Sadowski Coalition
Press Conference

Operation Reveille
A SHIP Success Story

SHIP Distribution Estimates
for Fiscal Year 2016-2017

Catalyst Training
and Technical Assistance
for Special Needs

Getting the Most from the Citizens Participation Process

2015 Affordable Housing Conference
Highlights

SUMMARY EDITION:
HOME MATTERS 2016
EXECUTIVE COMMITTEE
George Romagnoli, CHAIR
Pasco County Community Development
Ed Busansky, IMMEDIATE PAST CHAIR
First Housing Development Corporation
Aileen Pruitt, VICE CHAIR
PNC
Ben Johnson, TREASURER
Seltzer Management Group, Inc.
Robert Von, SECRETARY
Meridian Appraisal Group, Inc.
Mark Hendrickson, AT LARGE
The Hendrickson Company
Jeff Kiss, AT LARGE
Kiss & Company, Inc.
Melvin Philpot, AT LARGE
Duke Energy

BOARD OF DIRECTORS
Bob Ansley
Orlando Neighborhood Improvement Corp.
Stephanie Berman
Carfour Supportive Housing
Suzanne Cabrera
Housing Leadership Council of Palm Beach County, Inc.
Charles Elsesser
Community Justice Project
Bradford Goar
Florida Power and Light
Don Hadsell
City of Sarasota
Jack Humburg
Boley Centers, Inc.
Barbara Inman
Habitat for Humanity of Florida
Christine Long
Metropolitan Ministries
Leroy Moore
Tampa Housing Authority
Bill O’Dell
Shimberg Center for Housing Studies
Christine Ruiz
Bank of America

ADVISORY COUNCIL
David Christian
Regions Bank
Marilyn Drayton
Wells Fargo
Helen Hough Feinberg
RBC Capital Market
Debra Koehler
Sage Partners, LLC
Nancy Merolla
Florida Community Bank

STAFF
Aida Andujar • Technical Advisor
Michael Chaney • Technical Advisor
Charlene Chen • Finance Manager
Larry Crumbie • Operations Manager
Pam Davis • Workshop Coordinator
Lisa Hoffmeyer • Technical Advisor
Rose Phillips • Research Analyst
Susan Pourciau • Director, Homeless, Training and Technical Assistance
Caleena Shirley • Technical Advisor
Johntina Wells • Conference & Education Manager
Jaimie Ross • President and CEO

IN THIS ISSUE:
1 FROM THE EDITOR
2 SADOWSKI COALITION PRESS CONFERENCE
3 OPERATION REVEILLE
4 SHIP DISTRIBUTION ESTIMATES for Fiscal Year 2016-17
5 HOME MATTERS
2016 Summary Edition
15 A PRESERVATION SUCCESS STORY in Melbourne Florida
18 THE FLORIDA NONPROFIT HOUSING ADVOCATES NETWORK Fifth Annual Meeting
21 CATALYST TRAINING AND TECHNICAL ASSISTANCE for Special Needs
23 FLORIDA’S HARDEST HIT FUND: Progress and Best Practices for Foreclosure Prevention
25 GETTING THE MOST FROM THE CITIZENS PARTICIPATION PROCESS
27 SHIP CLIPS
Frequently Asked SHIP Questions
29 2015 AFFORDABLE HOUSING CONFERENCE HIGHLIGHTS
40 ABOUT THE COALITION
41 AFFORDABLE HOUSING CONSULTING SERVICES

The Florida Housing Coalition is a nonprofit, statewide membership organization whose mission is 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, Rose Phillips, Associate Editor, and Lynne Takacs, Communications Manager • Email: info@flhousing.org. Website: www.flhousing.org.
Many Voices, One Message

Florida lawmakers have a terrific opportunity to keep the economy on an upward trajectory. The investment of housing trust fund monies into homes for hard working Floridians has given Florida the boost it needed to get through the housing recession after the federal neighborhood stabilization funds came to an end. Florida is growing again. As people move to Florida, the real estate market recovers, and more people are able to become first time home owners or apartment residents, Florida’s economy grows.

Everyone needs a home. A home comes from the full continuum of housing opportunities, from modest apartments for rent at affordable prices to modest homes to purchase at an affordable price. We need to rapidly rehouse Florida’s chronic homeless population and we need to preserve and develop apartments that are affordable for our most vulnerable extremely low income populations, many of whom are living on social security, or disability income.

Florida has become the nation’s toughest state for renters. According to the recently-released “Make Room” report by Enterprise Community Partners, Florida has the largest share of renters — 31 percent — who spend more than half of their income on housing. According to the 2016 Florida Home Matters Report, 951,000 very low-income households, including hardworking families, the elderly, veterans and disabled Floridians living on fixed incomes, are forced to spend more than 50 percent of their income on housing. They are essentially one missed paycheck or one unexpected crisis away from homelessness. Florida also has the nation’s third-largest homeless population.

For more information about why Home Matters in Florida:
Contact Jaimie Ross, President of the Florida Housing Coalition at: 850.212.0587 or email: Ross@FLHousing.org

Florida has the best model for funding and producing affordable housing in the nation. The Florida Legislature has the opportunity to make the most of that now. It’s time to use Florida’s housing trust funds for the benefit of Floridians in need of a home, including hardworking families, the elderly, veterans, and disabled Floridians living on fixed incomes. Florida cannot afford to miss this opportunity. Home matters.
Sadowski Coalition Press Conference
January 7, 2016

Press conference speakers included: Vanessa McCleary, manager of housing and community development for the City of Tampa; Jaimie Ross, facilitator of the Sadowski Coalition, and president and CEO of the Florida Housing Coalition; Greg Matovina, secretary of the Florida Home Builders Association; Carrie O’Rourke, vice president of public policy of the Florida Realtors; Frank Walker, vice president of governmental affairs for the Florida Chamber of Commerce; Senator Bill Montford; and Dr. Susan Pourciau, director of homeless training and technical assistance for the Florida Housing Coalition.

THE CALL UPON THE LEGISLATURE TO USE ALL THE HOUSING TRUST FUNDS FOR HOUSING CAME FROM THE 30 STATEWIDE ORGANIZATIONS THAT COMPRISE THE SADOWSKI COALITION.

BUSINESS/INDUSTRY GROUPS
Associated Industries of Florida
Coalition of Affordable Housing Providers
Florida Apartment Association
Florida Bankers Association
Florida Chamber of Commerce
Florida Green Building Coalition
Florida Home Builders Association
Florida Manufactured Housing Association
Florida Realtors
Florida Retail Federation

ADVOCATES FOR THE ELDERLY, VETERANS, HOMELESS, AND SPECIAL NEEDS
AARP of Florida
Florida Association of Housing and Redevelopment Officials
Florida Coalition for the Homeless
Florida Housing Coalition
Florida Legal Services
Florida Supportive Housing Coalition
Florida Veterans Foundation
Florida Weatherization Network
LeadingAge Florida
The Arc of Florida
United Way of Florida

GOVERNMENT & PLANNING ORGANIZATIONS
Florida Redevelopment Association
American Planning Association, Florida Chapter
Florida Association of Counties
Florida Association of Local Housing Finance Authorities
Florida League of Cities
Florida Regional Councils Association

FAITH BASED ORGANIZATIONS
Florida Conference of Catholic Bishops
Florida Impact
Habitat for Humanity of Florida
SHIP was a key ingredient in this community-based partnership to honor Hillsborough County residents who served our country.

Operation Reveille formally started with a trumpet blast in front of the Port Tampa Bay building on Veterans Day 2014. Airforce Veteran Antoinette Hayes Triplett, who became CEO of the Tampa Hillsborough Homeless Initiative in August 2014 brought the idea of Operation Reveille to the City SHIP office. In her previous position as head of the City of St. Louis, MO’s Homeless Services Division, Triplett had spearheaded an Operation Reveille event. This initiative, rooted firmly in the “Housing First” philosophy of homeless assistance, helped 50 homeless veterans move straight into housing. It was made possible by federal homeless assistance programs, including the Supportive Services for Veteran Families (SSVF) program administered by the Department of Veterans Affairs, as well as willing landlords, private donors, and public and nonprofit agencies.

City of Tampa SHIP administrator Vanessa McCleary urged her to organize a similar event in Tampa for the upcoming Veterans Day—a mere two months away. The City of Tampa made plans to rehabilitate 11 veterans’ homes and Paula Harvey, Hillsborough County’s Affordable Housing Services Director, also used county SHIP funds to rehab another 11 veterans’ homes. With the help of the Tampa Bay affiliate of Rebuilding Together, Inc., a national nonprofit network that helps low- and moderate-income homeowners make repairs and retrofits, the Operation Reveille team was able to complete the 22 home rehabilitations within two months.

Leading up to the event, when Operation Reveille’s leaders called on community members for support, they encountered a fair amount of skepticism about the short timeframe. But one after another, local and national stakeholders stepped up and said “YES,” they wanted to honor Hillsborough County’s veterans. The Home Depot Foundation did not believe that the home repairs could be completed within two months, but they provided vital support nonetheless. Operation Reveille’s organizers provided the Home Depot Foundation’s Joe Wimberley with regular updates as they assembled more and more resources—including a massive in-kind donation from Ashley Furniture, ensuring that the homeless vets assisted during the event would come home to fully furnished apartments. When Veterans Day 2014 finally came, Wimberley flew in to Tampa to see Operation Reveille first-hand and said, “This is even more incredible than I thought!”

By the end of the day at Operation Reveille, 53 formerly homeless veterans had the keys to their new apartments in hand. Another 26 homeless vets were connected to service providers so that they could be quickly housed when new vacancies opened up. Of these 79 vets, 67 were in permanent housing as of May 2015. In addition, a veteran family on the verge of homelessness came to Operation Reveille, and received Hardest Hit assistance to save their home from foreclosure. Overall, with SHIP dollars and the many other resources marshalled from the community, Operation Reveille provided a full spectrum of housing assistance for Hillsborough County vets—from ending homelessness to allowing veteran homeowners to live in safety and comfort.
<table>
<thead>
<tr>
<th>COUNTY/CDGB CITIES</th>
<th>COUNTY SHARE/CITY SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALACHUA</td>
<td>$1,449,425</td>
</tr>
<tr>
<td>BAKER</td>
<td>$350,000</td>
</tr>
<tr>
<td>BAY</td>
<td>$1,562,344</td>
</tr>
<tr>
<td>Panama City</td>
<td>$414,056</td>
</tr>
<tr>
<td>BRADFORD</td>
<td>$350,000</td>
</tr>
<tr>
<td>BREVARD</td>
<td>$3,541,781</td>
</tr>
<tr>
<td>Cocoa</td>
<td>$204,100</td>
</tr>
<tr>
<td>Coconut Creek</td>
<td>$640,047</td>
</tr>
<tr>
<td>Coral Springs</td>
<td>$1,428,117</td>
</tr>
<tr>
<td>Davie</td>
<td>$1,102,882</td>
</tr>
<tr>
<td>Deerfield Beach</td>
<td>$879,804</td>
</tr>
<tr>
<td>Ft. Lauderdale</td>
<td>$1,982,685</td>
</tr>
<tr>
<td>Hollywood</td>
<td>$1,667,874</td>
</tr>
<tr>
<td>Lauderdale</td>
<td>$792,240</td>
</tr>
<tr>
<td>Margate</td>
<td>$640,047</td>
</tr>
<tr>
<td>Miramar</td>
<td>$1,484,408</td>
</tr>
<tr>
<td>Pembroke Pines</td>
<td>$1,824,237</td>
</tr>
<tr>
<td>Plantation</td>
<td>$1,002,809</td>
</tr>
<tr>
<td>Pompano Beach</td>
<td>$1,209,209</td>
</tr>
<tr>
<td>Sunrise</td>
<td>$1,017,403</td>
</tr>
<tr>
<td>Tamarac</td>
<td>$708,846</td>
</tr>
<tr>
<td>CALHOUN</td>
<td>$350,000</td>
</tr>
<tr>
<td>CHARLOTTE</td>
<td>$1,697,081</td>
</tr>
<tr>
<td>Punta Gorda</td>
<td>$201,857</td>
</tr>
<tr>
<td>CITRUS</td>
<td>$1,627,882</td>
</tr>
<tr>
<td>CLAY</td>
<td>$2,286,188</td>
</tr>
<tr>
<td>COLLIER</td>
<td>$3,661,410</td>
</tr>
<tr>
<td>Naples</td>
<td>$225,437</td>
</tr>
<tr>
<td>COLUMBIA</td>
<td>$788,851</td>
</tr>
<tr>
<td>DE SOTO</td>
<td>$401,601</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COUNTY/CDGB CITIES</th>
<th>COUNTY SHARE/CITY SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIXIE</td>
<td>$350,000</td>
</tr>
<tr>
<td>DUVAL</td>
<td>$10,270,000</td>
</tr>
<tr>
<td>ESCAMBIA</td>
<td>$2,908,071</td>
</tr>
<tr>
<td>Pensacola</td>
<td>$610,892</td>
</tr>
<tr>
<td>FLAGLER</td>
<td>$245,922</td>
</tr>
<tr>
<td>Palm Coast</td>
<td>$910,813</td>
</tr>
<tr>
<td>FRANKLIN</td>
<td>$350,000</td>
</tr>
<tr>
<td>GADSDEN</td>
<td>$562,960</td>
</tr>
<tr>
<td>GILCHRIST</td>
<td>$350,000</td>
</tr>
<tr>
<td>GLADES</td>
<td>$350,000</td>
</tr>
<tr>
<td>GULF</td>
<td>$350,000</td>
</tr>
<tr>
<td>HAMILTON</td>
<td>$350,000</td>
</tr>
<tr>
<td>HARDEE</td>
<td>$350,000</td>
</tr>
<tr>
<td>HENDRY</td>
<td>$427,402</td>
</tr>
<tr>
<td>HERNANDO</td>
<td>$2,034,497</td>
</tr>
<tr>
<td>HIGHLANDS</td>
<td>$1,156,735</td>
</tr>
<tr>
<td>HILLSBOROUGH</td>
<td>$10,951,269</td>
</tr>
<tr>
<td>Tampa</td>
<td>$4,068,988</td>
</tr>
<tr>
<td>HOLMES</td>
<td>$350,000</td>
</tr>
<tr>
<td>INDIAN RIVER</td>
<td>$1,627,882</td>
</tr>
<tr>
<td>JACKSON</td>
<td>$588,761</td>
</tr>
<tr>
<td>JEFFERSON</td>
<td>$350,000</td>
</tr>
<tr>
<td>LAFAYETTE</td>
<td>$350,000</td>
</tr>
<tr>
<td>LAKE</td>
<td>$3,583,495</td>
</tr>
<tr>
<td>LEE</td>
<td>$4,851,164</td>
</tr>
<tr>
<td>Cape Coral</td>
<td>$1,887,234</td>
</tr>
<tr>
<td>Ft. Myers</td>
<td>$801,490</td>
</tr>
<tr>
<td>LEON</td>
<td>$1,102,644</td>
</tr>
<tr>
<td>Tallahassee</td>
<td>$214,520</td>
</tr>
<tr>
<td>LEVY</td>
<td>$472,568</td>
</tr>
<tr>
<td>LIBERTY</td>
<td>$350,000</td>
</tr>
<tr>
<td>MADISON</td>
<td>$350,000</td>
</tr>
<tr>
<td>MANATEE</td>
<td>$3,328,869</td>
</tr>
<tr>
<td>Bradenton</td>
<td>$590,214</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COUNTY/CDGB CITIES</th>
<th>COUNTY SHARE/CITY SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>MARION</td>
<td>$3,229,868</td>
</tr>
<tr>
<td>Ocala</td>
<td>$663,415</td>
</tr>
<tr>
<td>MARTIN</td>
<td>$1,718,214</td>
</tr>
<tr>
<td>MIAMI-DADE</td>
<td>$12,424,614</td>
</tr>
<tr>
<td>Hialeah</td>
<td>$1,691,389</td>
</tr>
<tr>
<td>Miami</td>
<td>$3,141,151</td>
</tr>
<tr>
<td>Miami Beach</td>
<td>$671,866</td>
</tr>
<tr>
<td>Miami Gardens</td>
<td>$793,917</td>
</tr>
<tr>
<td>North Miami</td>
<td>$454,489</td>
</tr>
<tr>
<td>MONROE</td>
<td>$859,818</td>
</tr>
<tr>
<td>NASSAU</td>
<td>$879,183</td>
</tr>
<tr>
<td>OKALOOSA</td>
<td>$1,962,902</td>
</tr>
<tr>
<td>Ft. Walton Bch</td>
<td>$239,389</td>
</tr>
<tr>
<td>OKEECHOBEE</td>
<td>$459,638</td>
</tr>
<tr>
<td>ORANGE</td>
<td>$11,228,696</td>
</tr>
<tr>
<td>Orlando</td>
<td>$2,952,531</td>
</tr>
<tr>
<td>OSCEOLA</td>
<td>$2,676,795</td>
</tr>
<tr>
<td>Kissimmee</td>
<td>$745,341</td>
</tr>
<tr>
<td>PALM BEACH</td>
<td>$11,961,088</td>
</tr>
<tr>
<td>Boca Raton</td>
<td>$1,001,605</td>
</tr>
<tr>
<td>Boynton Beach</td>
<td>$827,071</td>
</tr>
<tr>
<td>Delray Beach</td>
<td>$724,867</td>
</tr>
<tr>
<td>West Palm Beach</td>
<td>$2,109,159</td>
</tr>
<tr>
<td>PASCO</td>
<td>$5,539,108</td>
</tr>
<tr>
<td>PINELLAS</td>
<td>$5,674,018</td>
</tr>
<tr>
<td>Clearwater</td>
<td>$1,261,312</td>
</tr>
<tr>
<td>Largo</td>
<td>$915,720</td>
</tr>
<tr>
<td>St. Petersburg</td>
<td>$2,909,642</td>
</tr>
<tr>
<td>POLK</td>
<td>$5,607,089</td>
</tr>
<tr>
<td>Lakeland</td>
<td>$1,163,165</td>
</tr>
<tr>
<td>Winter Haven</td>
<td>$427,550</td>
</tr>
<tr>
<td>PUTNAM</td>
<td>$840,452</td>
</tr>
<tr>
<td>ST. JOHNS</td>
<td>$2,389,450</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>COUNTY/CDGB CITIES</th>
<th>COUNTY SHARE/CITY SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ST. LUCIE</td>
<td>$819,107</td>
</tr>
<tr>
<td>Ft. Pierce</td>
<td>$482,921</td>
</tr>
<tr>
<td>Port St. Lucie</td>
<td>$1,958,749</td>
</tr>
<tr>
<td>SANTA ROSA</td>
<td>$1,853,772</td>
</tr>
<tr>
<td>SARASOTA</td>
<td>$3,860,979</td>
</tr>
<tr>
<td>City of Sarasota</td>
<td>$606,713</td>
</tr>
<tr>
<td>SEMINOLE</td>
<td>$5,055,031</td>
</tr>
<tr>
<td>SUMTER</td>
<td>$1,285,798</td>
</tr>
<tr>
<td>SUWANNEE</td>
<td>$524,229</td>
</tr>
<tr>
<td>TAYLOR</td>
<td>$350,000</td>
</tr>
<tr>
<td>UNION</td>
<td>$350,000</td>
</tr>
<tr>
<td>VOLUSIA</td>
<td>$4,092,099</td>
</tr>
<tr>
<td>Daytona Beach</td>
<td>$722,204</td>
</tr>
<tr>
<td>Deltona</td>
<td>$995,862</td>
</tr>
<tr>
<td>WAKULLA</td>
<td>$369,305</td>
</tr>
<tr>
<td>WASHINGTON</td>
<td>$692,023</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$226,555,000*</td>
</tr>
</tbody>
</table>

*Appropriation total of $226,555,000 includes $5,566,388 of SHIP compliance monitoring & disaster relief and $4,000,000 of homeless funding.

Based on revenue estimate of $323.96 million in the state and local housing trust funds for Fiscal Year 2016-17, $226.56 million* is available to be distributed to local SHIP jurisdictions.
HOME MATTERS
REPORT FROM THE FLORIDA HOUSING COALITION

2016

Summary Edition on Pages 5-23
Access the Full Report Under the Publications’ Tab on the Coalition’s Website.
HOME IS WHERE WE FIND
RESPITE
where we feel SAFE
where we keep our BELONGINGS
and establish ourselves within OUR COMMUNITY

QUICK FACTS:

Florida has an affordable housing crisis

- 951,755 very low-income Florida households—which include hardworking families, seniors, and people with disabilities—pay more than 50% of their incomes for housing.

- Florida has the third highest homeless population of any state in the nation, with 35,900 people living in homeless shelters and on the streets. This includes 3,926 veterans and 6,539 children.

- Low-wage jobs are prevalent in Florida’s economy. In many occupations, workers do not earn enough to rent a modest apartment or buy their first home.
WHY DOES HOME MATTER?
The health, safety, and welfare of Floridians and the strength of Florida’s overall economy hinges on an adequate supply of affordable housing for Florida’s working families, elders, and people with disabilities living on fixed incomes.

AFFORDABLE HOUSING REDUCES TAXPAYER EXPENSES

- Affordable, community-based housing for seniors and people with disabilities is about one-third of the cost of institutional care.
- Chronically homeless persons often cycle through jails, hospitals, and other crisis services. Permanent supportive housing for this high-need population can reduce taxpayer costs by about $20,000 per person per year.
- Affordable housing can improve the health and educational outcomes of low-income families and children, reducing the public costs associated with illness and poor school performance.

AFFORDABLE HOUSING BOOSTS THE ECONOMY

- Money spent on affordable housing construction and rehabilitation has a ripple effect on local economies. Contractors and suppliers spend money on materials and labor, and workers spend their earnings locally.
- If the funds of the Sadowski Housing Trust Fund are fully appropriated for housing, it will create nearly 32,700 jobs and $4.6 billion in positive economic impact in just one year, while creating homes that will last far into the future.

The Florida Housing Coalition has produced this report in support of Home Matters® (www.HomeMattersAmerica.com), a national movement to make Home a reality for everyone by elevating the importance of Home’s impact on people’s health, education, personal success, public safety, and the economy. Participating in Home Matters is a coast-to-coast coalition composed of members of the general public, leaders of housing and community development organizations, as well as other organizations concerned about increasing the positive impact of Home in their communities.
Funds. These dedicated funding sources allow thousands of low- and moderate-income families to rent, buy, and renovate affordable homes each year, while leveraging substantial public and private funds and boosting Florida’s economy.

Sadowski History and Major Programs
More than 20 years ago, a diverse coalition of Florida’s affordable housing advocates, business and industry groups, and faith-based organizations recognized the need for a dedicated state revenue source for affordable housing. In 1992, the state legislature passed the William E. Sadowski Affordable Housing Act, named after a Department of Community Affairs secretary who had recently died in a plane crash. The Sadowski Act raised the state documentary stamp tax on deeds by ten cents per $100 of the property’s value, and directed the new funds to two trust funds, one for local governments and one for the state.

The Local Housing Trust Fund supports the State Housing Initiatives Partnership (SHIP) program, which primarily funds the production and preservation of affordable ownership housing for low- and moderate-income households. The Florida Housing Finance Corporation uses a population-based formula to distribute SHIP funds. The Florida Housing Coalition has demonstrated, hundreds of thousands of low-income Floridians struggle with high housing costs. Many factors affect the supply of affordable housing, including low wages for common occupations, high market prices for homes and apartments in decent condition, and limited federal funding for housing programs.

Moreover, the situation is getting worse for low-income renters, as the gap grows between median rents and what renters can afford to pay. Meanwhile, many low- and moderate-income potential homebuyers, including essential service workers, are shut out of the homebuyer market by high sale prices relative to wages, competition from investors and vacation home buyers, and limited inventory.

It is very challenging for Florida’s policymakers and community advocates to directly influence these factors in the near term, but we do have control over a simple and powerful tool at the state level: the Sadowski State and Local Housing Trust Fund.

In 1995, the State Legislature shifted another ten cents of documentary stamp tax revenue from general revenue to the Sadowski trust funds.

Each SHIP Dollar is Required to Meet the Following Criteria:

- **CONSTRUCTION**: At least 75% must be spent on construction (including new construction & rehabilitation)
- **LOW AND VERY LOW INCOME HOUSEHOLD ASSISTANCE**: At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.
- **HOMEOWNERSHIP ACTIVITIES**: At least 65% must be spent on homeownership activities
- **ADMINISTRATION**: No more than 10% may be used on administration
funds to all 67 counties and to cities that receive Community Development Block Grant (CDBG) funds. SHIP is most commonly used to support home construction, rehabilitation to make homes safe and/or handicapped accessible, and down payment assistance. It gives local governments plenty of flexibility to meet local needs and preferences, as long as a few basic requirements are met. These requirements, found in Florida Statute 420, include:

- At least 65% must be spent on homeownership activities.
- At least 75% must be spent on construction (including new construction and rehabilitation.)
- At least 60% must be used to assist low-income households. Of this amount, at least half (30% of the total) must be used to assist very low-income households.
- No more than 10% may be used on administration.

Because all communities that receive SHIP funds use the full 10% allowed for administration, rental housing activities are limited to 25% of their annual SHIP allocations. Several SHIP communities use a portion of their rental funds to support Rapid Re-Housing programs for homeless families, helping them pay security and utility deposits. For the 2015-2016 fiscal year, the State Legislature has allowed local governments to provide further support for Rapid Re-Housing programs with SHIP funds, by providing formerly homeless families with temporary rental subsidies while they search for employment and obtain supportive services.

The State Housing Trust Fund supports several activities, including administration of the Sadowski funds by Florida Housing. The main Sadowski-funded state program is the State Apartment Incentive Loan (SAIL) program. SAIL provides funding on a competitive basis for the construction and rehabilitation of affordable multifamily rental housing. SAIL usually serves as “gap financing” for developments with other funding sources, such as the Low Income Housing Tax Credit.

### Impact of Sadowski Trust Funds

In Fiscal Year 2016-17, a projected $323.96 million in documentary stamp tax revenues will be available for appropriation to the Sadowski trust funds. This funding level is over 10 times the amount of annual funding ($25 million) that Florida is projected to receive from the National Housing Trust Fund. If the State Legislature appropriates the full amount to the Sadowski trust funds, the economic impact will be massive, as shown in Table 4. Every Sadowski dollar will leverage more than $4 from other public and private sources. When the direct, indirect, and induced impacts of Sadowski-funded developments are taken into account, the total economic impact will be $4.6 billion. Additionally, these developments will create nearly 32,700 jobs and generate $1.64 billion in labor income.

In addition, Sadowski funds give low- and moderate-income families a hand up that can be extended to their children and grandchildren. For example, the SHIP allocations from fiscal years 2006-07 to 2012-13 had a profound impact on Florida communities, even though the program’s funding was swept into general revenue by the State Legislature for much of that period. A total of 35,864 households were assisted, of which:

- 558 were homeless households
- 1,147 households had a member with developmental disabilities
- 8,668 were households headed by an elderly person (age 62 and up)

### Table 4. Estimated Economic Impacts of Fully Funding Sadowski Housing Trust Funds in Fiscal Year 2016-17.

(Source: Sadowski Coalition 2015.)

<table>
<thead>
<tr>
<th>Type of Impact</th>
<th>SHIP</th>
<th>SAIL</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projected Trust Fund Revenue in FY 15/16 ($ million)</td>
<td>$226.56</td>
<td>$97.40</td>
<td>$323.96</td>
</tr>
<tr>
<td>Total economic activity generated ($ million)</td>
<td>$3,470.49</td>
<td>$1,133.82</td>
<td>$4,604.32</td>
</tr>
<tr>
<td>Total jobs created</td>
<td>24,625</td>
<td>8,056</td>
<td>32,682</td>
</tr>
<tr>
<td>Total income/earnings generated ($ million)</td>
<td>$1,229.74</td>
<td>$411.16</td>
<td>$1,640.91</td>
</tr>
</tbody>
</table>

---

The Low Income Housing Tax Credit, or LIHTC, is an item of the Internal Revenue Code. The U.S. Treasury Department issues tax credits to states, which in turn award them to affordable housing developers. The developers sell them to equity investors to raise money for development of affordable rental housing.
HOW ARE FLORIDA’S SADOWSKI HOUSING PROGRAMS FUNDED?
The doc stamp tax on all real estate transactions was increased in 1992. The additional money generated is dedicated to the state and local housing trust funds. 70% is directed to local governments (all 67 counties) and Florida’s entitlement cities to fund the SHIP program. 30% is used by the Florida Housing Finance Corporation for programs such as SAIL.

$323,960,000* IS AVAILABLE FOR APPROPRIATION FROM THE SADOWSKI HOUSING TRUST FUNDS IN FY 2016-2017

THE FLORIDA LEGISLATURE CAN CREATE NEARLY 32,700 JOBS AND OVER $4.6 BILLION IN POSITIVE ECONOMIC IMPACT FOR FLORIDA IF IT APPROPRIATES THE HOUSING TRUST FUND MONIES FOR HOUSING.

*Based upon documentary stamp projection plus projected balance in housing trust funds as of July 2015.

The State Housing Initiatives Partnership Program (SHIP) is a nationally-acclaimed model for effectively and efficiently meeting housing needs at the community level. SHIP provides sustainable homeownership for Florida’s workforce, helps prevent homelessness, and provides emergency repairs and disaster recovery for Florida’s most vulnerable residents, including the frail elderly, persons with disabilities and veterans.

The State Apartment Incentive Loan Program (SAIL) produces apartments for Florida’s workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida’s most vulnerable populations, including the frail elderly and persons with disabilities who might otherwise need to live in an institutional setting.

Using Florida’s housing funds solely for housing creates a positive economic impact for Florida by fueling economic development, creating jobs, investing in our local communities, and contributing to the well-being of Florida’s families, veterans, elderly, persons with disabilities, persons experiencing homelessness and deserving Floridians in need across the state. For more information, please visit SadowskiCoalition.com.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is $1,012. In order to afford this, a household must earn at least $40,488 annually ($19.47/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning $8.05/hour must work 97 hours/week year round or the household must include 2.4 minimum wage earners working year round.
From construction workers to retailers; an investment in housing creates jobs for Floridians. Housing dollars will put Florida’s out-of-work housing industry back to work repairing homes and improving the real estate market. SHIP funds can be used for rehabilitation/renovation of existing empty housing stock to ready it for families to move in.

The Florida Legislature can create nearly 32,700 jobs and over $4.6 billion in positive economic impact for Florida if it appropriates the housing trust fund monies for housing.

SHIP and SAIL have proven track records for performance, transparency, and accountability. Floridians need affordable housing. Using the housing trust fund monies solely for housing is the right thing to do- for Floridian’s in need; for the benefit of all Florida taxpayers; and for the growth of Florida’s economy.

The State Housing Initiatives Partnership Program (SHIP) is a nationally-acclaimed model for effectively and efficiently meeting housing needs at the community level. SHIP provides sustainable homeownership for Florida’s workforce, helps prevent homelessness, and provides emergency repairs and disaster recovery for Florida’s most vulnerable residents, including the frail elderly, persons with disabilities and veterans.

The State Apartment Incentive Loan Program (SAIL) produces apartments for Florida’s workforce, rehabilitates existing apartments in dire need of repair, as well as apartments that house Florida’s most vulnerable populations, including the frail elderly and persons with disabilities who might otherwise need to live in an institutional setting.

Using Florida’s housing funds solely for housing creates a positive economic impact for Florida by fueling economic development, creating jobs, investing in our local communities, and contributing to the well-being of Florida’s families, veterans, elderly, persons with disabilities, persons experiencing homelessness and deserving Floridians in need across the state.

For more information, please visit SadowskiCoalition.com.

In Florida, the Fair Market Rent (FMR) for a 2-bedroom apartment is $1,012. In order to afford this, a household must earn at least $40,488 annually ($19.47/hour). For that same 2-bedroom apartment, a minimum wage Floridian earning $8.05/hour must work 97 hours/week year round or the household must include 2.4 minimum wage earners working year round.
From fiscal years 2009-10 to 2011-12, when SHIP communities were feeling the worst effects of the Local Housing Trust Fund being swept, an average of 1,812 units were assisted per year. Much of this activity was made possible by SHIP funds carried over from previous years and by program income. However, when Local Housing Trust Fund monies are fully appropriated for housing and available to SHIP communities, 8,000 to 10,000 units can be assisted each year. Clearly, full SHIP funding would allow local communities to significantly scale up their efforts to provide housing for key populations, including those who are homeless or have developmental disabilities.

SAIL has also been a lifeline for many low-income individuals and families. At the end of 2014, the Florida Housing Finance Corporation’s portfolio of developments with outstanding SAIL loans had a total of 64,600 units. Of these units:

- 1,070 were in developments targeting homeless households
- 8,926 were in developments targeting elderly households

These numbers significantly underestimate SAIL’s impact because, like the Local Housing Trust Fund, the State Housing Trust Fund had most of its funds swept into general revenue between the 2008-09 and 2013-14 fiscal years. Additionally, these numbers do not include developments that have already paid off their SAIL loans. At a time when thousands of privately owned, subsidized rentals are being lost from the affordable housing stock each year, SAIL is an engine for constructing and rehabilitating housing for elders, people experiencing homelessness, and other vulnerable populations.

In short, if we fully appropriate the State and Local Housing Trust Fund monies for housing, our investment will have huge payoffs. Thousands of low- and moderate-income Floridians will move into affordable homes or renovate existing homes, which they will use as a platform to improve their lives. At the same time, the affordable housing development leveraged by Sadowski programs will generate tens of thousands of jobs and billions of dollars of economic output and labor income annually. The Sadowski housing programs are truly a win-win.
**Conclusion**

**Affordable Housing Is Essential for Floridians:**
Having a healthy, affordable place to call home is the foundation of our lives and the basis of strong local economies. Affordable housing allows low- and moderate-income working families to live near their places of employment, and enables our elderly and disabled family members on fixed incomes to be integrated in their communities.

- Affordable housing construction and rehabilitation stimulates local economies by creating jobs and generating business for contractors and suppliers.
- Affordable housing improves a family’s physical and mental health, and helps children excel in school.
- For the elderly and people with disabilities, affordable community-based housing is one-third of the cost of institutional care.
- For people who are chronically homeless, affordable housing breaks the costly cycle through hospitals, jails, and other taxpayer-funded crisis systems, saving about $20,000 per person per year.

**We Don’t Have Enough Affordable Housing in Florida:**
- 1.96 million low-income Florida households are paying more than 30% of their incomes for housing, the maximum amount considered affordable by experts.
- Of these 1.96 million low-income “cost burdened” households, over 575,000 households are headed by seniors, and about 587,000 households have a member with disabilities.
- Over 951,700 very low-income Floridians are severely cost burdened, meaning that they pay more than 50% of their incomes for housing.
- Florida’s “Point-in-Time” homeless population has experienced a 25% net decrease since 2007. The number of K-12 students who experience homelessness or housing instability showed a 65% net increase from the 2008-09 to 2013-14 academic years, but has decreased slightly since the 2012-13 academic year. Continued progress on reducing homelessness depends on a steady supply of affordable rental housing.
- “Drive till you qualify” is not a solution to high housing costs, since transportation costs largely consume the housing cost savings. For the average low-income household in one of Florida’s major metro areas, combined housing and transportation costs can easily consume over 70% of income.

**There is a Large and Growing Gap Between Income and Housing Costs:**
- For a young family of four to meet its basic needs, the parents must earn a combined wage of $24.59 per hour, or about $12.30 per parent. Unfortunately, 34% of Florida’s jobs are in occupations with median wages below $12.30 per hour.
- Rents are out of reach for low-income workers in many Florida communities. In the Pensacola metro area, for example, a nursing assistant cannot afford a moderately priced one-bedroom apartment.
- Florida has only one affordable and available rental unit for every four extremely low-income renters (those with incomes at or below 30% of the area median).
- Over 43,000 units are at risk of being permanently lost from the privately owned affordable housing stock by 2020.
- The median renter income in Florida is too low to afford median rents, and the gap between rents and renter incomes is wider now than it was at the height of the housing boom.
- Median-priced homes in Florida are out of reach for many workers with medium- and high-skilled jobs. For example, firefighters in the Pensacola metro area cannot afford to buy a median-priced home.
- Florida has a shortage of moderately priced homes available for low-income homebuyers, partly due to competition from investors and second-home buyers. In 2013, there were about seven low-income potential homebuyers for every home sold to an owner-occupant at or below the median sale price.

**The Good News**
Although the affordable housing need in Florida is daunting, our state has a nationally acclaimed program based on a dedicated revenue source with a proven track record for performance, transparency, and accountability: the State and Local Housing Trust Funds created by the William E. Sadowski Affordable Housing Act. The largest State Housing Trust Fund program is the State Apartment Incentive Loan (SAIL) pro-
gram, while the Local Housing Trust Fund supports State Housing Initiatives Partnership (SHIP) programs in every county and all of Florida’s larger cities.

Since 1992, SHIP and SAIL have helped hundreds of thousands of low- and moderate-income families move into affordable homes or renovate their current homes. SHIP and SAIL are Florida’s most important home-grown tools for providing housing for our most vulnerable populations, including:

- Elderly households
- People with developmental disabilities
- Homeless individuals and families

As we have seen, affordable community-based housing for these populations saves taxpayer dollars as well as improving their quality of life.

The Sadowski programs are also a powerful engine of economic development in Florida. If the State Legislature appropriates all State and Local Housing Trust Fund monies for housing in 2016—estimated at $323.96 million—the resulting affordable housing development will generate:

- $4.6 billion in economic output
- Nearly 32,700 jobs
- $1.64 billion in labor income

We cannot end Florida’s affordable housing shortage overnight, and it is difficult for us to control factors such as the wages for common occupations and funding cuts to federal housing programs. However, the Sadowski Housing Trust Funds are a homegrown, highly successful affordable housing program, and they are fully within our control. With strong public-private partnerships leveraged by consistent state funding, we can help thousands of families move into decent, safe, affordable housing every year, boosting our state and local economies in the process. Fully appropriating Sadowski Housing Trust Fund monies for housing is one of the best policy decisions we can make at this critical moment, when Florida’s families and the overall economy are still climbing toward recovery from the Great Recession.
The buildings were old and tired, but they served as a valuable resource in the community providing low cost quality affordable housing to this vulnerable population. The properties were in an optimal location, just outside the quaint downtown historic district of Melbourne within one mile of the Atlantic Ocean. Two of the properties at 17 and 14 stories high respectively, had incredible views of the water. This made them a prime target for market rate condominiums.

“Our greatest concern was that these properties remain affordable and that whomever we sold them to would continue their mission. We were very concerned a developer would come in and convert them to market rate condos given the views of the ocean.”

-- Father Stephen Easterday

ACQUIRING THE PROPERTIES

While the church was concerned primarily in ensuring that the new owner would continue its affordable housing mission, its leadership sought a certain level of compensation for the properties, in order to recoup its investment and fund other mission based work. The challenge was to balance acquisition payments and the need to consolidate resources given that at 40 years old, nearly all of the property systems were beyond their useful lives.

The solution - the church would receive some cash at closing but would provide seller financing which would be paid down partially when additional resources could be obtained for renovations. This meant POAH would have some short term resources to invest in the properties and the church would have some immediate cash to invest in its other programs.

EXTENDING THE MISSION

In taking on these properties, POAH knew it had a lot of work to do. The church had done an excellent job maintaining them, but their age necessitated updates. The two largest assets were more than 40 years old and nearly all of the components and systems were in need of attention. The third property, Trinity Towers South, at 32 years old, was not as worn, though still in need of renovation.

TODAY, POAH’S PRESERVATION PORTFOLIO INCLUDES 8,700 UNITS, 1,355 IN FLORIDA. OF THOSE, 510 UNITS, INCLUDING, TRINITY TOWERS WEST (192 UNITS), TRINITY TOWERS EAST (156 UNITS), AND TRINITY TOWERS SOUTH (162 UNITS) ARE IN MELBOURNE. POAH IS A NONPROFIT WHOSE MISSION IS TO PRESERVE AND STEWARD AFFORDABLE RENTAL HOUSING FOR SENIORS, LOW- AND MODERATE-INCOME INDIVIDUALS AND FAMILIES. POAH OWNS, AND MANAGES, THROUGH ITS AFFILIATE, POAH COMMUNITIES, THOSE 8,700 UNITS IN 76 PROPERTIES IN 9 STATES AND THE DISTRICT OF COLUMBIA.

FOUNDED IN 2001, POAH HAS RESCUED AND RESTORED SOME OF AMERICA’S MOST ‘AT RISK’ RENTAL HOUSING. HOUSING BECOMES ‘AT RISK’ WHEN ITS RENT RESTRICTIONS ARE ABOUT TO EXPIRE. THE TRINITY TOWERS PROPERTIES, WITH 81% OF THE UNITS ELIGIBLE FOR HUD SECTION 8 LOW INCOME SUBSIDIES, ARE PRIME EXAMPLES OF ‘AT RISK’ HOUSING.
This renovation will dramatically change the quality of life for the seniors who make their home there; they will get a new energy efficient air conditioning system, new hurricane resistant windows, and a new kitchen complete with new cabinets, counter tops, sink, and appliances. Other renovations include the creation of 10 new accessible units, ADA upgrades to common areas, a new roof, and a number of health and safety upgrades including pull cords in the bedrooms, a new fire alarm system, and sprinklers throughout the entire building and in the apartments.

POAH was able to leverage the Housing Credits from the Florida Housing Finance Corporation (FHFC) to obtain additional funding. Locally, the Housing Authority of Brevard County pledged 56 Project Based Subsidies for the units that are not currently subsidized by HUD. This incredible resource allows POAH not only to generate additional debt to invest in improvements but allows residents to pay reduced rents. Additional funding came from the Federal Home Loan Bank (FHLB) through its member, Boston Private Bank, in the form of a $500,000 grant and a $500,000 interest rate subsidy that allowed the property to carry additional debt.

Work will be completed in April 2016 and Trinity Towers West will begin a new chapter as a longtime residence for seniors. Residents will enjoy a high quality of life because of new facilities and building systems ensuring that the original mission of the church will continue. Aaron Gornstein, POAH’s new President and CEO, is very grateful for the support that POAH has received for this property.

**NOT DONE YET**

Work continues in Melbourne. Trinity Towers South will move forward when Trinity Towers West is complete. The architecture firm of PQH Associates, based in Jacksonville, and NEI General Contracting, in Orlando, who are teaming on Trinity Towers West, are working on construction plans. Initial funding from FHFC has already been secured through the Elderly Housing Community Loan Fund and POAH is applying for tax exempt bonds and 4% Housing Credits. Applications for FHLB funding

> PRESERVATION

In the spring 2015 POAH closed on a $10 million renovation of Trinity Towers West using $1.0 million in annual 9% Housing Tax Credits from FHFC. Boston Capital was the syndicator and Citibank provided the tax credit equity as well as construction and permanent financing.
are pending as well. The City of Melbourne has generously provided HOME funding from its scarce pool of resources.

**THE NEED FOR PRESERVATION**

POAH continues to seek resources for Trinity Towers East. FHFC will make available a couple of funding opportunities this winter and POAH hopes to secure some of that funding. The challenge is the extremely competitive nature of these funds and the scarcity of resources for preservation of affordable housing.

Currently only 15% of the Housing Credits in Florida are set-aside for preservation. Over the past several years, FHFC has provided a preservation only round which has been helpful but given the limited resources, few deals are funded. Last year only 6 deals throughout Florida were funded in this round.

POAH is grateful for the collective voices in favor of preservation from statewide organizations, such as the Florida Housing Coalition that looks out for the public interest in using housing subsidy in the most cost effective manner and to help Florida’s most vulnerable populations, such as the frail elderly. We are also grateful to the Shimberg Center for Housing Studies at the University of Florida, which has published reports on the critical need for preservation of affordable housing in Florida. We are hopeful that in future years, there will be more Housing Credits targeted for Preservation by the FHFC.

---

**LOOKING AHEAD**

There are many successes in the Melbourne story, the first being POAH’s acquisition of these 510 units of senior ‘at risk’ affordable housing. Trinity Towers West is nearing completion and the improvements will carry the property forward for the next generation. The Holy Trinity Episcopal Church has fulfilled its mission and has generated resources to invest in other critically important missionary work. The City of Melbourne is excited that these iconic landmarks are renovated.

The State of Florida can take pride in the fact its contributions have, or will have, leveraged an incredible amount of private capital. When work is complete, the Housing Credits at these 3 sites will total $2 million a year and the additional FHFC soft funds will add up to $6.5 million which is less than $13,000 per unit for the 510 units. These sources will generate an additional $37 million in other funds: $16 million in private debt, $19 million in private equity, and over $1.6 million in other resources. In addition, the State of Florida’s investments have, or will result in, $22 million of construction work which will generate over 400 construction jobs. Investment in affordable housing is a boon to the economy and investment in preservation of affordable housing provides the greatest economic return to the state.

---

"At Trinity Towers, everyone treats you with dignity and the goodness you will find for people our age."

Alana Phelps, Resident (Left)

HNN

[HEAR MORE FROM TRINITY RESIDENTS VISIT](https://vimeo.com/132231-848)
THE FLORIDA NONPROFIT HOUSING ADVOCATES NETWORK:
Fifth Annual Meeting

The Florida Nonprofit Housing Advocates Network (FNHAN) was launched by the Florida Housing Coalition in fall 2010. FNHAN membership is open to all nonprofit members of FHC, and provides a forum for nonprofit housing providers and their partners to discuss ongoing affordable housing advocacy issues throughout the year. We meet in person at the statewide Annual Conference and telephonically throughout the year. At the 2015 Conference we reviewed last year’s goals and successes and adopted our fourth one-year Strategic Plan. The 2015 FNHAN Strategic Plan has 10 goals to advance in the upcoming year. **If you would like to be a member of the FNHAN and further the goals below, please join us.**

1. **SADOWSKI EDUCATION EFFORTS**

Thanks in large part to members of the FNHAN, the 2015-2016 Florida General Appropriations Act appropriated $175 million of the housing trust fund monies for affordable housing. Of the $105 million appropriated for SHIP, $4 million is set aside for homeless assistance ($3.8 million to DCF and $200,000 to DEO for training and technical assistance). The FNHAN members’ advocacy efforts for full appropriation of the $324 million state and local housing trust funds available for appropriation during the 2016 session will continue. The FNHAN members will be provided with the tools needed to educate legislators in their district offices about the need for SHIP and SAIL, highlighting the successes and local impact of these programs. We will send out alerts and calls to action when needed and keep the membership apprised of what is happening throughout the 2016 session. This Sadowski Affiliates work is now supported by JP Morgan Chase &Co. and is available to you free of charge. Simply send an email to wells@flhousing.org with request to be added to the Sadowski Affiliates.

2. **UPDATES ON FEDERAL HOUSING ISSUES**

The FNHAN members recognize the importance of keeping up to date on the issues relating to affordable housing on a federal level. Whether it is funding levels or program changes of the CDBG or HOME programs or decisions from federal courts impacting affordable housing, the FNHAN members will be informed via webinars or email blasts, teleconference calls, or calls for action when appropriate.

In 2015, FNHAN was especially concerned that Congress would virtually eliminate HOME funding. The immediate danger to HOME is past, with the FY 2016 omnibus spending bill actually providing for a slight increase in HOME funding.

Nonetheless, FNHAN members will continue to educate elected officials and other community partners about the importance of HOME to communities across Florida.

3. **SUPPORT LOCAL AND STATE EFFORTS TO IMPLEMENT STRATEGIES THAT PRESERVE AFFORDABLE HOUSING (HOME-OWNERSHIP AND RENTAL) LONG TERM OR IN PERPETUITY.**

The Community Land Trust (CLT) model of home ownership retains the public’s investment and ultimately
creates a permanent supply of affordable housing for generations to come. The Florida Community Land Trust Institute, a program of the Florida Housing Coalition, produced a new edition of the Florida CLT Primer in 2015, with the collaboration of FNHAN members and funding from BankUnited and Florida Community Bank. In collaboration with our FNHAN members, we will use the newly updated Florida CLT Primer to help make the case for the CLT model for both homeownership and rental housing in communities across Florida.

Long term and permanent rental housing is critically needed in Florida. The Shimberg Center estimates that between 1993 and 2012, Florida lost more than 52,000 assisted housing units in 600+ properties. Additionally, up to 47,000 affordable rental units may be lost over the next 15 years due to expiring subsidies or mortgage/land use restrictions. Preservation is not only less expensive per unit than new construction, it allows the elderly and people with disabilities to live in a non-institutionalized environment. Federal and state support for affordable housing preservation is dwindling, but FNHAN members will continue to advocate for long term affordability of both new and existing rental developments.

4. ADVOCATE FOR NONPROFITS AND SERVING THE NEEDS OF FLORIDA’S MOST VULNERABLE POPULATIONS IN FHFC’S QAP AND REQUESTS FOR APPLICATIONS

The Universal Application has been replaced with a process of RFAs by the FHFC. The RFA process is more favorable for mission-based nonprofit developers, since many RFAs are tailored to specific development types, targeted populations, and geographic areas. Most RFA workshops are now accessible telephonically, increasing accessibility for nonprofits. FNHAN members will work together to advocate for a process that expands the supply of units for vulnerable populations and continues to improve access to capital for mission based nonprofits that permanently house extremely low income populations and those that would otherwise be homeless.

5. MAKE RECOMMENDATIONS FOR ASSISTING HOMEOWNERS IN FORECLOSURE

In 2014 Florida had the nation’s highest share of homes with foreclosure filings. Although mortgage delinquencies and foreclosures in Florida have declined since their peak in 2012, foreclosure starts and home repossessions increased in mid-2015 as courts and banks worked through a backlog of distressed properties. The Florida Supreme Court is expected to rule soon on whether foreclosures are subject to a statute of limitations, a decision which will affect the pipeline of foreclosure starts in the coming year. FNHAN membership includes a number of counseling agencies. A subcommittee will be used to make recommendations including (1) monitoring the use of remaining Hardest Hit funds and reaching out to clients who may be eligible under the new hardship criteria (death, divorce, disability); and (2) identifying programs and funding sources to assist homeowners at risk of foreclosure after HHF ends in 2017.

6. PROMOTE FAIR HOUSING

In a wave of momentous decisions, the Supreme Court upheld the legal liability theory of disparate impact followed by HUD’s adoption of its final rule on Affirmatively Furthering Fair Housing (AFFH). The Florida Housing Coalition and its FNHAN members will work to improve stakeholder participation as the local governments hold public meetings to craft meaningful changes in land use to affirmatively further fair housing opportunity. Inclusionary housing policies should be front
and center for adoption by local governments to ensure that land use patterns and practices include affordable housing in areas of opportunity.

Florida has an excellent fair housing protection in statute that is under utilized; FNHAN members need to educate local government elected officials, city/county managers and attorneys about the protection afforded by ES. 760.26, which prohibits discrimination in land use decisions based on financing of the development.

7. PREVENT HOMELESSNESS

Florida’s extremely low-income (ELI) renters are at greatest risk of becoming homeless. The loss of affordable housing units impacts extremely low income households disproportionately. Over 15,000 units have federal rental assistance contracts expiring before 2025, and these units are also most likely to serve ELI elderly and persons with disabilities. In collaboration with other affordable housing providers, FNHAN will continue to work on preservation of existing housing serving Florida’s ELI populations and securing existing and future funding for extremely low-income populations and people experiencing homelessness. The Florida Housing Coalition will continue to provide training and technical assistance to all of Florida’s Continuums of Care.

8. FIGHT NIMBYISM

At the FHC 2015 Conference, the FNHAN Caucus discussed continued issues of NIMBYism in their communities. As part of the scope of work for its renewed Catalyst training and technical assistance contract with the Florida Housing Finance Corporation, the Florida Housing Coalition will be updating its Creating Inclusive Communities guide to overcoming NIMBY resistance to affordable housing developments.

Caucus participants discussed the need to do more to support affordable housing developers facing NIMBY opposition—for example, by mobilizing affordable housing and community development stakeholders to support developers at contentious public meetings.

9. DISPOSITION OF SURPLUS LOCAL GOVERNMENT LANDS FOR AFFORDABLE HOUSING

In 2016 counties and municipalities will again be required to prepare an inventory list of public properties available for affordable housing pursuant to Florida law (Section 125.379 and 166.0451, Florida Statutes). The 2015 Florida Housing Coalition conference offered a workshop on the use of surplus lands (or proceeds from surplus land sales) to produce affordable housing. Additionally, Coalition staff routinely educate community-based nonprofit housing developers about the surplus land statutes in their training and technical assistance activities. The Caucus discussed the value of strengthening the surplus land statutes to ensure that local governments are following the intent, disposing of lands or land sale proceeds for affordable housing. However, strengthened statutes should avoid imposing an unfunded mandate, especially for small municipalities with limited staff.

10. EDUCATE NEWLY ELECTED OFFICIALS AND KEY DECISION MAKERS (LOCAL AND STATE LEVEL)

The Florida Home Matters report will be updated for the 2016 legislative session, and the local Home Matters reports produced to date will be used to educate newly elected officials in those areas on the importance of providing affordable housing. The Florida Housing Coalition produced several local Home Matters Reports in 2015 but has found that the reports are too time consuming to be economically feasible for the Coalition, even when produced with assistance from the Shimberg Center. The Coalition will investigate alternative ways of providing local matching info to the state Home Matters Report that would be financially feasible. The FNHAN success of contacting local and state legislators during last session made all the difference in fixing SB 586 on Amendment 1 funding and getting the Sadowski Trust funds allocated for affordable housing. Webinars and FNHAN conference calls will provide a forum for members to share information, be kept up to date and engaged in the 2016 legislature session.

HNN

> FNHAN ANNUAL MEETING
Catalyst Training and Technical Assistance
FOR SPECIAL NEEDS

The Florida Housing Coalition recently held SHIP workshops in Tallahassee and Ft. Lauderdale to assist individuals with special housing needs, sponsored by the Florida Housing Finance Corporation’s Catalyst program. Participants considered new approaches for committing a minimum of 20 percent of their SHIP allocations to special needs assistance.

USING TARGETED STRATEGIES

Although some SHIP offices comply with the set-aside using their primary strategies, other have adopted separate strategies targeted to special needs populations. Some strategies are designed to repair or construct group homes for individuals with developmental disabilities, wounded veterans, youth formerly in foster care, or other special needs groups.

WORKSHOP EXERCISE

CAN YOU PASS THE QUIZ?

“An elderly applicant is in good health, mobile, capable of driving and living on her own at 68 without any independent living supports—Is she a Special Needs applicant?”

“A rehab applicant has a letter from the local Center for Independent Living offering him independent living supports. But his rehab will not include accessibility-related renovations. Special Needs or not?”

ANSWERS: 1. She is not. Elderly individuals are not mentioned in the special needs definition. However, a frail elderly person is special needs if he or she has a disabling condition and receives independent living supports. 2. Definitely special needs—any type of SHIP assistance received counts towards the 20% set-aside.

DEFINITION: Persons with Special Needs defined in s.420.0004, Florida Statutes

- An adult person requiring independent living services in order to maintain housing or develop independent living skills and who has a disabling condition 420.0004(7) FL Statutes
- A young adult formerly in foster care who is eligible for services under s. 409.1451(5);
- A survivor of domestic violence as defined in s. 741.28; or
- A person receiving benefits under the Social Security Disability Insurance (SSDI) program or the Supplemental Security Income (SSI) program or from veterans’ disability benefits.

Bill Aldinger, Florida Housing’s Assistant Policy Director, discussed principles of permanent supportive housing for those with special needs. Most often, property management functions are completely separate from supportive services functions, so that participation in services is not a condition of tenancy.
HOMELESS

Although “homeless” is technically not included in the special needs definition, if a person who is experiencing homelessness has a disabling condition or mental illness, is a survivor of domestic violence, or meets some other criterion in the definition, homeless can also be served under the special needs set-aside. Several participants expressed interest in the SHIP Rapid Rehousing strategy recently started in West Palm Beach, intended to assist 25 households in the coming months. Other presenters discussed permanent supportive housing for homeless individuals offered by Carrfour, Boley Centers, and other Florida developers.

PARTNERSHIP & LEVERAGING

Community partners use SHIP to leverage other resources

CENTER FOR INDEPENDENT LIVING (CIL) PRESENTERS DISCUSSED HOW THEY CONTRACT WITH THEIR LOCAL SHIP OFFICES TO PROVIDE CLIENTS WITH BARRIER REMOVAL AND HOME REPAIR. MANY CILS BUILD RAMPS WITH VOLUNTEER LABOR, CASH CONTRIBUTIONS FROM THE COMMUNITY, AND DONATED OR REDUCED PRICE MATERIALS. THESE MAY BE COUNTED AS LEVERAGE ON THE SHIP ANNUAL REPORT, WHEN THEY ARE COMBINED WITH SHIP FUNDED REPAIRS TO A HOUSE.
FLORIDA HARDEST-HIT FUND: Progress and Best Practices for Foreclosure Prevention

There has been steady progress this year for the Florida Hardest-Hit Fund (HHF) programs. Recent changes have broadened eligibility criteria and increased assistance available from this federally funded foreclosure prevention and housing market stabilization program. Homeowners with eligible hardships who are facing the possibility of foreclosure, or have homes that are “underwater,” can apply to receive help from Florida HHF programs. HHF Advisor Agencies are located throughout the state to assist homeowners in submitting an application for the specific program that may be able to assist them.

The first of Florida’s HHF programs was launched statewide in 2011. Funded through the US Department of Treasury (Treasury) and administered by Florida Housing Finance Corporation (Florida Housing), the programs are designed to assist homeowners in states hit hardest by the downturn in the housing market. Florida received the second largest allocation among the 18 funded states and the District of Columbia.

Eligible applicants can benefit from a collection of HHF programs that can help to pay the monthly mortgage and/or pay arrears on the mortgage; reduce the principal balance; and help elders with a reverse mortgage to catch up on property taxes and other housing expenses. In July, a pilot for the newest program began. Florida HHF now offers up to $15,000 for down payment assistance in Duval, Orange, Hillsborough, Volusia and Brevard counties; these counties were selected for the pilot based on data from several metrics, including amount of distressed home sales and percentage of foreclosed homes.

Since its inception, the Florida HHF programs have assisted more than 24,000, with over 5,000 assisted during the past year. Overall, Florida Hardest Hit has paid $552 million on behalf of eligible recipients.

Changes to the eligibility criteria and increased program benefits means that additional homeowners may now be qualified for HHF program assistance. For the HHF Principal Reduction program, the loan-to-value is now 115%, reduced from 125%. Additionally, a general change to all HHF assistance allows a person assisted by more than one HHF program to receive up to $92,000 of total assistance, an increase from the previous maximum of $50,000; and, the maximum assistance for homeowners with a reverse mortgage has increased from $25,000 to $50,000.

Regular program updates and trainings are provided to staff at the HHF Advisor Agencies; there are more than 60 agencies that provide eligibility determinations for homeowners who apply for assistance. Most recently, Advisors participated in a webinar that highlighted one Agency’s best practices. HELP, a nonprofit housing counseling agency based in Naples (formerly the Housing Development Corporation of Southwest Florida), has been active in HHF since its inception.

“SINCE ITS INCEPTION, THE FLORIDA HHF PROGRAMS HAVE ASSISTED MORE THAN 24,000, WITH OVER 5,000 ASSISTED DURING THE PAST YEAR. OVERALL, FLORIDA HARDEST HIT HAS PAID $552 MILLION ON BEHALF OF ELIGIBLE RECIPIENTS.”
HELP’s procedures include a second advisor’s review before an application is determined to be eligible. During the webinar, participants focused on how this second advisor carefully reviews every income calculation, eligibility criterion, and qualifying hardship to ensure all qualifications have been met. HELP’s accomplishments are based in part on a staff of four, all of whom have been working with HHF since the beginning. The ownership and pride they feel for this work contributes to their success with the Florida Hardest-Hit Fund program.
Getting the Most From
THE CITIZEN PARTICIPATION PROCESS

My first job in local government was administering part of a City’s Housing program. While I understood what was required to complete my day to day work, I was not at all clear on the broader concepts: Why were some programs funded and not others? Who decides where and how to invest HUD funds in the City? When I learned that the City was beginning their Consolidated Planning process and that public meetings would be held to solicit the Citizen input that would ultimately shape our HUD programs, I couldn’t wait to attend.

I was interested to learn what our residents thought of the work our department was doing, get feedback on how we could improve current programs and find out what other ideas they might have. When I mentioned my enthusiasm to my coworkers, they all just shook their heads and told me not to get my hopes up. Sadly, they were right- not one person showed up at any of the public meetings, nor did anyone submit a single written comment. The Citizen’s Participation process was a total bust and I couldn’t help but think that a great opportunity had been wasted.

Fortunately, times have changed. When HUD introduced the eCon Planning Suite in 2012, in addition to the new web based system, greater emphasis was placed on the Citizen’s Participation process and data driven needs analysis. It is clear that HUD’s intent is that communities fund programs and projects that are both needed (as indicated by data) and wanted by the community.

The Florida Housing Coalition has become a leader in promoting and implementing innovative methods to better engage communities in the Citizen Participation process. Increased citizen participation leads to better educated residents, better coordination among service providers, and more community support for your programs.

TIPS TO IMPROVE YOUR CITIZEN PARTICIPATION PROCESS

1. Better Advertising and Outreach

A typical public notice published in the local paper tends to be written in dry “government speak” and can be intimidating to readers.

Here is a sample of a more user friendly notice developed in Sarasota:

A Community Approach to Solving Our Housing Needs

The City and County of Sarasota are updating their five-year strategic plan (2016-2021 Consolidated Plan) for the use of federal development funds. These funds provide the opportunity to address affordable housing, community development, special needs housing and homeless housing. Please help us select the best uses for Sarasota’s federal grant dollars by attending one of the following meetings:

TUESDAY, AUGUST 18, AT 6:00 PM
Selby Library
Jack J. Geldhart Auditorium
1331 First Street, Sarasota

Post the notice on the front page of your City/County website if you can. Ask community partners if they can include the announcement on their sites as well- think Housing Authority, United Way, Homeless Coalition, CRA, Planning Council, etc. Post on other media- Facebook, Twitter, public access TV, utility bills and community newsletters. Make a short announcement at Commission meetings, neighborhood associations and other community groups to spread the word.

2. Assess your internal capacity.

Developing and implementing a robust Citizen’s Participation Plan takes time. If your staff resources are strained,
consider engaging a reputable consultant to design and oversee all or part of the process. **Hint: The Florida Housing Coalition is available, call us to discuss your needs!**

3. Electronic Surveys

Use online surveys to reach a wider audience. It’s easy to add a survey link to your advertising and the response is typically quite good. Limit the survey to about 25 questions and allow some space for respondents to type in more detailed feedback. The survey can be downloaded in chart or graph form and easily incorporated into the eCon template. Some common online surveys are Survey Monkey, Question Pro, Survey Gizmo and Zoomerang.

4. Develop a Database

Start developing a good data base of community leaders, interested residents and housing and economic development organizations. Keep the list updated so you can easily send out an email blast announcing the public participation process.

5. Public Meetings

Consider breaking the public meetings into 2 groups—“Stakeholders” and “Citizens”. Community Stakeholders such as Homeless Coalition members, Housing Authority staff, Economic Development groups, Social Service providers etc. tend to be more informed than the general public about the work you do and eligible activities. These groups can provide a professional perspective on community needs, while “regular” citizens or neighborhood groups likely need some basic education on how HUD funds are used and may have more targeted comments based on their own experience in the community. The public meeting agenda and format should be adjusted to fit the audience.

Hold meetings at convenient times depending on the audience. We’ve had great success holding the Stakeholder meetings during business hours and Citizen meetings in the evening and weekends. It’s helpful if you can prep someone in the audience ahead of time to ask the first question and break the ice. Seating at round tables vs. classroom style seems to encourage more conversation. Refreshments are always a draw!

Prepare a short presentation about the Consolidated Planning process and how your City/County has used funds in the past. Include photos highlighting your work. Pull together some data tables or create maps that indicate community needs, demographics and housing market features.

Think about how you are going to capture the comments:

**RECORD THE MEETING:** This is easy to do, but transcribing the notes afterward is time consuming.

**LIVE NOTES:** Recruit another staff person to take notes at the meeting.

**COMMENT CARDS:** In addition to capturing live comments, prepare note cards for people to write down ideas they may not have voiced during the meeting and collect the cards at the end of the meeting.

**FLIPCHARTS:** Place flipcharts around the room with various topics (Housing Needs, Public Service Needs…) and have attendees write comments under each heading. Alternatively, you can provide sticky notes and have participants write on the notes, which they place on the appropriate flipchart.

**DOT VOTING:** Affix a number of ideas or proposals to a wall. Provide attendees with 5-10 stick on dots found at any office supply store. Have them go around the room and “vote” with their dots. After everyone has voted, tally the votes and lead a discussion on the ideas receiving the most votes.

Vary the location as well. Stakeholders are usually comfortable in City/County Hall, while the other groups may prefer to meet in a nearby community center.


If you would like assistance with preparing your Consolidated Plan, call us at 850.878.4219 or email us at info@flhousing.org and we will prepare a proposal to fit your needs.
Q. The SHIP Manual in our office is from 2008; is there a more recent version?

A. Yes. In July 2015, the SHIP Program Overview and Procedures Manual was updated for the first time since 2008. It is not available in hard copy but you can download it from the SHIP section of Florida Housing Finance Corporation’s website, www.florida-housing.org. Several things are new, including an updated format that starts by addressing fifteen facets of program implementation, and then includes as appendices guidance on income qualification, program forms and more.

The manual provides introductory information about SHIP governance, the allocation of funds, compliance monitoring, and the role of the Catalyst program in providing training and assistance to SHIP staff. The SHIP statute and Rule—both fundamental reference materials—are included as appendices. It offers several pages of frequently asked questions, and addresses new topics like the requirements for updating the Local Housing Assistance Plan and SHIP’s role in disaster recovery. There is expanded guidance on annual reports, with screenshots and instructions for Forms 1-5. Some of the recent SHIP allocations have come with additional or different requirements, and the new publication addresses SHIP restrictions by allocation years.

Download the new manual today. Reading through it will provide a valuable orientation—or refresher—to SHIP administration. And if you have any questions about anything in the manual, give us a call on the Catalyst Hotline 800-644-4548

Q. An applicant’s supervisor will not complete the third party verification of employment income that we need to compete the eligibility determination. The company where the applicant works contracts with “The Work Number” for all wage and income related matters. The Work Number charges a fee to obtain income information. Should I pay this fee? Is this considered acceptable third party income verification?

A. Yes, this is acceptable third party verification. Although it only provides year to date information rather than an estimate of income in the next 12 months, The Work Number is considered a valid third party source. HUD’s webpage on Upfront Income Verification (UIV) Tools addresses this: “An automated service that provides controlled access to a national database of almost 40 million employment and income records, The Work Number can provide quick and accurate employment and wage information.”

The Work Number is a service of Equifax Verification Services, and you may pay to obtain its data. This is a program implementation expense that may be paid with SHIP administrative funds.

You should, however, be able to obtain data from The Work Number by working with your applicant. Any employee whose employment and income information is collected by The Work Number may request a free Employment Data Report (EDR). On the website http://www.theworknumber.com/Employees/DataReport/index.asp the applicant may log in or print out and mail an EDR request. Alternatively, call the client service center to re-
Q. An applicant mentioned she does not feel comfortable listing her asset account information on the SHIP application materials, since her personally identifiable financial information was compromised in the past. I know that I am required to verify the assets and I need this documentation. How do we protect the applicant’s privacy in a public record?

A. You are required to collect the asset information, but Florida’s open records law addresses the applicant’s concern. Bank account numbers and debit, charge, and credit card numbers held by an agency are exempt from public disclosure. The details are included in Section 119.0714(3)(b), Florida Statutes, which notes that the account numbers may be redacted whenever a public record is requested, if the applicant has requested this:

“If a bank account, debit, charge, or credit card number is included in an official record, such number may be made available as part of the official records available for public inspection and copying unless redaction is requested by the holder of such number or the holder’s attorney or legal guardian.”

Q. In September and again in October, we submitted 13/14 annual reports. Our SHIP funds are mostly but not yet fully expended. Should we update this report again before the next reports are due in September of 2016?

A. Yes, if your October report does not show that funds were fully expended, you should plan to update it as soon as funds are expended. Log into the annual report website and update the 13/14 report. Scan and email a signed 13/14 report certification form to terry.auringer@floridahousing.org. Florida Housing’s staff will greatly appreciate current details, which will update information they provide during the legislative session.

Q. Since we have a new special needs requirement, we assist individuals who are victims of domestic violence. The annual report requires us to identify an applicant with this label to show set-aside compliance, but we are concerned about printing this sensitive data. Are any exemptions allowed in such a case?

A. The Florida Sunshine Manual indicates that you may redact the address and phone number of the recipient if a victim of domestic violence. See page 114, section d. on “Home or employment address, telephone number, assets”. There is no part of the annual report where an applicant’s name is listed alongside an identifier as a survivor of domestic violence. The name and address of each SHIP recipient is listed on report Form 4, along with the amount and type of assistance received. In many cases, special needs applicants may receive assistance like purchase assistance or rent deposit assistance that does not identify them as survivors of domestic violence. However, if you believe there is benefit to doing so, the sunshine manual will allow you to redact the address from Form 4. Form 5 is the section of the annual report that identifies the amount of assistance and the number of assisted survivors, as well as other households that meet the special needs definition. Form 5 does not, however, include the names or addresses of special needs recipients.

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, M-F 8:30-5:00.
2015 CONFERENCE HIGHLIGHTS

PRE-CONFERENCE SHORT COURSE

We continued our Sunday short course series with “Branding and Marketing Strategies That Work”. Lynne Takacs, principal of LAT Creative (Left) and an award-winning communications and graphic design professional, gave course participants a whirlwind overview of smart branding and communication principles. She discussed the need for nonprofits to connect on an emotional level with their audience — including major donors, elected officials, and members of the public. Lynne’s tips ran the gamut from developing a visually cohesive look for marketing materials to involving all of your agency’s staff in communicating the brand to the public and listening to their stories.

Justine Burke, the senior marketing and communications director for Metropolitan Ministries in Tampa, (right) showed how the “rubber meets the road” for branding and marketing. Metropolitan Ministries starts with a simple and powerful message about homelessness in the greater Tampa area: “It could be anyone. It could be me.” The agency then uses its branding and communication channels to reach out to donors, volunteers, partners, and others who want to make a difference and help families overcome homelessness. She discussed the importance of “multichannel marketing,” using social media and networks of partners and donors, as well as traditional advertising and direct mailing campaigns. By using social media strategically, Metropolitan Ministries saw its online donations increase from about $700,000 in FY 2012 to $1 million in FY 2015.

State of the State

HOME MATTERS: OPENING DOORS IN 2015

The State of the State is when we hear from the government agencies responsible for helping us meet our shared goal of providing affordable housing for Floridians, from housing for people experiencing homelessness to moderate income homeownership. The format is a lively question and answer session ably moderated by Mark Hendrickson, Executive Director of the Florida Association of Local Housing Finance Authorities (ALHFA). Topics span the housing goals and programs administered by the FHFC; how Florida is faring in ending Veteran Homelessness under the Opening
Doors plan; how Florida is doing in ending homelessness for all other populations, including family homelessness and youth aging out of foster care; and how Florida is addressing the housing needs of our aging population. This fast-paced session set the stage for where we are and where we need to go to meet the housing needs in Florida.

**TOP LEFT:** Jaimie Ross, President, Florida Housing Coalition;  
**TOP RIGHT:** John Bryant, Assistant Secretary, Florida Department of Children and Families;  
**BOTTOM LEFT:** Steve Auger, Executive Director, Florida Housing Finance Corporation  
**BOTTOM RIGHT:** Nikki Barfield, VISN 8 Network Homeless Coordinator, U.S. Department of Veterans Affairs

**SADOWSKI COALITION SUCCESSFUL CAMPAIGN**

Mark Hendrickson (Far Left), Florida ALHFA’s executive director, moderated a panel discussion on lessons learned from the Sadowski Coalition’s successful 2015 campaign. Sadowski Coalition Facilitator, Jaimie Ross (Top Middle) was joined by Jayme Agee (Far Right), Public Policy Representative for Florida Realtors®, and P5 Group founder and former Senate president, Ken Pruitt (Far Right). The three panelists reflected on the lessons learned from the enormous grassroots effort to successfully fix the Amendment 1 funding bill that had been on a path in the Senate to permanently reduce housing trust funds. They emphasized the importance of personal stories of people who benefit from affordable housing, sending “thank you” notes to legislators, and harnessing the diversity of the people and organizations that support affordable housing.
HOUSING LEADERSHIP AWARDS

Two campaigns were paramount in the appropriation of $175 million in state and local housing trust funds in 2015: (1) the state-level Sadowski Education Effort (SEE), and (2) the grassroots level Sadowski Affiliates Messaging Effort (SAME).

Brent Semachko, Vice President of Corporate Responsibility for JP Morgan Chase, accepts the Housing Leadership Award on behalf of his organization for underwriting the Sadowski Affiliates Messaging Effort (SAME).

HOUSING CHAMPION AWARDS

Representative Kathleen Peters is honored specifically for championing the cause of ending homelessness. Both she and Senator Jack Latvala received the Housing Champion Award for their successful effort to fund Florida’s homeless programs, including statewide training and technical assistance as part of the larger effort to fund Florida’s Sadowski state and local housing trust fund programs, such as SHIP and SAIL.

AFFORDABLE HOUSING SUCCESS STORIES

The Florida Housing Coalition presented an award to Florida ALHFA in recognition of its critical role Support of the Sadowski Education Effort.

Tim Marks accepts the award on behalf of Metropolitan Ministries for its use of community partnerships to help people experiencing homelessness in the Greater Tampa area.

Marcie Whitaker accepts the award on behalf of the City of Pensacola for using SHIP funds to support a wide array of activities, including purchase assistance, home repair, multifamily rental development, and transitional housing.

Vanessa McCleary accepts the award on behalf of the City of Tampa for using SHIP to help veterans by funding home rehabilitation and supporting the Tampa Hillsborough Homeless Initiative’s Operation Reveille.

Cheryl Howell the award on behalf of Lake County for using SHIP funds to demolish and replace severely substandard homes.
The Florida Housing Coalition recognized the work of Evelyn Dobson and the Delray Beach CLT for marking its first ten years of service, building community by creating permanently affordable homeownership.

The Florida Housing Coalition recognized Ed Busansky in appreciation of his leadership as Board Chair from 2012 to 2015. The Coalition is thankful for his continued service on the Florida Housing Coalition Board.
Workshops

FHFC FUNDING SOURCES

Jeff Kiss (right), President of Kiss & Company, Inc., and an expert in affordable housing finance, moderated this always popular session with Florida Housing Finance Corporation staff members Nancy Muller (middle), Director of Policy and Special Programs, and Ken Reecy (left), Director of Multifamily Programs. The panel briefed participants on a variety of Florida Housing funding sources, including SAIL, Housing Credits, and HOME. Muller and Reecy discussed the amount of funding available under each program, the target populations, the Request For Application process, and requirements such as the SAIL set-aside for persons with disabling conditions.

MAKING HOUSING AFFORDABLE WITH SIMPLICITY: FOCUS ON TINY HOMES

Brett Hilbrand, CEO of Cornerstone Tiny Homes, described to a packed room, the way he builds tiny homes, the enormous consumer demand for tiny homes, and the challenges his customers face to find land where their tiny homes can be located. Land use law expert, Jo Thacker (Pictured), a Partner with Broad and Cassel’s Orlando office, discussed legal issues for tiny homes, including complying with zoning and building codes. Thacker also discussed the use of Community Land Trusts (CLTs) for tiny home communities, and shared information about tiny homes from across the nation, including those to house people experiencing homelessness with tiny homes, such as OpporUNITY Village in Eugene, OR. As moderator, Jaimie Ross, also a land use attorney, provided information about accessory dwelling units.

HOUSING FOR ELDERLY AND SPECIAL NEEDS: FOCUS ON PRESERVATION

Charlie Adams (Right), Senior Project Manager at Preservation for Affordable Housing (POAH), gave an overview of the opportunities, challenges, and menu of funding options for preservation, and explained how POAH partners with local agencies to provide a wide range of support services to tenants. Sarah Branch (middle), National Church Residences’ Senior Project Leader for the Southeast Region, described how her agency has used the Low Income Housing Tax Credit (LIHTC) program and other resources to preserve elderly rental developments, while using support service coordinators to help tenants stay healthy and avoid institutionalization. Bill O’Dell (Left), Director of the Shimberg Center for Housing Studies, moderated the session.
CONFERENCE HIGHLIGHTS

Making the Case for Housing: Home Matters and the ALICE Report

Marcie Whitaker (Middle), Housing Administrator for the City of Pensacola, discussed her City’s partnership with Escambia County to release a local Home Matters report prepared by the Florida Housing Coalition. Whitaker and her colleagues use the report to inform local elected officials about Escambia County’s particular affordable housing challenges. Lars Gilberts (Right), the Statewide ALICE Director at the United Way of Broward County, discussed the United Way of Florida’s ALICE (Asset Limited, Income Constrained, Employed) Report, which provides a more realistic measure of financial hardship than the Official Poverty Measure. Bob Ansley (Right), President of the Orlando Neighborhood Improvement Corporation, moderated the session.

Making the Switch: Housing First and Ending Homelessness through Housing

Erin Foley (Right), an Outreach Worker with the Big Bend Homeless Coalition, described best practices for identifying vulnerable individuals in camps and homeless shelters, and connecting them to permanent supportive housing. Dawn Gilman (Left), CEO of Changing Homelessness, discussed the process of transforming a community’s entire homeless assistance system to work toward Housing First goals, prioritize the most intensive interventions to the most vulnerable people, and coordinate with “mainstream” social services. Sandra Newsom (Middle), Vice President of Resident Services for Carrfour Supportive Housing, explained how to put the “supportive” in permanent supportive housing. Susan Pourciau, Florida Housing Coalition’s Director of Homeless Training and Technical Assistance, moderated the session.

Partnering with Local HFAs for Multifamily and Single Family Homeownership

This workshop featured a packed expert panel: Sue Denihan (Second from Left), Vice President of Training and Development for eHousingPlus; Helen Feinberg (Third from Right), Managing Director of RBC Capital Markets; David Hollis (Second from Right), NSP 2 and Choice Neighborhoods Grant Administrator for the Tampa Housing Finance Authority; Shawn Perrine (Far Right), Manager of Fiscal Services for the Hillsborough County Board of County Commissioners; and Shawn Wilson (Third from Left), President of Blue Sky Communities. The panelists discussed partnerships between Housing Finance Authorities (HFAs) and SHIP to provide down payment assistance to homebuyers, as well as subsidy layering for multifamily rental developments. Ed Busansky (Far Left), Senior Vice President of First Housing, moderated the session.
RENTAL PROPERTY MANAGEMENT AND RESIDENT SERVICES

Jack Humburg (Middle), Executive Vice President of Housing, Development, and Americans with Disabilities Act Services for Boley Centers, Inc., moderated the discussion about the critical importance of property management for promoting a nonprofit housing provider’s mission and ensuring the financial solvency of affordable developments. The presenters included Flynnann Janisse (Right), Executive Director of Rainbow Housing Assistance Corporation, and Debra Koehler (Left), President of Sage Partners. Discussion topics included the nuts and bolts of property management, the decision to keep property-management in-house or use a third party, and strategies for providing support services to residents.

PRODUCING AFFORDABLE HOUSING AND HOUSING CHOICE THROUGH PROGRESSIVE LAND USE POLICIES

Patrick Maier (Left), Executive Director of the Innovative Housing Institute, and Stephanie Thoburn (Middle), Assistant Director of Planning and Zoning for the Town of Jupiter, FL, discussed their partnership to create Jupiter’s Workforce Housing Program (WHP), an inclusionary housing ordinance designed to expand housing opportunities in new developments for low, moderate, and middle-income households. They explained how the WHP was designed to be effective, flexible, and legally sound. Don Hadsell (Right), Director of the Office of Housing and Community Development with the City of Sarasota and Sarasota County, moderated the session.

ONE OF FLORIDA’S BEST PROGRAMS FOR NONPROFITS: THE PLP

Lisa Hoffmeyer (Middle), a Florida Housing Coalition Technical Advisor with PLP expertise, moderated the session and explained the benefits of the PLP. She used examples from nonprofit developers whom we have assisted to successfully go from PLP recipient to completion of development: Mark Barry (Far Left), Executive Director for the Arc Nature Coast; Jack Kosik (Far Right), Executive Director of Noah’s Ark of Central Florida; and Larry Shoeman (Second from Left), Executive Director of Avon Park Housing Authority.

Rob Dearduff (Second from Right), Special Programs Administrator for the Florida Housing Finance Corporation, and manager for the Predevelopment Loan Program, explained the details of the PLP process from application to funding draws.
HOME: NEW RULES AND OPPORTUNITIES

Aida Andujar (Left), Technical Advisor with the Florida Housing Coalition, reviewed the new requirements in the HOME rule issued in 2013, provided compliance tips for local governments, and alerted the participants to severe HOME program cuts that were under consideration in Congress. Steve Werthman (location in photo), Vice President of Operations at HOPE South Florida, discussed the use of HOME Tenant-Based Rental Assistance (TBRA) for people with disabilities and those experiencing homelessness. Marilyn Drayton, Senior Vice President and Community Manager for Wells Fargo, moderated the session.

WOULD FREE PROPERTY HELP YOUR ORGANIZATION’S MISSION?

Caleena Shirley (Left), a Florida Housing Coalition Technical Advisor, and Rick Staats (Right), Executive Director of the Florida City Community Redevelopment Agency, described their real-world experiences with obtaining free properties. Shirley explained the statutory requirement for Florida’s local governments to make suitable publicly owned properties available for affordable housing development, and the process for nonprofits to learn about and obtain these properties. Staats provided a comprehensive overview of the variety of ways in which local governments take possession of properties (e.g. through tax foreclosure), as well as best practices for parcel assemblage and land swaps. Suzanne Cabrera (Middle), President and CEO of the Housing Leadership Council of Palm Beach County, moderated the session.

KEYNOTE ADDRESS: DR. DONNA BEEGLE, COMMUNICATION ACROSS BORDERS

Dr. Beegle shared the moving and inspiring story of her journey from an impoverished childhood to earning a Ph.D. in Education Leadership and providing nationwide training on understanding poverty. She described receiving subsidized housing for the first time as a young single mother: “It freed up a chunk of my brain power from wondering where my kids would sleep that night.” She helped conference attendees to understand the decisions and struggles of people in poverty through the context of their experiences, rather than through a narrow middle-class lens. She urged attendees to expand their good work, focusing on empathy and collaboration.
PNC and Wells Fargo Raffle
PNC and Wells Fargo continued their annual tradition of awarding $1,000 each to two lucky conference participants.

The East Tampa Business and Civic Association won the PNC raffle, while the Wells Fargo prize went to the Arcadia Housing Authority.

Maximizing Energy Efficiency in Rehab Work
Bill Lazar (left), Executive Director of the St. Johns Housing Partnership, spoke from his extensive experience with rehabilitation of substandard housing. He discussed best practices for addressing energy efficiency as part of a comprehensive improvement effort, including funding sources, partnerships, and proper staff training. Paula Lemmo (middle), Bureau Chief for the Division of Community Development at the Florida Department of Economic Opportunity, explained the partnerships between the Low Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP) for conducting home energy efficiency improvements. The session was moderated by Brad Goar (right), Program Manager for Florida Power & Light’s Residential Conservation Services and Low Income Weatherization programs.

Housing for Persons with Developmental Disabilities
Mark Shelbourne (Bottom Right), Senior Manager of Public Policy at Novogradac & Co. LLP, discussed the Supreme Court’s Olmstead decision about the need for people with disabilities to have meaningful housing choices, and the convergence of policies from HUD, the Department of Justice, and the Department of Health and Human Services (HHS) to advance this mandate. Sheryl Soukup (Top Right), Executive Director of Soukup Strategic Solutions, provided an overview of Residential Options of Florida (ROOF), an initiative from the Florida Developmental Disabilities Council (FDDC) to connect housing and disability service providers in an effort to expand housing choice. Christine Ruiz (Top Left), Senior Vice President and Market Manager for Bank of America, moderated the session.
> CONFERENCE HIGHLIGHTS

**FAIR HOUSING AND NIMBY**

Charles Elsesser from the Community Justice Project, as moderator, made clear that it’s a new day in fair housing. C.J. Miles (Pictured), Deputy Director for the Fair Housing Continuum, Inc., discussed the powerful role that HUD’s new Affirmatively Furthering Fair Housing (AFFH) rule is likely to play in expanding fair housing choice for low-income and minority families. Jaimie Ross, President/CEO for the Florida Housing Coalition, built upon the affirmation of the disparate impact theory of liability and AFFH changes in the context of Florida’s unique fair housing protection against the “Not In My Back Yard” (NIMBY) resistance to affordable housing development.

**THE TRUE COSTS OF HOME: ENERGY EFFICIENCY, TRANSPORTATION & AFFORDABLE HOUSING**

Anne Ray, Manager of the Florida Housing Data Clearinghouse at the Shimberg Center for Housing Studies, explained that utility and transportation costs add to the real housing costs of tenants in the Florida Housing Finance Corporation’s development portfolio. Nick Taylor (Pictured), Housing Systems Analyst with the University of Florida’s Program for Resource Efficient Communities, presented study results showing that energy efficiency rehab helps reduce costly tenant turnovers in Housing Credit properties.

**RETROFIT AND OPERATIONS & MAINTENANCE (O&M) STRATEGIES FOR HIGH PERFORMANCE AFFORDABLE HOUSING**

Krista Egger, Senior Program Director of the Green Communities Initiative at Enterprise Community Partners, gave an overview of the importance of green design, construction, and operations in affordable housing. Egger explained the many advantages of green building, including increased competitiveness for grants, improved tenant health, and cost containment for energy and water use. She discussed the criteria used by Enterprise Green Communities to award funds to developments, and provided guidance on managing and tracking O&M activities and building performance. Ben Johnson, President of Seltzer Management Group, moderated the session.

**BANKERS CAN BE YOUR BEST PARTNERS**

This workshop had an all-star panel of banking and regulatory representatives (from right to left): Brent Semachko, Vice President for JP Morgan Chase; April Atkins, Community Affairs Specialist for the Federal Deposit Insurance Corporation (FDIC); Marilyn Drayton, Senior Vice President and Community Manager for Wells Fargo; Christine Ruiz, Senior Vice President and Market Manager for Bank of America; and Aileen Pruitt (far left), session moderator and PNC Bank’s Florida Market Manager for Community Development Banking. Atkins explained the role of regulators in ensuring Community Reinvestment Act compliance by banks, and the other three panelists described their respective banks’ investment priorities and opportunities for affordable housing providers to obtain funding.
The SHIP Administrators Training, facilitated by George Romagnoli, was a lively discussion about hot topics including Helping Veterans with SHIP and Using SHIP to Help End Homelessness.

Participants shared their administrative best practices, questions and comments. A full panoply of FHFC staff, including Executive Director Steve Auger, participated in the discussion. Rob Dearduff, Barb Goulitz, and Robin Fowler from Florida Housing, together with trainers from the Florida Housing Coalition, including Aida Andujar, Lisa Hoffmeyer, Michael Chaney, and Susan Pourciau, offered subject matter expertise. Meredith Van Valkenburgh from the Florida Division of Emergency Management explained the Residential Construction Mitigation Program (RCMP) and how well this program can be leveraged with SHIP owner occupied rehabilitation assistance.

THANK YOU PARTNERS

The Florida Housing Coalition appreciates all our Partners for Better Housing. We are particularly grateful for our Platinum Sponsors.
The Florida Housing Coalition, Inc., is a Florida nonprofit and 501(c)(3), statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. 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.

**The Coalition provides professional consultation services** through training and technical assistance on affordable housing, fair housing, ending homelessness, 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.

**Our Team** The Coalition’s administrative office is in Tallahassee, and our Team consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

Our professional technical assistance team also includes the expertise of our geographically dispersed 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.

850-878-4219 | info@flhousing.org | www.FLHousing.org
AFFORDABLE HOUSING CONSULTING SERVICES

The Florida Housing Coalition Helps Local Governments, Nonprofits, and their Developer and Financial Partners.

LOCAL GOVERNMENTS
We Can Assist Local Government with:
• Assistance with Preparation of Consolidated Plans for HUD CPD Block Grants
• Assistance with Affirmatively Furthering Fair Housing
• Program Design and Implementation
• Policies and Procedures Manuals
• Project Development
• Underwriting Practices for Rental and Homeownership
• Long-Term Affordability Mechanisms
• Energy Efficiency Housing
• Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
• Meeting Set-Asides for Extremely Low Income and Special Needs Housing
• Income Compliance and Eligibility Determination
• Tracking, reporting, and monitoring of programs
• Rehabilitation Policies and Strategies
• Design of RFPs and RFQs

NON-PROFITS
We Can Assist Nonprofits With:
• How to form a CHDO or a CDC
• How to write grants and proposals
• Board and Staff Training/ Organizational Capacity Building
• Strategic and Business Plans
• Best Practices for Operating Manuals
• Project-Level Assistance in Financing, Development, and Asset Management
• Strengthening Partnerships and Joint Ventures
• Preventing and Ending Homelessness
• Accessory Dwelling Units
• Energy Efficient Housing
• Strategies for Changing Markets
• NIMBY issues

SPECIAL PROJECTS
Everything from Needs Analysis to Document Preparation:
• Shared Equity Models
• Lease Purchase Programs
• Housing Element Strategies and Implementation
• Regulatory Reform Markets
• Inclusionary Housing Policies
• Education/presentations to Advisory Groups and Elected Bodies
• Facilitation of Community Meetings
• Community Land Trusts

CONTACT
Contact the Florida Housing Coalition: Phone: 850-878-4219
Email: info@flhousing.org | Online: www.FLHousing.org

DISCUSS
Discuss what services would be most helpful for your local government, nonprofit, or developer and financial partners.

PROPOSAL
In return, we will quickly tailor a proposal that meets your needs within your budget.
The Florida Housing Coalition thanks the following organizations and individuals for their commitment to improving housing conditions in Florida.

**PLATINUM**

Bank of America
JPMorgan Chase & Co.
Wells Fargo
PNC

**GOLD**

BB&T
Compass
FPL

**SPONSORS**

First Housing Service and Management Companies
Florida Realtors®
Fifth Third Bank
Regions
Duke Energy

**CO-SPONSORS**

Capital City Bank
Coalition of Affordable Housing Providers
Consehra Housing Network
Enterprise
Florida Community Loan Fund
Gorman & Company
National Housing Trust/Enterprise Preservation Corporation

**NEIGHBORHOOD LENDING PARTNERS**

Morningstar Capital
Novogradac & Company
Raymond James Bank
RBC Capital Markets

**RELATED URBAN**

Richman Group of Florida
Seacoast Bank
Seltzer Management Group
Stratford Capital Group

**PATRONS**

AmeriNational Community Services
Bascom Communications
Broad and Cassel
City of Cape Coral
City of Jacksonville
City of Miami
City of Miami Beach
City of Miramar
City of Pompano Beach
Citizen's Bank
Clay County
Community Affordable Housing Equity Corp.
Fair Housing Continuum
Florida Home Builders Association
Gadsden County
Green Mills, LLC
Gunster Law
Habitat for Humanity of Florida
Hands of Central Florida
Hendricksen Company
Herman & Kittie Properties
Housing Authority of Pompano Beach
Housing Partnership
Jamie Ross
Jones Walker LLP
Keystone Challenge Fund
Lee County
Meridian Appraisal Group
National Church Residences
Neighborhoods Florida Collaborative
Orlando Neighborhood Improvement Corporation
Osceola County
Pasco County
Picerne Development Corp.
Preservation of Affordable Housing (POAH)
Royal American Companies
Sage Partners
Shimberg Center for Housing Studies
Stearns, Weaver, Miller, Weissler, Alhadad, & Sitterson, PA
Tampa Bay CDC
Truist Bank
Wendover Housing Partners