specific situation. The FDDC advocates for and promotes meaningful participation in all aspects of life for Floridians with developmental disabilities, such as autism, cerebral palsy and Down syndrome. This resource guide will enhance these individuals' inclusive housing efforts.



(SSI), the shortage of available housing units in Florida is acute. The SSI monthly payment for an individual in Florida is \$674. If SSI represents an individual's sole source of income, that person can only afford a monthly rent of \$202. Statewide, this income was equal to 19.5% of the area median income. A person with a disability receiving SSI would have to spend 115% of their monthly income to rent an efficiency unit and 128% of their monthly income for a one-bedroom unit.

There is no 'one-stop shop' where people with developmental disabilities can obtain a Florida county-by-county listing of all affordable housing information with details about where and how to apply for housing assistance. This tends to make locating affordable housing difficult and confusing. This guide will make that process easier.

There is no 'one-stop shop' where people with developmental disabilities can obtain a Florida county-by-county listing of all affordable housing information with details about where and how to apply for housing assistance. This guide will make that process easier.

Finding safe, accessible and affordable housing is a significant challenge for many individuals with disabilities. Although there are many who have a job and other resources, for individuals whose sole income is Supplemental Security Income



Enjoying the independence of living at home with the assistance of a caregiver.

In addition to providing county-specific contacts and housing assistance information, the resource guide will include a Personal Assessment Tool (PAT). The PAT will help identify appropriate housing options for each individual's specific needs. The PAT will address:

- Housing history;
- Identified barriers to housing; and
- Current household finances.

In developing the PAT, the Florida Housing Coalition will convene focus groups with individuals with developmental disabilities to test and improve the PAT's effectiveness.

The resource guide will also offer:

- An overview of several types of housing options;
- An analysis of how to finance each housing option; and
- Examples of individuals benefitting from homeownership, rental and rehabilitation/accessibility modification assistance.

Coalition Continues Commitment

The upcoming publication continues the Coalition's commitment to addressing low-income populations in Florida with specific needs. In 2007, the FDCC partnered with the Florida Housing Coalition on *Addressing the Housing Needs of Individuals with Disabilities*. This publication provides:

- Best practice housing models and insight into how affordable housing funding decisions are made;
- Identified barriers to housing as a result of focus groups with individuals with disabilities; and
- Policy considerations to use when carrying out housing advocacy efforts.

Many Floridians who are elderly, and people with disabilities, have some of the lowest household incomes.



Barrier-free housing provides more independence for people with disabilities.

In 2007, the Coalition organized an *Extremely Low Income Housing Leadership Forum* to focus attention on assistance with, and to discuss resources and challenges involved with, locating housing for people who have extremely low incomes and are homeless.

In 2009, the Coalition created a *Blueprint for Affordable Elder Housing*. Floridians, who are elderly and those with disabilities, also have challenges finding affordable housing. The *Blueprint* offers recommendations to local governments and citizens for more elder-friendly and affordable housing solutions.

The Coalition also worked with the Florida Housing Finance Corporation (FHFC) on implementing the Housing Locator Service, www.floridahousingsearch.org, for affordable rental housing.

Survey of Housing Professionals

Florida is fortunate to have far greater financial resources than other states for housing people who have extremely low incomes because of the dedicated Sadowski Act Trust Fund, which will be highlighted in the upcoming residential resource guide. The county-by-county section will feature a number of excellent nonprofits providing supportive housing and housing for individuals with disabilities and others living in extremely low-income households.



The Housing Coalition needs input from Florida's housing professionals as it produces this new resource guide, and will soon launch a formal survey of its members. The survey results will be integrated into the resource guide, which will be showcased at the Coalition's 2012 Conference.

We want *Housing News Network* readers to contact the Coalition to share information about local groups that offer housing assistance, specifically for individuals with developmental disabilities. Tell us about recent assistance you offered individuals with developmental disabilities as we identify examples of home purchase, rental housing, rehabilitation assistance and group homes to feature in the guide. Call 850-878-4219 or email: info@flhousing.org with your examples. **HNN**

Website Resources

The Coalition's website has helpful publications about housing for individuals with disabilities and others with specific needs.

Addressing the Housing Needs of Individuals with Disabilities



In partnership with the Coalition, this FDDC report provides recommendations, best practice models and policy considerations for use by advocates for housing options for people with disabilities. The resources are also helpful for people providing housing assistance to extremely low-income households. <http://www.flhousing.org/addressing-housing-needs-individuals-disabilities>

Blueprint for Affordable Elder Housing



Resources abound on affordable housing, housing assistance programs, accessible designs for people with disabilities and who are elderly, healthy aging and healthy, livable communities. This Blueprint summarizes and offers recommendations for more elder-friendly and affordable housing solutions. <http://www.flhousing.org/blueprint-affordable-elder-housing>

Out of Reach Report



The National Low Income Housing Coalition's annual Out of Reach Report documents the severe affordability difficulties for individuals with disabilities and other specific-needs populations who have very low or extremely low household incomes. This Report calculates the housing wage and other housing affordability data for every state, metropolitan area, combined nonmetropolitan area and county in the country. <http://www.nlihc.org/oor/oor2011/>

Priced Out



This report from the Consortium for Citizens with Disabilities (CCD) Housing Task Force and the Technical Assistance Collaborative focuses even greater attention on the housing needs of people receiving SSI. Since 1998, every two years the Consortium for Citizens with Disabilities (CCD) Housing Task Force and the Technical Assistance Collaborative (TAC) have published Priced Out, a report which compares the monthly Supplemental Security Income (SSI) of people with serious and long-term disabilities to local U.S. Department of Housing and Urban Development (HUD) Fair Market Rents for modestly priced one- bedroom and studio/efficiency rental units.

Priced Out in 2010 reveals that:

- On a national average, people with disabilities living on Supplemental Security Income (SSI) paid 112% of their income to rent a modest one-bedroom unit priced at the fair market rent. Rents for smaller studio/efficiency apartments, were 99% of SSI.
- Within Florida's federally defined housing market areas, the cost of a one-bedroom rental unit ranged from a low of 80% of SSI payments in the Baker County housing market area to a high of 164% in the West Palm Beach/Boca Raton housing market area. <http://www.tacinc.org/resources/data/pricedout/index.php>



FHC Welcomes New Board Members and Thanks Our Partners

The Coalition welcomes three new Board members and extends a special Thank You to our Partners for Better Housing:



S U Z A N N E CABRERA is President/CEO of the Housing Leadership Council of Palm Beach County (HLC),

is a 501(c)(3) founded in 2006 by community and business leaders to address workforce/affordable housing issues. Prior to joining HLC, she served as Executive Director of The Lord's Place, a non-sectarian, non-profit agency, which serves the poor and homeless. Her professional volunteer roles include current member/past chair, Palm Beach County Commission on Affordable Housing; chair, West Palm Beach Affordable Housing Committee; executive member, Affordable Housing Collaborative; member, Homeless Advisory Board Housing and Advocacy committees. She received a Bachelor of Science degree from St. Lawrence University with a double major in biology and chemistry and did graduate work at McGill University.



D O N H A D S E L L is the Director of the Office of Housing and Community Development with the

City of Sarasota and Sarasota County. Hadsell is responsible for administering federal, state and local grants for both jurisdictions. During his tenure, the department revenues have grown from \$600,000 to more than \$35 million annually. His department was one of 56 communities nationwide to receive the NSP 2 grant. Prior to coming to the City of Sarasota, Hadsell was the assistant director of planning and development with the City of Lakewood, Ohio. He received a bachelor's degree in government from Monmouth College in Illinois and a master's degree in political science from Western Illinois University.



L O R I SANDONATO is the Vice President of Homes for Independence, Inc., and

Director of Housing for ServiceSource, d/b/a Abilities, Inc. of Florida. Sandonato is responsible for the development and geographic expansion of integrated affordable rental properties, retrofit and rehab programs as well as ownership opportunities for non-profit community based organizations in four states. In addition to development activities and operational responsibilities, Sandonato serves on multiple condominium boards, holds a current Credential for Green Property Management and several other designations from NAHMA. [HNN](#)

THANK YOU PARTNERS

The Florida Coalition gratefully appreciates all our Partners for Better Housing. We also give a special recognition to **Bank of America Charitable Foundation, Inc.** for its support.

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CHASE



STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM



by Michael Chaney

NO NEW CONSTRUCTION

Q: How can we comply with the prohibition on new construction for 2011/2012 SHIP Funds and still meet the

SHIP requirement that 75% of the monies are used for construction related activities?

A: The details on the prohibition on new construction are contained in HB 639, which passed during the 2011 legislative session:

Section 17. (1) The Legislature finds that due to the current economic conditions in the housing market there is a critical need to rehabilitate or sell excess inventory of unsold homes, including foreclosed homes and newly constructed homes, as well as a critical need for the rehabilitation and preservation of older, affordable apartments. The Legislature further finds that there is a critical need to create housing-related jobs and that these conditions require the targeting of state and local housing trust fund moneys to assist in the sale or rehabilitation of existing homes and the preservation and rehabilitation of older rental apartments.

(2) Notwithstanding ss. 420.507(22)(a) and (23)(a), 420.5087(6)(l), 420.5088, 420.5095, and 420.9075(1)(b) and (5)(b), Florida Statutes, funds from the State Housing Trust Fund or the Local Government Housing Trust Fund that are appropriated for use in the State Apartment Incentive Loan Program, Florida Homeownership Assistance Program, Community Workforce Housing Innovation

Pilot Program, or the State Housing Initiatives Partnership Program may not be used to:

(a) Finance or otherwise assist the construction or purchase of housing sold to eligible individuals, unless the housing unit being sold had an initial certificate of occupancy prior to December 31, 2010; or

(b) Finance or otherwise assist in the construction or purchase of rental housing, unless the development being financed or assisted received its initial certificate of occupancy prior to December 31, 1996.

The SHIP rule requires that at least 75% of the SHIP allocation and any recaptured funds must be reserved for construction, rehabilitation, or emergency repair of affordable, eligible housing. Consider how this set-aside requirement affects the following types of SHIP strategies:

REHABILITATION

The decision of how to spend 11/12 funds may be easy for many SHIP jurisdictions by dedicating funds to owner-occupied rehabilitation or emergency repair strategies, which clearly comply with the Construction/Rehabilitation set-aside, and are already common strategies in many Florida communities. In some cases, this emergency repair assistance is focused on accessibility modifications, an especially beneficial service for elderly applicants and individuals with disabilities.

Rental Rehabilitation is another strategy that complies with the set-aside. SHIP staff must keep in mind that the ban on new construction applies to rental housing that received a certificate of occupancy after December 31, 1996; rehabilitation of older units, which are the units most in need of rehabilitation, is allowable.

PURCHASE ASSISTANCE

Section (2)(a) of the ban on new construction prohibits the purchase of new homes. Purchase assistance strategies may only help eligible buyers with the purchase of existing homes that received a certificate of occupancy prior to December 31, 2010.

Consider how the Construction/Rehabilitation Set-Aside affects SHIP funds spent on purchase assistance for buying existing housing. In some cases, SHIP funds are provided to help a buyer purchase and initially repair a house. All of the SHIP funds involved with such a case will count toward compliance with the Construction/Rehabilitation set-aside. In other cases, no SHIP funds are used to repair a house as it is being purchased. Because set-aside compliance is broadly interpreted, these SHIP funds will also comply with the set-aside if SHIP staff can document that another source of funding—the seller, the buyer, CDBG funds or some other source—paid for repairs 12 months before or after the house sold. There are other occasions of home purchase where none of the parties involved paid for repairs, because some existing homes are in good condition that no repairs are necessary. SHIP staff must be mindful about providing 11/12 funds in these cases as these SHIP funds will not comply with the set-aside.

STRATEGIES THAT DO NOT COMPLY WITH SET-ASIDE

Rent or Utility Deposit Assistance and Foreclosure Prevention are examples of strategies that are not new construction-related or rehabilitation-related. These strategies—and also SHIP funds spent on housing counseling—do not comply with the Construction/Rehabilitation Set-Aside. Because 75% of the 11/12 SHIP allocation must comply with this set-aside and it is likely that another 10% of the allocation is dedicated to administration, this often leaves only

Do you have 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 hotline at (800) 677-4548.

15% of the allocation that may be spent on activities that do not meet the construction/rehabilitation set-aside. It is important to note that program income SHIP money is not required to comply with the Construction/Rehabilitation set-aside.

Considering how to comply with the prohibition on new construction may not be a very difficult task for many jurisdictions. For one thing, every SHIP office received less than \$1 million of 11/12 funds and many received much less than this. If you have further questions about your options, contact the Florida Housing Coalition at 850 878-4219 for assistance or contact FHFC if your SHIP office reconsiders and updates its plan for how to spend 11/12 funds on strategies that do not include new construction.

PROGRAM INCOME

Q: How should I track program income?

A: Program income has many sources. SHIP staff must have a plan for tracking:

Bank Interest: This is one of the most common sources of program income, and one that every jurisdiction receives because the SHIP Local Housing Trust Fund is an interest bearing account.

Deferred Loan Repayment: This program income is received when a SHIP loan is repaid due to the sale of a home with a SHIP lien or when a homeowner refinances.

Direct Loan Repayment: Here are two divergent examples of program income received from direct loans.

1) Some SHIP jurisdictions provide direct assistance with the agreement that SHIP recipients will repay with affordable monthly payments.

2) For some large-scale development projects, SHIP funds are provided for upfront financing at the beginning of the project. The developer agrees to repay after a short number of years.

Foreclosure Repayment: In the experience of many SHIP administrators, subordinate lien holders on a SHIP-assisted home rarely receive repayment from the proceeds of a foreclosure sale. Make note if this does happen because the SHIP Annual Report provides a separate category to report program income from foreclosure repayments. Even if no proceeds are received during a foreclosure, properly track all incidents when you learn that SHIP-assisted homeowners are in default on their first mortgages or have lost their homes to foreclosure. SHIP jurisdictions are required to annually report the foreclosure and default rate by income category.

Recaptured Funds: All the SHIP-related repayments that a SHIP office may receive are categorized as program income with one exception: Recaptured funds are a specific and infrequent type of repayment when funds were not used for assistance to an eligible household for an eligible activity. Such repayments are usually received from a sponsor when there is a default on the grant or loan award.

For each of the outlined sources of program income, consider how SHIP staff should monitor and track the revenue. In each case, it should be deposited in the SHIP Local Housing Trust Fund, rather than contained in a separate account. Bank interest is easy to monitor, although you must remember that program income is tracked by the state fiscal year, which differs from the local government fiscal year. When you contact your finance department for a report of bank interest revenue, ask for the

amount accrued from July 1st of one year to June 30th of the next.

All the other program income sources are tracked this way. Funds received today are logged with the current state fiscal year's funds. Therefore, if you receive a repayment in December 2011, you record this SHIP program income revenue on the 11/12 tracking spreadsheet. The expenditure deadline for this revenue is the same as the SHIP allocation with which it is associated.

Let your finance department know the types of revenues and program income you will be receiving so they can set up the accounts you need for reporting. Make sure the reports of these accounts are available for your review and reconciliation.

Tracking the proceeds from the sale of a home is generally easy because SHIP and all lien holders are contacted during this transaction. Confirm if your office is contacted directly, or if you must ask for notification from your finance department or city/county attorney's office. The same process occurs for tracking the repayment of SHIP funds during mortgage refinancing or a foreclosure.

Recaptured funds must also be tracked, which is a straight forward activity. These funds are easily identified because it is often a rare and notable experience when SHIP staff communicates with a developer or sub-recipient agency that must repay funds. A small portion of program income may be expended on additional administrative expenses—above and beyond a jurisdiction's 10% administrative budget—but no Recaptured Funds may be used for this purpose.

Properly tracking program income is as important as tracking any other source of SHIP revenue. Contact the Coalition if you have questions. [HNN](#)

About The Coalition



The Florida Housing Coalition, Inc. is a Florida nonprofit and 501(c)(3), statewide membership organization whose mission is to act as a catalyst to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment.

The Coalition provides professional consultation services through training and technical assistance on affordable housing and related issues to nonprofit organizations, local governments, and their private sector partners.

We support community-based partnerships in leveraging resources; and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida. The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.

OUR VISION

Every Florida community, large and small, practices a community ethic reflecting a belief that access to

housing that is decent, safe, affordable and of a person's own choosing, is a fundamental right and that at least one active, viable community-based organization plays an important role in delivering affordable housing and related services in each community.

OUR TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee, with seven professional technical advisor offices throughout Florida.

Our technical assistance team consists of a highly skilled and geographically dispersed network of full-time professional staff providing technical assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our 25-member Board of Directors.

The FHC Technical Assistance Team can help with every aspect of locally-administered housing programs, from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs. [HNN](#)



Contact FHC for your training and technical assistance needs:
Email: info@flhousing.org or call (850) 878-4219



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

Partners for Better Housing membership support Florida Housing Coalition's work by making a tax deductible donation of \$500 or more. Membership benefits include:

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
- Free job vacancy posting service on the Coalition's website
- 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 Coalition's website
- Logo displayed in all conference-related publications, on Coalition's website 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)
- Name displayed in all conference-related publications and on Coalition's website
- Co-Sponsor and Patron Partners included in each triennial issue of *Housing News Network Journal*

BASIC MEMBERSHIP

Basic membership is for anyone who wishes to subscribe to *Housing News Network*, post job vacancy announcements free on the Coalition's website and receive membership-rate conference registrations. 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

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For more information, e-mail Johnitta Richards Wells at the Florida Housing Coalition at richards@flhousing.org.