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2014 CONFERENCE HIGHLIGHTS

HEALTHY OUTCOMES FROM
AFFORDABLE HOUSING

GROUND LEASES AND
RESALE FORMULAS
THE "HOW" OF COMMUNITY LAND TRUSTS

WHAT DOES THE END OF
VETERAN HOMELESSNESS
LOOK LIKE?

CELEBRATING SHIP SUCCESSES
PERFORMANCE, TRANSPARENCY,
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The Florida Housing Coalition is a nonprofit, statewide membership organization that brings 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.

FROM THE EDITOR >



BY JAIMIE ROSS
PRESIDENT

HEALTHY OUTCOMES FROM AFFORDABLE HOUSING

The fervor to lift up Floridians who suffer the most unfair of life’s circumstances, such as homelessness, and the enthusiasm for moving a low wealth family from rental into homeownership, is the palpable stuff of the Florida Housing Coalition’s statewide annual conference. More than a forum for panels of experts; the statewide conference is a catalyst for improving the design and implementation of existing programs and for forging partnerships to take on new challenges. It is a time to talk about why home matters and what we, as housing advocates, practitioners, and policy makers, can and should do to ensure that all Floridians enjoy the healthy outcomes that accrue from affordable housing.

In this edition of the Housing News Network Journal we re-cap the conference and provide articles from a variety of the experts who joined us to expound on topics covered at our statewide convening, including our conference Keynote, Michelle Norris. You can also find the PowerPoints that were used in each session on our conference website: www.flhousingconference.org.

Post-conference surveys from our 27th Statewide Affordable Housing Conference, “Healthy Outcomes from Affordable Housing”, let us know that the showcase of success stories was roundly praised, so you can look forward to that again in 2015. And of course, we owe so much gratitude to the SHIP Administrators whose programs we highlighted and to the private sector developers and partners who create these successes for us to highlight. The Florida Housing Coalition is committed to supporting your work through our training and technical assistance and our advocacy for full appropriation of the state and local housing trust funds. Together we will continue to showcase success stories every year.

When this edition goes on-line, it will be post elections and pre-

session. This is the perfect time for all of us to meet with our legislators or their legislative aides in the district offices. Call your local representative and senator to ask for a meeting to introduce yourself/your work with affordable housing.

Legislators respond to persons who live in their districts. If they hear about an issue from the “folks at home”, they tend to talk to leadership about the issue. If they don’t hear from you, then all the lobbyists in the world can’t make them care about the issue. You don’t need to be an expert. Simply explain that the issue of using all of the monies in the housing trust fund for housing is important to you and to the community.

Offer some concrete examples of persons served or successful developments. Start and end your meeting with “the ask”—which means telling the legislator or aide that you are there to ask the legislator to support using all of the monies in the state and local housing trust funds for housing.

It is critical that we know how the meeting went—good or bad. If the legislator or aide had questions or concerns, we can help provide answers. After every meeting with a legislator, please call or email the results to me at 850.212.0587 or ross@flhousing.org

For more information and educational materials, go to www.sadowskicoalition.com. To find your legislator, go to www.onlinesunshine.com. And if you’d like to talk before the meeting, please give me a call.

The Florida Housing Coalition is one of the 26 statewide organizations that comprise the Sadowski Act Coalition. And as members of the Florida Housing Coalition, you are also part of that Coalition—a critical part. We are so grateful to our members and all our partners. On behalf of the Florida Housing Coalition’s board and staff, I thank all of you who participated in the 27th statewide annual conference, including our financial Partners for Better Housing, without whom, we could not create this powerful event.

The appropriation of the estimated \$245.33 million in the state and local housing trust funds in fiscal year 2015-16 into Florida’s housing programs will create 24,820 jobs and more than \$2.5 billion in positive economic impact in Florida.

HEALTHY OUTCOMES FROM AFFORDABLE HOUSING:

EXCERPTS FROM THE KEYNOTE ADDRESS OF MICHELLE NORRIS

BY MICHELLE NORRIS, PRESIDENT, NATIONAL CHURCH RESIDENCES DEVELOPMENT CORPORATION

There are some fascinating tea leaves for affordable housing. These trends can scare you, excite you, frustrate you, or even anger you. All evolve around a major theme.... If you are in the business of building, owning, or managing affordable housing today, your work is increasingly being seen as more significant than just providing a roof over people's heads. I'm not sure our industry has really capitalized on this growing understanding so I would like to share some facts about the environmental landscape (or tea leaves) that impacts the value of affordable housing and share some ways we are trying to be strategic in this environment. Key specific tea leaves are: (1) the Federal Deficit; (2) the Senior Tsunami; (3) Health Care Reforms.

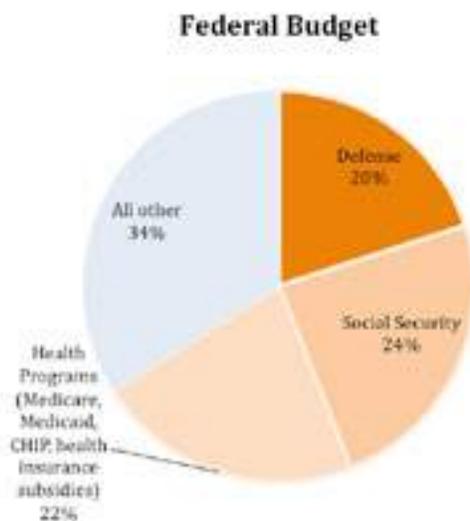
THE FEDERAL DEFICIT

We can argue all day about how we got here, who caused it, and what we can do to fix it. But let's save that for the economists and the politicians. Let's talk about how it impacts our business strategies now and in the future. First, all housing programs are being looked at for reduction or elimination. The sad thing is that no matter how important these programs are viewed by us and others, the mandatory spending programs will continue eat up more and more of the federal budget, leaving less and less for housing*. In other words, our call for more funding for housing will continue to be overshadowed by the pressure of mandatory obligations in our federal budget.

Right now, do you know where our federal spending money goes?

The proportion of the federal budget devoted to Social Security, federal health care programs, and military spending is 66% and growing! In 10 years, federal healthcare spending will double, and Medicare spending will increase 80%.

The result is that there is incredible pressure on every program that is NOT mandatory. My friends, that is ALL of our programs... LIHTC, HOME funds, CDBG funds, Section 8, etc. So how can we position ourselves as a "value added proposition" in such an environment? Before I speculate on that, let's talk about Issue #2...



THE SENIOR TSUNAMI

Senior tsunami ... the silver tsunami...the greying of America. No matter what you call it, it is real and it is significant. Across the country, 10,000 people are turning 65 EVERY day for the next 15

years. That's 54,750,000 new seniors. Here in Florida alone you are gaining 55,000 seniors every year. Did you know that Florida's annual growth for people 55 and older is 138%?

If housing dollars are shrinking, how do we keep up the pace even if we ONLY needed more housing for seniors?

More and more seniors are staying alive much longer. Some will live a long life in fairly good health, but the fact is that a significant number of this growing senior population will grow old in a state of frail-

ty and bad health. This puts more and more pressure on the senior housing communities and on the health care costs of our country.

Just this week, the Harvard Joint Center for Housing released a new report called Housing America’s Older Adults. From this I quote...

Ensuring that these older adults have the housing they need to enjoy high-quality, independent, and financially secure lives has thus taken on new urgency not only for individuals and their families, but also for the nation as a whole.

So ...we have a budget problem ... which is mostly caused by the rising cost of health care ... which is significantly linked to becoming a much older society. Harvard economist and health policy specialist David Cutler said it very well:

A ... summary of the federal budget is that the U.S. does not have a deficit problem — it has a health care problem.... So if you say, “What’s affecting the long-range outlook for the federal budget?” it is almost entirely health care.

According to the Center for Economic and Policy Research:

The U.S. health care system is possibly the most inefficient in the world: We spend twice as much per person on health care as other advanced countries, but we have worse health outcomes ... The government, through programs like Medicare and Medicaid, pays for approximately half of the country’s health care ... Thus, the bulk of our projected rising budget deficits are due to skyrocketing ...health care costs.

So....are there opportunities in such a scary environ-

ment? Let me take you to the great state of Ohio where there are signs of encouraging movement to address these tea leaves in a positive way.

HEALTH CARE REFORMS

No matter what you think about the Affordable Care Act, one thing it has done is bring disparate groups to the table to talk in ways that were not happening before. Regulators, health insurance plans, hospital systems, doctor practices, and yes ...even housing providers! Why? Because there are growing penalties for doing things the “old fashioned way” (often referred to as fee for service). Everyone at all levels of health care is now talking about how to do the triple aim: 1) lower cost, 2) higher satisfaction, and 3) better outcomes.

Here is one example. Ohio is participating in a 3 year pilot program approved by the Center for Medicare and Medicaid Services. It is called “My Care Ohio” and it is focused on the dual eligibles in Ohio. Duals are people that are both Medicaid and Medicare eligible and they are often the most frail ...and the most expensive to the system. There are constant conflicting incentives between the Medicare and

Medicaid programs. By creating a capitated rate, the health insurance companies are motivated and permitted to treat patients in a more holistic way.

WHY DO WE CARE?

Housing is a critical part of containing health care costs for medically vulnerable individuals. If a property owner or manager has a high number of medically vulnerable members in one affordable building will they pay for the care coordinator? They will if it keeps their members healthier and living longer in housing instead of higher care settings!



Michelle Norris delivers the Tuesday keynote speech at the 2014 Affordable Housing Conference

“MONEY FOLLOWS THE PERSON”

Forty-four states participated in the Money Follows the Person initiative. Ohio originally had a goal of 2,000 participants. Ohio is now being seen as a national leader, having transitioned 5,000 individuals from long-term care facilities to home settings. But the program started slowly. Why...the lack of affordable available housing supply! National Church Residences has been a participant in this initiative and it is a true joy to talk to someone who is living in a supportive housing environment after spending 6 years in a nursing home! In addition, by participating in this program, we have brought 20 residents to less institutional settings and the state has helped us pay for the case managers in our buildings!

SO...IS THIS A TIME OF OPPORTUNITY?

I believe that housing leaders...or “housers”... have opportunities to be impactful, innovative and entrepreneurial in this challenging environment. Granted, National Church Residences is in the right place at the right time to assertively diversify its services, including many exciting pilot projects. As I shared earlier, we have one advantage in that we have our own health care division. But to be honest, for my first 10 years, I hardly knew anyone in that division! Now we are all at the table together on a variety of initiatives. So, whether you are a diverse organization or just partner with others, there are opportunities to be significant.

Let me wrap up by sharing few of our initiatives that I am particularly proud of:

- First, in 2012, we opened Avondale Senior, a housing community with three different business lines on one site: a property management team, an adult day services center, and Home and Community Services.
- Second, we are transforming our service coordination team via Care Guide, a step-by-step customized software program that allows our

service coordinators to identify residents at high risk of having health care issues, and to arrange interventions for them.

- Third, we have created a new layer in our supportive housing communities. For over 10 years, we have run a Housing First model for vulnerable adults. We began with ensuring adequate case management on site. We then added job coordinators. Finally, we added a patient-centered medical home (PCMH). We are now seeing a significant reduction in 911 calls and ER visits.
- Finally, we are in conversation with several hospital systems. We are planning one development on a hospital campus.

Do we believe that affordable housing can create healthy outcomes? Then I challenge all of us to:

- Focus on creating healthy outcomes in our housing
- Measure the healthy outcomes in our housing
- Share the good news of healthy outcomes in our housing
- Remind everyone that housing is a key social determinant that can create healthier people AND use less public dollars!

I find this an exciting and challenging time. Housing is now a “valued added proposition” but only if we make the case for it!

*Mandatory spending includes some safety net programs, including Temporary Assistance for Needy Families (TANF) and unemployment insurance, but the bulk consists of Social Security, Medicare, and Medicaid spending. Most military spending is discretionary. The projected increase in mandatory spending is driven by increases in federal health care spending. For more information, see Mandatory Spending Since 1962 by the Congressional Research Service ([http://www.senate.gov/CRSReports/crs-publish.cfm?pid=%270E%2C*P%3C\[%3C%23P++%0A\)](http://www.senate.gov/CRSReports/crs-publish.cfm?pid=%270E%2C*P%3C[%3C%23P++%0A).)). **HNN**

GROUND LEASES AND RESALE FORMULAS: THE “HOW” OF COMMUNITY LAND TRUSTS

Alongside the executive directors of two Florida CLTs, Cindee LaCourse-Blum from the CLT of Palm Beach County and Evelyn Dobson from the Delray Beach CLT, as well as Florida Community Bank Vice President Nancy Merolla, who has made mortgage loans to CLT homebuyers, I presented the “how” of community land trusts at the 2014 Affordable Housing Conference. The presenters discussed the underlying principles and basic components of the CLT model, and its advantages for low-income homebuyers, local governments, and mortgage lenders. In my segment of the workshop, I outlined the financial mechanisms at the heart of the CLT model’s success: the price structure with the initial public subsidy, and the resale formula commonly used to preserve affordability and “pay forward” the initial subsidy while allowing the homeowner to build equity. This article provides a recap from the workshop of the CLT model’s financial nuts and bolts.

The term “Community Land Trust” refers to both nonprofits that own and develop land in trust, and to the mechanism of separating land and building ownership to make homes affordable. A nonprofit CLT organization acquires land with the intention of holding it in perpetuity. A central feature of the model is the dual ownership structure whereby the CLT owns the land, but the homeowner owns the home on the land. The homeowner holds a long-term (99 year) renewable ground lease, which contains a resale formula that ensures af-

fordability in perpetuity, and gives the CLT the right to repurchase the home in the event of default.

The ground lease is equally protective of the individual homebuyer’s interests, providing long-term security, while at the same time providing an opportunity to build equity and benefit from a portion (typically 25 percent) of the appreciation on the home, should property values increase.

THE RESALE FORMULA

CLTs use what is known as a resale formula to determine what a CLT owner can sell their home for when they wish to move. Most Community Land Trusts use what is known as the “appraisal method” for setting the resale price. As you can guess from the title, when a CLT buyer wishes to sell, an appraisal is conducted to determine the current value of the home, not including the value of the land. The initial sales price of the home is subtracted from the appraised value at resale to determine the amount of appreciation. Resale formulas allow the seller to retain a percentage of the appreciation, usually 25 percent. The resale price is then set at an amount that covers the initial sales price, minus any subsidy, plus 25 percent of the appreciation. The premise is that incomes will have risen during the time the seller owned the house, allowing the next income-eligible buyer to purchase the home without any subsidy.



Left photo: Participants in “CLTs: The Why and How”. Right photo: From left to right: Stan Fitterman, Barbara Inman, Cindee LaCourse-Blum, Evelyn Dobson and Nancy Merolla. Stan Fitterman, Barbara Inman, Cindee LaCourse-Blum, Evelyn Dobson and Nancy Merolla.

THE APPRAISAL BASED RESALE FORMULA AT WORK

In the example below, a household earns \$39,180, is considered low-income, and lives in a community where it is difficult to find homes below \$180,000 (except for those in need of substantial repair). As we can see from Table 1, the family needs almost \$34,000 in subsidy to qualify for a mortgage to buy this home.

TABLE 1

Initial Borrower Income	\$39,180.00
Loan Term (months)	360
Market Price	\$180,000.00
Value of Dwelling	\$144,000.00
Value of Land	\$36,000.00
Down Payment	\$2,880.00
Subsidy to purchase dwellings	\$33,949.08
First mortgage (value of improvements less down payment and subsidy)	\$107,170.92

Fast forward 10 years and the original buyer is ready to sell. If we assume an average annual appreciation in housing prices of 4 percent, the home will be worth \$199,832, or \$55,832 more than the original price. At sale, the seller will receive 25 percent of the appreciation, or \$13,958. During the 10 years of ownership the seller will have paid off \$23,238 of the first mortgage. So, at sale, the seller will receive a total of \$40,076 (their share of appreciation plus the equity they have in the home, plus their initial down payment).

So how does this keep a home affordable? In this model, instead of a home being sold for the maximum amount it can get on the market, the resale price is determined by the resale formula – or how much is needed to pay off the outstanding principal on the first mortgage, provide the appreciation share and equity to the buyer, and sometimes a fee to the CLT. In our example, at resale in year 10, this home could sell for as little as \$124,009, as shown in Table 2.

TABLE 2

Original Sale Price	\$144,000.00
First Mortgage amount	\$107,170.92
Down Payment returned to seller	\$2,880.00
Seller’s outstanding First Mortgage principal	\$83,933.32
Seller’s equity	\$23,237.60
Appreciation share to seller	\$13,958.24
Resale Price (sum of outstanding mortgage principal, seller’s equity, share of appreciation to seller, and seller’s original down payment)	\$124,009.16

Let’s assume that over the 10 years our original buyer held this property, incomes rose 2 percent annually. At the time of resale, our family that was earning \$39,180 would be making \$47,760, and still be considered low income. Depending on the interest rate at the time of resale, the next income-eligible homebuyer with an income comparable to the seller’s could qualify for a mortgage on this home without any additional subsidy.

Like any affordable housing program, Community Land Trusts use subsidy to make the initial home purchase affordable. The difference is that by limiting the resale price, subsidy is not needed for a subsequent buyer, creating a supply of permanently affordable housing. [HNN](#)

HOMELESS VETERANS >

WHAT DOES THE END OF VETERAN HOMELESSNESS LOOK LIKE AND HOW ARE CITIES GETTING THERE?

BY ELISHA HARIG-BLAINE, PRINCIPAL HOUSING ASSOCIATE – VETERANS AND SPECIAL NEEDS, NATIONAL LEAGUE OF CITIES



ELISHA HARIG-BLAINE

In 2010, the Opening Doors plan to end homelessness was presented to Congress and the Administration. In it, the U.S. Interagency Council on Homelessness (USICH) set the bold goal of ending veteran homelessness by 2015. Since

then, there has been a 33% reduction in veteran homelessness across the country. In the last year, Phoenix and Salt Lake City have become the first two cities in the nation to announce they have ended chronic veteran homelessness by reaching “functional zero” for this sub-population.

This progress has been made because of an unprecedented level of resources that have been made available by the U.S. Department of Veteran Affairs (VA)

and the U.S. Department of Housing and Urban Development (HUD). In addition, leaders from cities, states, non-profits, philanthropies, faith communities, educational institutions and the business community have come together to forge new collaborations. These efforts have increased

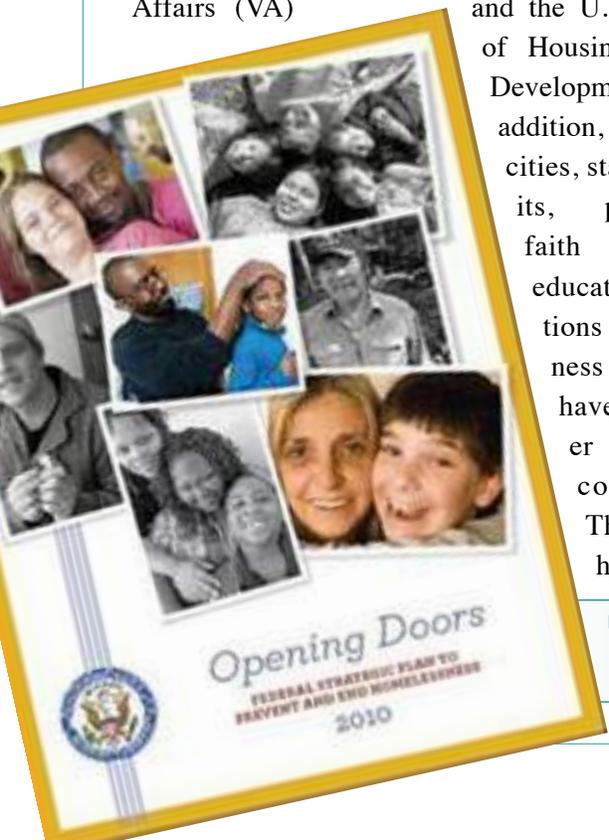
the coordination of services and resources available to ensure all veterans have a place to call home.

To help build upon existing collaborations in major metropolitan areas, the VA launched the 25 Cities Initiative earlier this year. A major goal of the initiative is to help

communities build coordinated assessment and housing placement (CAHP) systems. These systems bring together information gathered as community stakeholders assess the needs of people experiencing homelessness and prioritize people for placement into housing.

In addition to prioritizing people for placement, community CAHP systems are working to identify, catalogue and continuously monitor the availability of housing supports that are available in the community. In addition to monitoring the availability of HUD-VASH vouchers, communities are working to include information about other permanent supportive housing programs, transitional housing and other forms of affordable housing, both subsidized and non-subsidized.

To help raise the commitment of local leaders to the goal of ending veteran homelessness, First Lady Michelle Obama recently launched the Mayors Challenge to End Veteran Homelessness. To date, more than 225 city, county and state officials have joined the challenge and committed to ending veteran homelessness in 2015.



In 2010, the Opening Doors plan to end homelessness was presented to Congress and the Administration. In it, the U.S. Interagency Council on Homelessness (USICH) set the bold goal of ending veteran homelessness by 2015.

Understanding what the end of veteran homelessness looks like is a critical first step. Nationally, the VA has defined “functional zero” as counting no more than 12,500 veterans in emergency shelter and transitional housing during the 2016 point-in-time count. To quantify the issue at a local level, all VA medical centers have been working to develop gap analyses for the areas they cover. In Florida, the VA’s Gap Analysis model estimates that 19,241 veterans will experience homelessness from 2013 to 2015.

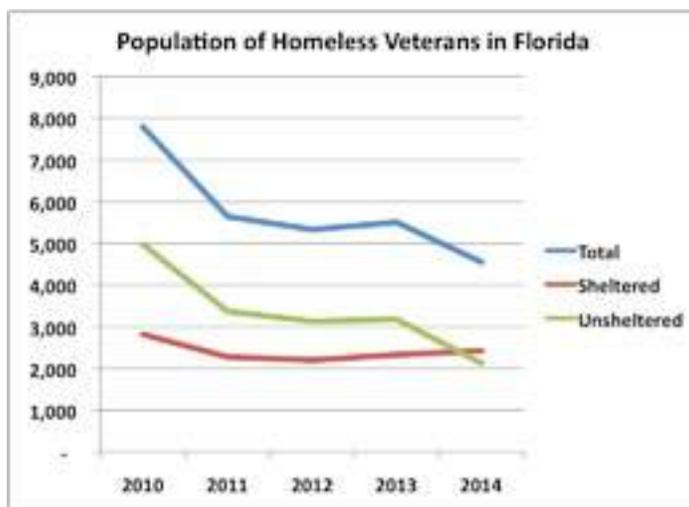
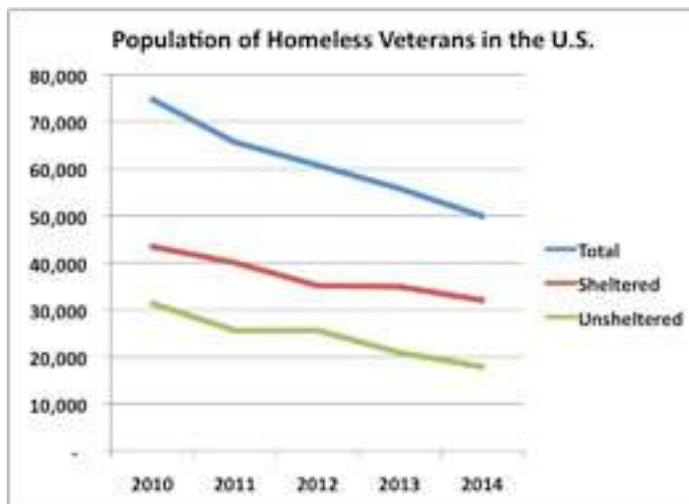
For decades, advocates have correctly noted that the lack of resources allowed no real opportunity for a substantive decline in homelessness. However, the decline in Veteran homelessness gives evidence to what providers and advocates have long claimed. Homelessness as we know it can end.

As more communities focus on ending veteran homelessness, the changes in client prioritization, service coordination, and housing placement can be extended

to other segments of the homeless population. As communities succeed in ending veteran homelessness, local leaders will have the necessary evidence to show Congress and others that ending homelessness for other subpopulations is also possible.

For the first time in a generation, there exists public and political will to address the homelessness of at least the veteran segment of the overall population. In addition, there are the necessary resources to meet the needs of homeless veterans and those resources span the housing spectrum, from vouchers, to transitional housing to soft-subsides for prevention and rapid-rehousing. If communities can make the necessary system changes to join with public will and increased federal resources to end homelessness for our veterans, we will have seized this once-in-

a-lifetime opportunity to demonstrate that we can end homelessness for anyone.



Data from HUD’s 2014 Annual Homeless Assessment Report (AHAR) to Congress: Part 1

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CELEBRATING SHIP SUCCESSES

SHIP RECONSTRUCTION MONIES ENABLE AN ELDERLY HOMEOWNER TO LIVE SAFELY WITH HER FAMILY IN HIALEAH

When Martha Kitchen applied to the City of Hialeah for a SHIP Reconstruction Grant, she lived with her son, granddaughter, and two great-grandsons in a wood frame home resting on concrete blocks. Leonard Grandio Jr., the city’s Grant Programs Specialist, recalls his first inspection of 79-year-old Mrs. Kitchen’s home, “I was in shock that a family lived in the conditions that they were living in. When you walked through the house, you could hear every creak with every step taken. From the outside, you could see how the roof was sagging and bowing where the trusses were weakened.” During the design and permitting stages of the project, it was discovered that Mrs. Kitchen’s residence was the last house in the City of Hialeah that was not connected to the City’s sewer system. The home still had a septic tank.

Once the project began, Mrs. Kitchen was able to select the model of her new home with the architect and the engineers. The old building was completely demolished, and the City of Hialeah paid to extend the sanitary sewer line to the new house. All told, the home of Martha’s

dreams was built in an expedited four months—well ahead of the normal seven-month schedule!

When the new home was complete, the honorable Mayor Carlos Hernandez, along with several City council members, honored Mrs. Kitchen with a ribbon-cutting ceremony. The local media were invited to attend and celebrate with Mrs. Kitchen, who told the group, “This is a wonderful program and I’m thankful for all the City has done for me.”

The Kitchen family’s new home has numerous features to make it more livable. Mrs. Kitchen now has a handicapped-accessible bathroom with a low-threshold shower, grab bars, and plenty of room to move around. The front yard is sloped from the sidewalk to the front porch like a ramp, allowing for a zero-step front entrance. The interior has plenty of living space, and the home is more toward the middle of the property, providing her grandsons with a space to play that they didn’t have before.



SHIP MOVES OSCEOLA FAMILIES OUT OF MOTELS AND INTO HOMES

In Osceola County, many low-income families face multiple barriers to finding affordable rental housing—including low wages, lack of funds for security deposits, and past evictions or credit histories that make landlords reluctant to rent to them. With a shortage of emergency shelter beds in the county, many families are forced to live in motels along the Highway 192 corridor or double up with family and friends; they are effectively homeless.

A new public-private partnership using SHIP offers a ray of hope for some families. In 2012, Osceola County contracted with Transition House, a nonprofit homeless service provider, to develop twenty affordable multifamily units. Transition House used Neighborhood Stabilization Program funds to acquire the former Four Winds Hotel, a 54-room building on West Hwy 192. According to their CEO Tom Griffin, “We chose this location because it was in foreclosure, has a brick façade and gabled roofs, and is a 10-minute walk from shopping. It’s a win-win for everybody—the hotels, the homeless, and the construction industry.”

The redeveloped hotel, Victory Village, has one- to three-bedroom units with rents ranging from \$575 to \$975 per month. Two of the units are fully handicapped-ac-

cessible, and 20 percent of the units are currently occupied by families with a disabled member. The units feature amenities such as hardwood floors, Formica kitchen countertops and energy-efficient appliances. The complex also includes a laundry room and family play area. Right across the parking lot is the Community Hope Center of Osceola, a resource center that helps people experiencing homelessness find jobs, housing and utility assistance.

So where does SHIP come in? It provides security and utility deposits, which are often the missing link for families moving back into permanent housing. Osceola County’s Local Housing Assistance Plan has a strategy for providing up to \$1,500 in security and utility deposit assistance for families experiencing or at risk of homelessness. When the family moves out of the unit, the landlord returns unused security deposit funds to the County’s SHIP program, allowing it to assist other families with rental move-in costs. Nineteen of the twenty families currently living at Victory Village have received rental deposit assistance through SHIP, and some families received their first month’s rent through the County’s Community Development Block Grant Program (CDBG) or Emergency Solutions Grant (ESG) programs. **HNN**



SHIP OPENS THE DOOR TO SUCCESS

Like communities throughout Florida, Hialeah and Osceola County are excited to help even more families with future SHIP appropriations. SHIP funds often serve as a local match for federal grants like CDBG, HOME, and ESG, allowing these precious resources to be stretched further. These development and rehab projects put local builders, contractors, architects, and suppliers to work, while revitalizing neighborhoods and increasing the tax base. Finally, SHIP developments like Mrs. Kitchen’s home and Victory Village improve the quality of a community’s housing stock for decades to come. SHIP truly is a win-win!

HOUSING COUNSELING SESSION HIGHLIGHTS

At the 2014 Affordable Housing Conference, participants had a chance to learn directly from HUD and Florida Housing Finance Corporation (FHFC) officials about housing counseling and mortgage modification programs, as well as upcoming policy and program changes. Topics addressed included Florida's Hardest Hit Fund (HHF) programs, the Federal Housing Administration's (FHA's) upcoming Homeowners Armed With Knowledge (HAWK) program, and proposed requirements for certification of HUD Housing Counselors.

HOUSING COUNSELORS CAUCUS

Over 84 conference participants—including housing counselors, lenders, and HUD and Florida Housing staff—attended the Monday caucus. FHFC staff reviewed progress on Florida's HHF program, which has served over 19,000 households at a cost of \$440 million. Florida Housing is currently focused on marketing Principal Reduction, working with HUD, Fannie Mae and Freddie Mac to identify targeted lists of homeowners most likely to be PR eligible. The data sharing agreements are being finalized and outreach through mailers will soon begin. FHFC staff also addressed the state's Foreclosure Counseling Program, which has served 1,238 homeowners since it started in 2013. \$1.1 million has been expended or is reserved, while almost \$9 million is still available.

It is still possible for interested agencies to sign on and participate by completing a Request for Qualifications.

Caucus participants discussed several technical and marketing issues, including protecting the privacy of client data, using social media for outreach, and undergoing reviews with HUD's updated 9910 form. Additionally, representatives from HUD and the Consumer Financial Protection Bureau (CFPB) had a dialogue with participants about upcoming policy changes in

their agencies, which were discussed in more detail in their Tuesday Workshops.

COUNSELING: PREPARING BUYERS IN A DYNAMIC MARKET

Sarah Gerecke and Emelda Kennerly from HUD's Office of Housing Counseling discussed two hot topics: HAWK and HUD's proposed rule for housing counsel-

or certification. HAWK is a four-year pilot program that will provide pre-purchase, pre-closing, and post-closing counseling for eligible first-time homebuyers seeking FHA-insured mortgages. As an incentive for homebuyers to participate, HAWK will provide substantial reductions in the pricing of the up-front and annual FHA mortgage insurance. HAWK is designed not only to bring more underserved



From left to right: Michael Chaney, Sarah Gerecke, Emelda Kennerly, and FHC Board Vice Chair Aileen Pruitt

families into the homebuyer market, but also to improve the performance of FHA loans. The HAWK program was proposed in the Federal Register on May 13, 2014 and has not yet been finalized.

The speakers also discussed HUD's proposed rule to require certification of counseling agency employees participating in HUD's Housing Counseling programs. This topic had sparked considerable interest in the Monday caucus. The changes are required by the Dodd-Frank

Wall Street Reform and Consumer Protection Act of 2010, and HUD housing counseling agencies will need to comply within one year of the date that the final rule is published. Counselors seeking certification will be tested on the topics of financial management, property maintenance, homeownership and tenant responsibilities, fair housing, housing affordability, and avoidance of mortgage delinquency, default, and eviction.

Ms. Gerecke concluded the workshop with an inspiring story about a distressed homeowner served by the Housing & Education Alliance (HEA), a HUD-approved housing counseling agency in Tampa. She had lost her job and was caring for an ill relative. Her mortgage was in default, and she had spent \$10,000 on an attorney who ultimately did not resolve the issue. The mortgage servicer, meanwhile, had deemed her ineligible for loan modification assistance. When the homeowner approached HEA, the agency's first step was to determine that she did in fact qualify for the Home Affordable Modification Program (HAMP).

HEA had to be persistent with the servicer, which stated multiple times that it had not received the documents

that the agency had sent on the homeowner's behalf. The agency finally prevailed, helping the homeowner to reduce her mortgage principal by \$143,385 and her interest rate from 7.75% to 3.63%. Sadly, her ill relative passed away during this process. However, the homeowner was able to save her home and reduce her monthly payment (including principal, interest, taxes, and insurance) from \$824.98 to \$325.36.

CONSUMER FINANCIAL PROTECTION BUREAU: HELP FOR STRUGGLING BORROWERS

Lynn Drysdale conducted a workshop for CFPB's new loss mitigation rules at the 2014 Conference alongside Cathy Lesser Mansfield, a Policy Analyst with the Consumer Financial Protection Bureau. The workshop was attended by 51 participants, and provided a detailed overview of the information in Help for Struggling Borrowers, CFPB's guide to the new mortgage servicing and loss mitigation rules. On the next page, Drysdale explains the major provisions of the new rules and provides tips for applying them. [HNN](#)



Clockwise from left: Housing Counselors Caucus, Emelda Kennerly presenting, Lynn Drysdale

CONSUMER FINANCIAL PROTECTION BUREAU BEEFS UP REGULATIONS TO PROTECT DISTRESSED HOMEOWNERS

BY LYNN DRYSDALE, ESQ., CONSUMER PROTECTION ATTORNEY, JACKSONVILLE AREA LEGAL AID, INC.

On January 10, 2014, powerful Consumer Financial Protection Bureau loss mitigation regulations went into effect. These regulations set out very specific duties, timelines and other requirements servicers must follow when a borrower falls behind in their mortgage. Examples include notifying a borrower of their loss mitigation options on or within the 36th day of delinquency and sending a letter setting out their loss mitigation options on or within the 45th day of delinquency.

These changes were created to facilitate the loss mitigation process for borrowers and to put an end to “dual tracking.” For example, a servicer is prohibited from filing a foreclosure lawsuit until a borrower is at least 120 days delinquent in their payments. If a borrower submits a complete loss mitigation application within the 120 days prior to the filing of a foreclosure, the servicer may not file the lawsuit until the loss mitigation application has been considered and a decision made. These notices and timelines are enforceable through litigation. In other words, a borrower may sue a servicer who does not provide the required notices or prematurely files a foreclosure case.

Another set of important “foreclosure prohibitions” provided by the new regulations sets limits on a servicer’s ability to go forward with obtaining a foreclosure judgment or conducting a foreclosure sale if a completed loss mitigation application is pending. If the application was completed after a foreclosure lawsuit was filed and at least 37 days before a foreclosure sale date no sale should

take place. If a sale date has not been set in a foreclosure judgment, the borrower is almost certainly “37 days before sale.”

While the “judgment/sale” prohibition is powerful, as a practical matter it comes up against equally powerful directives established by the court system to make sure foreclosure cases do not linger unnecessarily on trial dockets. As a result, often even when there is a loan modification or short sale agreement in place, a judge may still enter a foreclosure judgment or allow a foreclosure sale to go forward. This is true even if the servicer is attempting to avoid a judgment or sale in order to comply with federal law. Some judges have said that the federal law does not apply to state court proceedings or that they do not recognize the CFPB regulations as binding.

What does this mean for housing counselors, homeowners and homeowner attorneys? It means we must all work together to use these powerful tools we have. Just because there is a law, we cannot assume Plaintiffs and the courts will automatically follow it. It is up to us to be mindful of both loss mitigation and judicial deadlines and to keep good records of violations. These regulations will only have meaning through our aggressive monitoring, collaborating and enforcement. Housing counselors can file complaints with the CFPB and refer clients for potential litigation. If you do not have a relationship with your local legal services office or private foreclosure defense attorney, please contact me for an introduction. [HNN](#)

ABOUT THE CONSUMER FINANCIAL PROTECTION BUREAU

The Consumer Financial Protection Bureau (CFPB) was created in 2010 by the Dodd-Frank Wall Street Reform and Consumer Protection Act. The CFPB consolidates most Federal consumer financial protection authority in one place. The Bureau’s goal is to protect American consumers in the market for consumer financial products and services, including home mortgage loans. Key responsibilities of the CFPB include writing and enforcing consumer protection regulations, monitoring financial institutions’ compliance with these regulations, receiving consumer complaints, promoting financial education, and monitoring financial markets for new risks to consumers.

For more information:

CFPB’s Help for Struggling Borrowers

http://files.consumerfinance.gov/f/201402_cfpb_mortgages_help-for-struggling-borrowers.pdf

Lynn Drysdale: (904) 356-8371, lynn.drysdale@jaxlegalaid.org and Cathy Lesser Mansfield: (202) 435-7890, cathy.mansfield@cfpb.gov

RESIDENTIAL OPTIONS OF FLORIDA (ROOF) CONNECTS AFFORDABLE HOUSING AND SERVICE PROVIDERS

FOR PEOPLE WITH DEVELOPMENTAL DISABILITIES

BY SHERYL SOUKUP, PRESIDENT, SOUKUP STRATEGIC SOLUTIONS

Individuals with developmental disabilities (DD), along with their families and advocates, have long grappled with concerns about where they will live. Many life events can trigger a change in living arrangements, including:

- The death, aging or decline in health of a primary caregiver
- An individual with DD’s desire to live more independently as he/she develops new skills and needs less support
- A move from an institution, hospital or other care facility into the community
- A need or desire to be closer to family, friends, employment, services, etc



Robin Millan (left)

For individuals with DD who choose to live outside of a facility or family home, options include group homes and residential communities designed specifically for people with disabilities and their caregivers, as well as rental apartments and homeownership in the community at large. Although a variety of options have been proposed and developed, housing that is affordable, accessible, and inclusive continues to be limited. Moreover, the transition to independent living depends on the timing of housing and supportive service availability. When an individual with DD has developed the skills necessary for independent living, the services needed to support that individual in their own home may not be available. Once services are established and the individual is ready to move, there may not be an appropriate affordable unit available.

In 2013, The Florida Developmental Disabilities Council (FDDC) convened a task force to examine barriers to

affordable and inclusive housing for individuals with DD and to identify solutions. One example of successful independent living comes from Robin Millan, a 43-year-old woman with autism who owns a condo and works at Publix and her local YMCA. Robin and her family decided that she was ready to move out of her family home when she was 28 years old. Two years later, at age 30, Robin moved into her own home with the help of down payment

assistance and a low-interest loan. There were many challenges as she adjusted to living on her own, but she has overcome them with the support of her family, friends, church, and services from the local Agency for Persons with Disabilities. Robin has been living in her condo for 13 years, and she says, “I love my life!”

FDDC has continued the work of the task force by supporting the development of an independent, non-partisan, statewide nonprofit organization dedicated to increasing inclusive housing opportunities for Floridians with developmental disabilities. The organization is Residential Options of Florida, or ROOF, with a mission to empower individuals with intellectual and developmental disabilities to successfully obtain and maintain affordable and inclusive housing of their choice. ROOF’s vision is that every community in Florida will have an abundance of housing choices that meet the needs of individuals with DD.

This is particularly important today, since Floridians with developmental disabilities are living longer than ever before, and about one-third live with a caregiver over 60. As the affordable housing community talks about the “Silver Tsunami”, it is important to consider that a wave of individuals with DD who have never left their family home

will soon need a place to live when their family caregiver is no longer able to provide their care.

The Florida legislature has stepped up to the challenge, and their appropriations of funding to the Florida Housing Finance Corporation are supporting the development of approximately 1,800 units of affordable housing for tenants with special needs. Many of these units are specifically set aside for individuals with developmental disabilities. As these units come online, however, we are finding that there is a disconnect between the disability community and the affordable housing community. Although units are available and prioritized for individuals with developmental disabilities, many property managers are not well networked with the agencies who serve this population. In addition, there is a need to connect SHIP administrators and other housing professionals with individuals with DD, their families and the agencies who serve them.

This is where ROOF comes in. ROOF is developing local, regional and statewide networks to help “connect the dots” between the disability community and the affordable housing community. The networks facilitated by ROOF allow private and nonprofit organizations and government entities to learn from each other and work together to increase inclusive housing opportunities for individuals with DD. ROOF is also working to educate Floridians with DD and their families about their options for living in inclusive settings.

The strength of ROOF comes from its many partners. The original task force included representatives from 30 agencies, including Florida Housing Coalition (FHC). Many of those task force members are still involved with ROOF as members of the Advisory Council or Board of Directors. In particular, FHC Technical Assistance Director Gladys Schneider and FHC Board members Jack Humburg and Suzanne Cabrera continue to provide valuable data, expertise and support as ROOF implements solutions for Florida.

If you'd like to learn more about ROOF and affordable housing options for individuals with developmental disabilities, feel free to contact me at Sheryl@SoukupStrategicSolutions.com. [HNN](#)

Sheryl Soukup presented at the 2014 Conference workshop titled “Community Based and Supportive Housing for People with Special Needs”, along with Bob Hebert from Charlotte County Human Services and FHC Technical Assistance Director Gladys Schneider. The presenters discussed how to identify, finance, and arrange supportive services for affordable, independent, community-inclusive housing options for people with developmental disabilities.



27TH ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE HIGHLIGHTS

PRE-CONFERENCE SHORT COURSE

We brought back our popular short course on fundraising for affordable housing development. “Building a Successful Nonprofit Affordable Housing Business” was sponsored by Bank of America.

Lisa Hoffmeyer, Technical Advisor with the Florida Housing Coalition, discusses the power of crowdfunding (including an example of a \$55,000 potato salad!) and offers tips for picking the right site and attracting donors’ attention. She also offers guidelines to nonprofits for identifying and cultivating relationships with private foundations whose goals align with their own missions.

Sharon Lee, Executive Director of the Low Income Housing Institute in Seattle, discusses best practices for fundraising through events and galas, using examples from her own organization. To get the Short Course participants energized, she leads a mock fundraiser with a real prize- a \$25 Publix gift card!

FHC Technical Assistance Director Gladys Schneider encourages attendees to seek funding through their local

governments’ budget approval processes. She discusses the regulatory framework, components, and timelines for local budgets, and identifies the key points in the process where nonprofits should get involved.

Christine Ruiz, Market Manager for Bank of America, discusses the Bank of America Charitable Foundation’s support for Florida projects addressing workforce development, housing needs, and hunger. She outlines the eligibility criteria and application process for project grants, and describes the invitation-only Neighborhood Builder grant, which provides flexible operating and capacity-building funds for exceptional nonprofits.

Robert Stuart, Orlando City Council member, provides examples of successful public/private partnerships that have used government housing subsidies, and offers tips for responding to local government solicitations for development proposals.



HOUSING LEADERSHIP AWARD

Linda Byars, the City of St. Petersburg's Housing Finance Coordinator, is honored for using SHIP to fund a major home rehabilitation for former Montford Point Marine William C. Scott. Byars recognized that Mr. Scott's home rehab needs far exceeded the roof repair he initially requested, facilitated the community partnerships needed for extensive rehab, and arranged for long-overdue Congressional Medals of Honor to be presented to him and two other former Montford Point Marines in St. Petersburg.



2014 SHIP AWARD RECIPIENTS



CITY OF HIALEAH SHIP SUCCESS STORY
Rehabilitation to Help Elders Age in Place



OSCEOLA COUNTY SHIP SUCCESS STORY
Using a Small Amount of Subsidy to Provide Permanent Housing for People Experiencing Homelessness

[Read more about the SHIP Success Stories on Pages 10 and 11.](#)

HOUSING PRESERVATION SUCCESS STORY

Debra Koehler, President of Sage Partners LLC, accepts an award for the Aqua, the preservation of project based development (formerly the CTA River Apartments) sitting atop the Hillsborough River, that would have converted to market rate housing, without her work to preserve this community for the seniors who live there.



RICHARD BARON GIVES MONDAY KEYNOTE



Richard Baron, CEO and co-founder of McCormack Baron Salazar (MBS), emphasized the importance of coupling affordable housing with human capital development.

AWARD FOR FLORIDA REALTORS®



Sherri Meadows, President of Florida Realtors®, accepts an award recognizing the Realtors® for their advocacy on behalf of the Housing Trust Funds and their steadfast commitment to housing Floridians at all income levels, including those who are experiencing homelessness.

MONDAY CAUCUSES

CONTINUUM OF CARE/ HOMELESS CAUCUS



FLORIDA NONPROFIT HOUSING ADVOCATES NETWORK CAUCUS

HABITAT FOR HUMANITY CAUCUS



HOUSING COUNSELORS CAUCUS

LOCAL GOVERNMENT/FLORIDA COMMUNITY DEVELOPMENT ASSOCIATION/COMMUNITY REDEVELOPMENT AGENCIES CAUCUS



UTILITY COMPANIES, WEATHERIZATION NETWORK AND ENERGY EFFICIENCY PARTNERS CAUCUS

NETWORKING RECEPTION



EFFECTIVE COMMUNICATIONS: BRANDING, MESSAGING, AND SOCIAL MEDIA

Lynne Takacs, Principal of LAT Creative, (upper photo, right) discusses branding; emphasizing the importance of making an emotional connection with customers, living up to promises, and being consistent. Janet de Guehery (upper photo, center), the Florida Community Loan Fund's Communications & Marketing Manager, gives pointers for using social media and e-mail to promote your organization. Christine Long from Metropolitan Ministries (upper photo, left) moderates the session.



ENDING VETERAN HOMELESSNESS: SUCCESSFUL PROGRAMS AND NEW ENDEAVORS

Nikki Barfield from the VA Sunshine Health Care Network (VISN 8) (upper photo, right) and Elisha Harig-Blaine from the National League of Cities (upper photo, center) give an update and forecast for the national push to end homelessness. Barfield uses the latest VA models to define the concept of “functional zero” for vet homelessness, while Harig-Blaine describes current initiatives including 25 Cities and Zero: 2016. The Big Bend Homeless Coalition’s Susan Porciau (upper photo, left) moderates the session.



FHFC FUNDING RESOURCES FOR RENTAL AND HOMEOWNERSHIP

Florida Housing Finance Corporation staff members Nancy Muller (upper photo, center), Ken Reecy (upper photo, left), and David Westcott (not pictured) describe the affordable housing funding programs their organization administers, including SHIP, SAIL, Housing Credits, and the First Time Homebuyer and Housing Opportunity programs. This session is offered in both the morning and the afternoon, and is among the most popular workshops. Jeff Kiss of Kiss & Company, Inc. (upper photo, right) serves as moderator.



PARTNERING WITH LOCAL HOUSING FINANCE AUTHORITIES FOR RENTAL AND HOMEOWNERSHIP

Participants learn about the variety of development types supported by local HFAs, as well as strategies for combining HFA financing with SHIP, HOME, and other locally administered funds. The panel includes Frank Bowman from the Pinellas County Department of Health and Community Services (second from left), Helen Feinberg from RBC Capital Markets (center), Mitch Glasser from Orange County's Housing and Community Development Division (far left), and Shawn Perrine from Hillsborough County's Affordable Housing Services Department (second from right). Ed Busansky from First Housing moderates the session (far right).



NSP: CROSSING THE FINISH LINE

The Neighborhood Stabilization Program is winding down, but grantees still have work to do. David Noguera (upper photo, second from right), one of HUD’s NSP experts, discusses national and state progress with expenditures and housing production. Gladys Schneider, FHC expert in NSP, (upper photo, far right) provides an overview of the closeout process, including disposition of land bank properties and spending program income. Racquel Reddie (upper photo, second from left) from the National Community Stabilization Trust discusses the First Look program, which continues to make REO properties available to local governments and nonprofits. George Romagnoli from Pasco County (upper photo, far left) moderates the session.



RENTAL PROPERTY MANAGEMENT AND RESIDENT SERVICES

This workshop addresses the importance of good property management for maintaining desirable, financially sustainable affordable housing developments. Mike Kent of Progressive Management of America (upper photo, second from right), Flynnn Janisse from Rainbow Housing Assistance Corporation (upper photo, second from left), and Chris Thomas from CohnReznick (upper photo, far left) discuss the components and regulatory framework of property management, as well as the social and financial benefits of resident services. Robert Von from Meridian Appraisal Group (upper photo, far right) moderates the session.



CONTINUUM OF CARE/HOMELESS: 2014 FUNDING & BEYOND

This session addresses the range of funding sources available to house people experiencing homelessness, and best practices for using them effectively. FHC Technical Advisor Rose Phillips (upper photo, far left) provides an overview of public and private funding sources, while Susan Porciau, Big Bend Homeless Coalition’s executive director (second from left), offers tips for finding local funding. Dawn Gilman (upper photo, center) and Antoinette Triplett (upper photo, second from right), executive directors of the Emergency Services & Homeless Coalition of Northwest Florida and the Tampa-Hillsborough Homeless Initiative, respectively, describe their first-hand experiences with successfully implementing Housing First. Gladys Schneider (far right) moderates the session.



COUNSELING: PREPARING BUYERS IN A DYNAMIC MARKET

Sarah Gerecke (upper photo, left) and Emelda Kennerly (upper photo, center) from HUD’s Office on Housing Counseling discuss two hot topics: the upcoming Homeowners Armed With Knowledge (HAWK) program and HUD’s proposed rule for housing counselor certification. This workshop is featured in the “Housing Counseling Session Highlights” article in this issue (see p. 12). Aileen Pruitt from PNC Bank (upper photo, right) moderates the session.



ENERGY EFFICIENCY AND BUILDING PERFORMANCE IN AFFORDABLE HOUSING

David Harder (upper photo, center) from Adanac Development and Construction Services gives an overview of energy efficiency measures that can be incorporated in affordable housing developments, including renewable energy sources, efficient appliances, and building fixtures that resist air leakage. Harder also discussed standards for evaluating home energy efficiency and the process for choosing cost-effective measures. Melvin Philpot (upper photo, left) from Duke Energy moderates the session.



FUNDING OPPORTUNITIES FOR AFFORDABLE HOUSING WITH FHL BANK OF ATLANTA AND NLP

Arthur Fleming (upper photo, left), Senior Vice President and Director of Community Investment Services for the Federal Home Loan Bank of Atlanta, and Debra Reyes (upper photo, right), President and CEO of Neighborhood Lending Partners, discuss their respective agencies' funding programs. Fleming focuses on FHLB Atlanta's programs to provide Veterans with affordable homeownership, rental housing, and financial literacy training, while Reyes discusses NLP's Florida Minority Affordable Housing Development Fund. Deana Lewis (not pictured) from SunTrust Bank moderates the session.



NONPROFIT & FOR-PROFIT DEVELOPER PARTNERSHIPS/ PARTNERING WITH PUBLIC HOUSING AUTHORITIES

Jack Humburg from Boley Centers (upper photo, second from right) and Shawn Wilson from Blue Sky Communities (upper photo, second from left) describe the process and keys to success for joint venture development, using the Duval Park development in Pinellas County as an example. Leroy Moore from the Tampa Housing Authority (upper photo, far left) describes the multiple layers of financing assembled for several public housing redevelopment deals in Tampa. The workshop is moderated by Seltzer Management Group's Ben Johnson (upper photo, far right).



STRATEGIES FOR AGING IN PLACE

Cory Livingston (upper photo, right) from the Florida Department of Elder Affairs (DOEA) gives a broad overview on the benefits of aging in place, specific features of universal design and visitability, and DOEA's SAFE Homes Program and partnerships with local stakeholders. Valerie Brookens from the Florida Department of Economic Opportunity (upper photo, center) describes the features and multiple benefits of Accessory Dwelling Units (ADUs). The session is moderated by Donna Carman from Indiantown Non Profit Housing, Inc. (upper photo, left).



COMMUNITY LAND TRUSTS: THE WHY AND HOW

Evelyn Dobson (upper photo, second from right), Executive Director of the Delray Beach Community Land Trust, gives a broad overview of the principles and basic structure of CLTs. Stan Fitterman, FHC’s Technical Assistance Director and COO, (upper photo, far left), explains the nuts and bolts of community land trusts and demonstrates the math behind two resale restriction mechanisms, while the CLT of Palm Beach County’s Executive Director Cindee LaCourse-Blum (center) provides data on CLT homeowners nationwide. Nancy Merolla, Vice President for Florida Community Bank (upper photo, far right), explains how CLT loans can help a bank meet its Community Reinvestment Act (CRA) obligations. Barbara Inman, President of Habitat for Humanity of Florida (upper photo, second from left), moderates the session.



CONSUMER FINANCIAL PROTECTION BUREAU: HELP FOR STRUGGLING BORROWERS

This workshop is led by Lynn Drysdale (top), attorney from Jacksonville Area Legal Aid, and Cathy Mansfield (bottom) from the Consumer Financial Protection Bureau. Cathy Mansfield provides a technical overview of loss mitigation regulations that are overseen by the CFPB, while Lynn Drysdale, a consumer advocate expert, provides Florida-specific information. Marilyn Drayton from Wells Fargo (not pictured) moderates the session. See Lynn Drysdale’s HNN article on the new regulations on p. 14.



MICHELLE NORRIS GIVES TUESDAY KEYNOTE



Michelle Norris, President of National Church Residences Development Corporation, describes a perfect storm of trends affecting the future of affordable housing, including the federal deficit, the “silver tsunami”, and health care reform. See article on page 2.

PNC AND WELLS FARGO RAFFLE



PNC and Wells Fargo continue their annual tradition of awarding \$1,000 each to two lucky conference participants. Sarah Isaacs, Development Coordinator for Habitat for Humanity of Marion County, wins the PNC raffle, while the Wells Fargo prize goes to Sylvia Alvarez, Executive Director of the Housing and Education Alliance.

HOW TO BEST END HOMELESSNESS: A POLICY DISCUSSION

Susan Porciau, Executive Director of the Big Bend Homeless Coalition (top left) gives an overview of the Housing First approach embodied in the federal “Opening Doors” plan to end homelessness, and urges attendees to have a “bias toward action”. Sharon Lee, Executive Director of the Low Income Housing Institute (top right), profiles models for successful permanent supportive housing developments from the Seattle area. Christine Long, Chief Programs Officer for Metropolitan Ministries (bottom left), concludes with a perspective on transitional housing’s role. David Christian, Senior Vice President of Regions Financial Corporation (bottom right), moderates the session.



PARTNERSHIPS AND FUNDING OPPORTUNITIES THAT CONNECT HEALTH AND HOUSING

Ed Green from Rebuilding Together Orlando (upper photo, far left) discusses the tremendous difference that home rehabilitation can make in residents' health. Ignacio Esteban from Florida Community Loan Fund (upper photo, second from right) provides examples of FCLF-funded affordable housing developments, health clinics, and healthy food initiatives. Lisa Portelli from the Winter Park Health Foundation (upper photo, second from left) explains why health foundations around the state are interested in improving the quality of the built environment, both outdoors and indoors. Bob Ansley from the Orlando Neighborhood Improvement Corporation (upper photo, far right) moderates the session.



COMMUNITY BASED AND SUPPORTIVE HOUSING FOR PEOPLE WITH SPECIAL NEEDS

This workshop addresses housing options for people with special needs who want to live as independently as possible. Sheryl Soukup of Soukup Strategic Solutions (upper photo, second from left) describes the Florida Developmental Disabilities Council's findings on the challenges and opportunities for independent living, which led to the formation of Residential Options of Florida (see article on p. 15). Gladys Schneider (second from right) discusses the funding sources for different housing options, and Bob Hebert from Charlotte County (upper photo, far right) describes a successful shared housing development built with NSP. Suzanne Cabrera from the Housing Leadership Council of Palm Beach County (not pictured) moderates the session. Jack Humburg from Boley Centers (upper photo, far left) moderates the session.



SURVEY AND USES OF FEDERAL RESOURCES

Linda Couch, the National Low Income Housing Coalition’s Senior Vice President for Policy (left), reviews the current and projected federal funding landscape for affordable housing, including the impact of the sequester. She discusses the extent of affordable housing need in Florida, and the degree to which federal programs such as Housing Credits target extremely low-income households. Couch also discusses the role of non-financial policies, such as fair housing and tenant protection laws, and concludes with an overview of NLIHC’s United for Homes initiatives. Chuck Elsesser, Lead Attorney with the Community Justice Project of Florida Legal Services (right), moderates the session.



COMMUNITY LAND TRUST ROUNDTABLE DISCUSSION

This workshop provides conference participants a chance to dig deeper into community land trust issues such as data management and financing. Tiffany Eng from HomeKeeper (left photo, right) explains the benefits of the HomeKeeper’s software, which was designed with extensive input from CLTs. Marcia Barry-Smith of MBS Consulting Services (left photo, center) shares her enthusiasm and success with bringing back financing for CLT homebuyers, and Jaimie Ross, founder and director of the Florida Community Land Trust Institute, (left photo, left) explains the benefits of using community

land trusts in conjunction with inclusionary housing programs. Suzanne Cabrera, Florida Housing Coalition board member (not pictured), moderates this session and shares her enthusiasm for the Florida Community Land Trust Institute’s plans for producing a 2015 CLT Primer for Florida.



COMPLYING WITH HOME RULE CHANGES

In this timely workshop, FHC Technical Advisor Aida Andujar (left) reviews the changes in the final HOME Rule published in July 2013. She discusses requirements for Participating Jurisdictions to develop policies and procedures and underwriting guidelines, new time limits for completing projects and leasing up rental units, CHDO capacity requirements, and property standards, among other topics. Iris Jones, Vice President of BB&T Community Development (right), moderates the session.



ENHANCED RESIDENT SERVICES: IMPROVING TENANT, PROPERTY, AND COMMUNITY HEALTH



National Church Residences President Michelle Norris (right) provides insight on the connection between housing and health in this workshop on service-enriched housing. She presents several examples of successful preservation deals that her organization has undertaken, and discusses the partnerships and financing structures that made them work. She examines the principles and practices needed to make wraparound health services proactive rather than reactive. Don Hadsell (left), Housing and Community Development Director from Sarasota, moderates the session.

HEALTH RISKS TO HEALTH PERKS: WHAT MATTERS IN CREATING HEALTHY HOMES AND NEIGHBORHOODS

University of Florida faculty members Sherry Ahrentzen (left) and Ruth Steiner (not pictured) lead this workshop on the growing body of evidence about what creates a healthy residential neighborhood. The workshop examines how builders, housing providers, property managers, and planners can use certain materials and designs to improve the health of individual homes and whole neighborhoods. Bill O'Dell, Director of the University of Florida's Shimberg Center for Housing Studies (not pictured), moderates the session.



REHABILITATION FOR UNIVERSAL DESIGN AND ENERGY EFFICIENCY (REHAB THE RIGHT WAY)

Two seasoned rehabilitation professionals, Donna Carman (right photo, right) from Indiantown Non Profit Housing, Inc. and Bill Lazar (right photo, left) from St. Johns Housing Partnership, lead this practical and engaging workshop. They discuss the multiple health and financial benefits of home energy efficiency and aging in place, tests for building performance, steps to take during construction and renovation, and funding sources for rehabilitation. Brad Goar (right photo, right) from Florida Power & Light moderates the workshop.



SAVE THE DATE FOR THE



28TH ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

PRESENTED BY THE FLORIDA HOUSING COALITION
AUGUST 30-SEPTEMBER 2, 2015 | ROSEN CENTRE HOTEL

EDUCATION AND NETWORKING WITH HOUSING EXPERTS, ADVOCATES, AND PRACTITIONERS



"It is people like Jaime Ross, Stan Fitterman, and the whole Florida Housing Coalition team that make us local government folks return to our offices with enthusiasm to continue the uphill battle of multitasking between grant programs. Thank you all!"

- Mildred J. Reynolds, Broward County

SHIP ADMINISTRATORS TRAINING

The panelists and participants in this lively and in-depth discussion address pressing financial, legislative, and administrative issues. Rob Dearduff, Special Programs Administrator for the Florida Housing Finance Corporation, kicks off the morning with a reflection on SHIP's cumulative impact: local governments have helped 185,000 households since SHIP's inception. Dearduff also provides guidance on meeting tight deadlines for SHIP annual reports. Chris Hirst, Florida Housing's Inspector General, offers tips for upholding SHIP's legacy of transparency and accountability.

The session moves to funding for SHIP. FHC President Jaimie Ross shares lessons learned from the 2014 session's success in securing more SHIP funds than in the last seven years. She provides guidance on SHIP advocacy for the upcoming legislative session, with a plea for housing advocates to meet with their legislators in their home offices. She introduces the president of the Florida Home Builders Association, Ron Lieberman, who reemphasizes the critical need to have personal meetings with legislators or their aides, and to tell the story about how important SHIP is to the local economy.

The next panel includes Deborah Linton, CEO of Arc of Florida, and Donald Pirozzoli, program director with the Center for Independent Living in Central Florida. Linton and Pirozzoli clarify which activities meet the SHIP special needs set-aside, and urge SHIP administrators to form relationships with agencies that provide support services to people with developmental disabilities and other special needs.

George Romagnoli from Pasco County, Don Hadsell from Sarasota, and FHC's Michael Chaney serve as lively and active moderators. They encourage participants to weigh in on pressing issues, such as the misconception among some legislators that SHIP provides one-time benefits to only a few families. Panelists and attendees alike provide a wealth of feedback, noting that SHIP funds stimulate local economies, improve the local tax base and housing stock, revitalize neighborhoods—and come with subsidy recapture provisions. SHIP administrators and their partners leave this very full training session prepared to spend the 2014/15 SHIP allocations efficiently and effectively, and to advocate for appropriation of SHIP funds going forward.



HOMeward BOUND

POLICY AND RESOURCE GUIDE FOR HOUSING HOMELESS FLORIDIANS

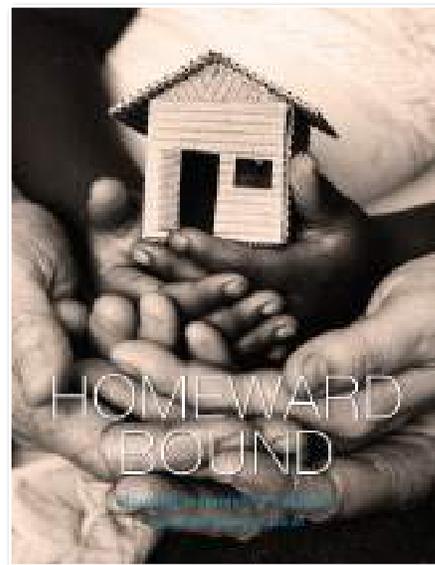
The Florida Housing Coalition and Florida Realtors® have partnered to release Homeward Bound: Policy and Resource Guide for Housing Homeless Floridians.

It is available online at: www.flhousing.org.

WHAT IS HOMeward BOUND?

It is a 74-page comprehensive guidebook, providing:

- A broad historical overview of homeless assistance policy, both in Florida and at the national level;
- An examination of trends in national and state homeless populations;
- A detailed glossary of key homeless assistance policies and programs with a focus on housing issues; and Case studies



WHO WOULD BENEFIT FROM USING HOMeward BOUND?

- Anyone new to the effort of ending homelessness, such as new employees of Continuum of Care lead agencies and homeless service agencies
- Mainstream affordable housing providers
- Local funders of housing or services for people experiencing homelessness
- Elected officials and government staff in housing or economic development
- Private citizens who want to help the cause of ending homelessness
- Seasoned homeless assistance professionals looking for info on new concepts, research, and resources
- Universities/academics
- Policy makers

The Florida Housing Coalition and Florida Realtors® are committed to supporting the dedicated individuals and organizations that help Floridians experiencing homelessness return to permanent housing. For more information on our activities related to homeless assistance, please visit the webpages listed below:



The Florida Housing Coalition Inc. is a nonprofit, statewide membership organization, whose mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment. The Coalition has seven offices throughout Florida and has been providing training and technical assistance since 1982, both in Florida and nationally.

flhousing.org
Tallahassee: 850.878.4219



Florida Realtors® serves as the voice for real estate in Florida. Its mission is to support the American dream of homeownership, build strong communities and shape public policy on real property issues. Florida Realtors® provides programs, services, continuing education, research and legislative representation to its more than 127,000 members in 61 boards/associations.

floridarealtors.org/help-the-homeless
Orlando: 407.438.1400
Tallahassee: 850.224.1400

THE FLORIDA NONPROFIT HOUSING ADVOCATES NETWORK: 4TH ANNUAL MEETING

The Florida Nonprofit Housing Advocates Network (FNHAN) was launched by the Florida Housing Coalition in fall 2010 to ensure that every jurisdiction in Florida has at least one community-based nonprofit housing provider. 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 2014 Conference we reviewed last year's goals and successes and adopted our third one-year Strategic Plan. The 2014 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 2014-2015 Florida General Appropriations Act appropriated \$167.7 million of the housing trust fund monies for affordable housing and set-aside 4% (\$3.8 million to DCF and \$200,000 to DEO for training and technical assistance) of the SHIP funds to be used to provide services to homeless persons. The FNHAN members' advocacy efforts for full funding and a dedicated revenue source from an estimated \$245.33 million state and local housing trust funds available for appropriation during the 2015 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 2015 session.

2. UPDATES ON FEDERAL HOUSING ISSUES

The FNHAN members recognize the importance of keep-

ing 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.

3. SUPPORT LOCAL AND STATE EFFORTS TO IMPLEMENT STRATEGIES THAT CREATE LONG TERM/PERMANENT AFFORDABLE HOUSING (HOMEOWNERSHIP AND RENTAL) WHICH WILL MAINTAIN FLORIDA'S FINANCIAL INVESTMENT FOR YEARS TO COME.

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 collaboration between 1000 Friends of Florida and the Florida Housing Coalition, produced a CLT Primer that was last revised in 2008. With the assistance of FNHAN members, we will update the CLT Primer and make it available to our membership online and in print.

Long term and permanent rental housing is critically needed in Florida. Since 1993, the Shimberg Center has estimated that Florida has lost more than 52,000 assisted housing units in 600+ properties. Additionally, the number of expiring rental units with the Florida Housing Finance Corporation (FHFC) over the next 15 years is expected to be almost 19,900 units. 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. The FNHAN members will continue to advocate for long term affordability in Florida's rental programs.

4. ADVOCATE FOR NONPROFITS THAT SERVE THE NEEDS OF FLORIDA'S MOST VULNERABLE POPULATIONS IN FHFC'S QAP AND RFAS

The Universal Application has been replaced with a process of RFAs by the FHFC. The RFA process al-



lows FHFC the ability to be more flexible in the state's housing funding goals by requiring less agency rulemaking, but it also means that substantive requirements for affordable housing financing are incorporated into individual RFAs. The FNHAN will assist mission based organizations serving the most vulnerable populations by working through a subcommittee on strategies and

recommendations that improve the public policy in the allocation of housing resources in the QAP for tax credits and the funding distributed through the RFA process.

5. MAKE RECOMMENDATIONS FOR ASSISTING HOMEOWNERS IN FORECLOSURE

In 2013 Florida had the nation's highest number of fore-



closure filings and the highest rate of foreclosure. Fortunately there appears to be a slowing of the number of mortgages newly falling into delinquency. Although the Hardest Hit Fund has a policy of providing assistance if the foreclosure is more than 7 days away, FNHAN members are still encountering homeowners potentially eligible for HHF funding that are being foreclosed on by judges across the state. FNHAN has a number of counseling agencies. A subcommittee will be used to make recommendations including (1) addressing the reports of some for-profit agencies and/or law firms that have been hindering rather than helping homeowners in foreclosure; and (2) addressing the reports that some courts are pushing through foreclosures even when the bank and the homeowner are able to come to resolution with the help of HHFs.

6. ENSURE THAT FLORIDA'S PORTION OF BANK OF AMERICA SETTLEMENT MONEY IS USED TO PROMOTE AFFORDABLE HOUSING

Floridians are expected to receive more than \$1 billion in settlement funds from Bank of America. Although there are few details on the specifics of the settlement monies, programs are expected to be set up to assist those borrowers that are eligible for relief with potential first and second lien principal reduction and forgiveness, loan modifications and new loans for those struggling to get a loan. Settlement monies will also be used for affordable rental housing and donations to communities impacted by the housing crisis. The FNHAN will work with its partners, including Bank of America and Florida Legal Services, to discover the funding details of the settlement agreement and, if needed, to help ensure the money is used effectively for affordable housing.

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 14,000 units have federal rental assistance contracts expiring before 2021, 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 the homeless.

8. FIGHT NIMBYISM AND PROMOTE FAIR HOUSING THROUGH HOME MATTERS LOCAL REPORTS

At the FHC 2014 Conference, the FNHAN Caucus discussed continued issues of NIMBYism in their communities. The Home Matters 2014 Report from FHC has proven an invaluable education tool at the state level to inform key decision makers on the need and benefit of affordable housing. Many FNHAN members suggested having individualized community Home Matters reports to promote affordable housing and combat NIMBYism locally. We will prepare Home Matters Reports tailored to individual communities as often as practicable based on requests and funding.

9. THREE-YEAR STRATEGIC ACTION PLAN

The 2012 and 2013 FNHAN Strategic Plans included goals that continue to be important to our membership. For instance, surplus land and land banking are vital resources in the development of affordable housing, and 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). To ensure that the surplus lands program and other goals continue to be addressed, the Florida Housing Coalition's FNHAN is developing a three-year strategic action plan.

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

The election on November 4 will surely bring new faces to the Florida Legislature. The Florida Home Matters report will be updated for the 2015 legislative session and certain Home Matters Local Reports will be used to educate newly elected local officials on the importance of providing affordable housing. The FNHAN success of contacting local and state legislators during last session made all the difference in 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 2015 legislature session. 

FREQUENTLY ASKED SHIP QUESTIONS

State Housing Initiatives Partnership Program



Q. Have the SHIP income qualification rules changed recently? Are we now able to accept applicant-provided documents as verification of income? I am especially interested in the best way to get verification of social security income. I received a letter from the Social Security Administration earlier this year stating they were no longer completing our SHIP verification form.

A. There has been a recent change that offers an alternative method of verifying income. In most cases, you should continue the way you currently obtain written third party verification, since this approach has many benefits over the new alternative. However, the new method of verifying income is advantageous in cases where an employer outsources all work related to income verification to an outside company.

Your question about applicant-provided documents references a late 2013 change in the HUD Handbook 4350.3 Chapter 5, which is used practically universally by SHIP staff to define income and for guidance on income qualification methods. Section 5-13 “Acceptable Verification Methods” addresses how “tenant-provided documents” may be considered third party verification. The word “tenant” is used throughout the HUD Handbook, which is written primarily for federally funded multifamily housing programs. When it is referenced for SHIP, however, consider the Handbook’s guidance as pertaining to “SHIP applicant-provided documents”.

In Section 5-13 b. (1) of Chapter 5, the Handbook notes that tenant-provided documents must be dated within the last 120 days and “are considered third-party verification because they originated from a third-party source. Examples of tenant-provided documentation that may be used include, but are not limited to: pay stubs, payroll summary report, employer notice/letter of hire/termi-

nation, SSA benefit letter, bank statements, child support payment stubs, welfare benefit letters and/or printouts, and unemployment monetary benefit notices.” You must consider if the applicant-provided document is an unaltered original. While it is not an absolute requirement, the Handbook notes that “documents with original signatures are the most reliable.”

Employment income is the most commonly verified source of income. Pay stubs are specifically addressed in the updated Handbook text, noting that you “may not accept pay stubs to document employment income unless the applicant or tenant provides the most recent four to six, consecutive pay stubs to illustrate variations in hours worked. Actual paychecks or copies of paychecks should never be used to document income because deductions are not shown on the paycheck”.

For verification of employment income, you should continue to obtain signed, written third party verification, since a properly completed “Verification of Employment” (VOE) form has many benefits over applicant-provided pay stubs. A completed VOE, unlike a paystub, provides details about pay raises, overtime, bonuses and commissions that the employer anticipates the applicant will receive in the next 12 months. For employment that is less than full-time, the details in the VOE are needed to properly calculate the annual number of hours and days the applicant is anticipated to work.

It is possible that applicant-provided documentation may serve as a helpful method of verifying income when an employer is not allowed by company policy to complete a VOE because income verification questions must be directed to an outside company such as “The Work Number”, which offers user-paid verification of an employer’s database. SHIP administrators are hesitant to contact The Work Number, since they must pay for the information provided. Also, instead of a verification of

anticipated future income, the company provides year to date records of employment earnings. By contrast, a SHIP administrator may now receive the most recent paystubs from the applicant. The information on the paystubs is still not fully helpful in estimating anticipated future earnings, but the paystubs are free and provide as much information as is available from an outside company contracted to offer verifications.

You ask specifically about documenting Social Security income. The applicant may request a 'Proof of Income Letter' from the Social Security Administration by calling (800) 772-1213 or requesting it on the SSA's website: www.socialsecurity.gov/myaccount. This up-to-date applicant-provided document is acceptable third party verification.

Q. The Housing Coalition provided helpful training last year to prepare us for the 13/14 and 14/15 requirement to set-aside 20 percent of each allocation for special needs recipients. What new information is available about Special Needs set-aside compliance?



A participant in the SHIP Administrator Training at the 2014 Conference shares her experiences

A. In a recent survey of SHIP staff attending the Coalition's 2014 conference, the Special Needs set-aside was ranked as the top subject of interest. It received the most attention during the SHIP training at the September conference in Orlando. Several participants stepped to the microphone to report their outreach efforts working with Realtors and homeowner associations. One community has spread the word through flyers provided to 30,000 public school students to take home to their parents.

Both survey respondents and participants in the SHIP conference training reported that owner occupied rehabilitation is the most common type of assistance used for special needs compliance. Assistance is sometimes provided to a homeowner with developmental disabilities

(DD), while in other cases a household member other than the homeowner has a qualifying special need. In addition, several respondents are rehabilitating group homes for individuals with developmental disabilities, youth aging out of foster care, or those with other qualifying special needs.

The Centers of Independent Living and the local affiliates of Arc of Florida provide assistance to individuals with DD and other special needs. Representatives from these organizations joined a special needs conference panel to report on their SHIP-related work. Deborah Linton, executive director of the Arc of Florida, discussed her efforts to outreach to the supported living coordinators who directly assist individuals with special needs. She considers

them the best points of contact to identify SHIP applicants. Don Pirozzoli, program director for the Center for Independent Living in Central Florida, talked about his agency's experience as a SHIP sub-recipient providing bathroom modifications for homeowners with special needs.

Several conference participants stressed the importance of including special needs documentation in SHIP files. Often, SHIP assistance is proven to comply with the special needs set-aside by way of a letter from an agency confirming that it provides the applicant with services to assist with qualifying special needs. Florida Housing has provided helpful written guidance that outlines specific ways to document each of several types of applicants with qualifying special needs. Email chaney@flhousing.org to receive this guidance along with training materials and a recording of a 2013 special needs compliance webinar. The Coalition has assembled lists of contacts for foster care service agencies and domestic violence shelters. We can offer a range of assistance, including an on-site visit for more detailed planning related to compliance with special needs and other SHIP requirements. **HNN**

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.



Our mission is to bring together housing advocates and resources so that everyone has a quality affordable home and suitable living environment.

ABOUT THE COALITION

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

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

We support community-based partnerships in leveraging resources; and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida.

The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.

IF IT HAS ANYTHING TO DO WITH AFFORDABLE HOUSING, CALL THE FLORIDA HOUSING COALITION. IF WE CAN'T HELP YOU, WE'LL LET YOU KNOW WHO CAN. 850-878-4219.

OUR VISION

Every Florida community, large and small, practices a community ethic reflecting a belief that access to housing that is decent, safe, affordable and of a person's own choosing, is a fundamental right and that at least one active, viable community-based organization plays an important role in delivering affordable housing and related services in each community.

OUR TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee, with seven professional technical advisor offices throughout Florida. Our technical assistance team consists of a highly skilled and geographically dispersed network of full-time professional staff providing technical assistance in all areas of affordable housing planning, finance, and development.

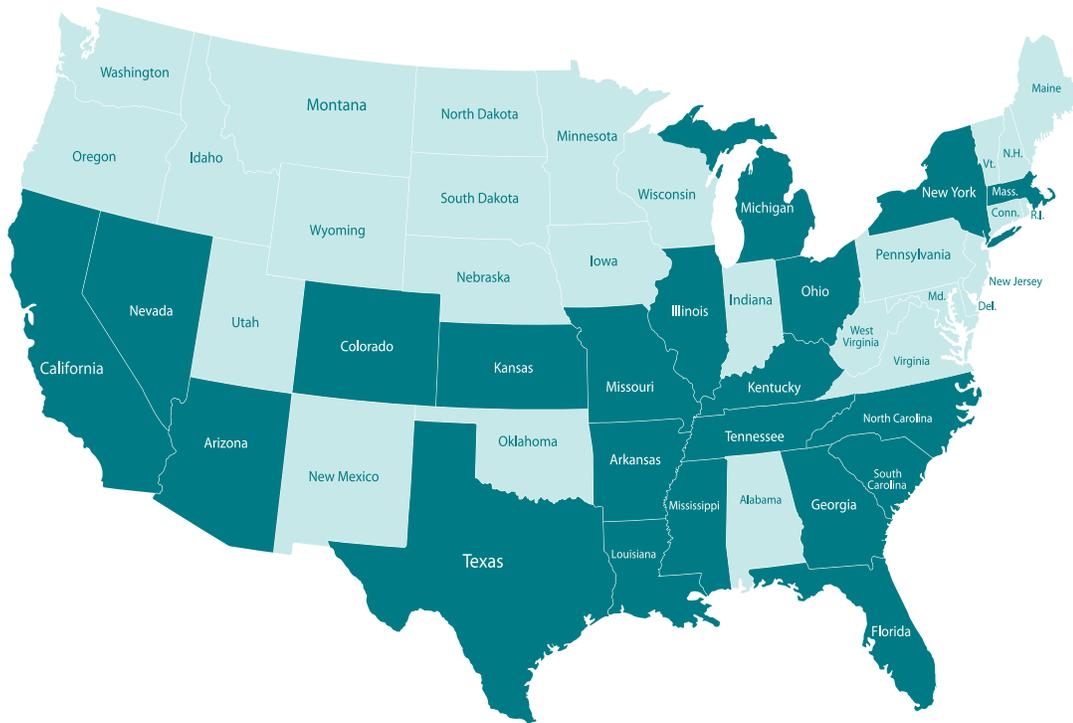
Our professional technical assistance team also includes the expertise of our 25 member Board of Directors. The FHC Technical Assistance Team can help with every aspect of locally-administered housing programs, from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs.





SOMETIMES A NATIONAL EXPERT

THE FLORIDA HOUSING COALITION IS RECOGNIZED NATIONALLY AS AN EXPERT IN THE AREAS OF AFFORDABLE HOUSING PLANNING, FINANCING, DEVELOPMENT, AND ADMINISTRATION.



- THE FLORIDA HOUSING COALITION HAS ASSISTED:**
- Arizona
 - Arkansas
 - California
 - Colorado
 - Florida
 - Georgia
 - Illinois
 - Kansas
 - Kentucky
 - Louisiana
 - Massachusetts
 - Michigan
 - Mississippi
 - Missouri
 - Nevada
 - New York
 - North Carolina
 - Ohio
 - South Carolina
 - Tennessee
 - Texas

ARE YOU AN ACCIDENTAL LANDLORD? Do you have some properties that you purchased with NSP that you thought you'd be able to sell but are now realizing that you have to rent? Are you interested in developing a property management business line? In many communities around the country, nonprofits are finding themselves in a position where they need to rent properties they thought they would be able to sell. Stan Fitterman has been working with nonprofits to evaluate and develop a property management business line for scattered site and small scale rental developments. This work has ranged from helping owners make sure that their portfolio cash flow, to understanding the steps in establishing a property management business line to writing property management policies and procedures.

NSP EXPENDITURE DEADLINES HAVE COME AND GONE, BUT THE JOB ISN'T DONE. As grantees approach NSP closeout, many still have program income, line of credit funds, and vacant lots awaiting disposition. Gladys Schneider was part of a national team that authored the NSP closeout guidelines, and now she helps grantees across Florida and the nation prepare for closeout. Gladys walks NSP grantees through the process, and helps them reconcile their program files with DRGR, develop land bank plans for vacant lots, and resolve any other issues that might delay closeout. If you're an NSP grantee with closeout questions, call or e-mail the Florida Housing Coalition at any time and ask for Gladys.

IS LIVING RIGHT NEXT DOOR

DID YOU KNOW THAT THE MAJORITY OF THE CHANGES UNDER THE HOME RULE TOOK EFFECT ON AUGUST 23, 2013?

There were many changes that require immediate action by local governments to ensure compliance. If you're unsure whether your current program complies or what actions you need to take to bring your program into compliance, Aida Andujar and Lisa Hoffmeyer are here to help. They can assist you with a variety of tasks, including development of underwriting standards, property standards, and policies and procedures for CHDO selection and sub-grantee inspections. In addition, Aida and Lisa conduct workshops for current and prospective CHDOs, provide guidance on HOME procurement policies, and much more.

WHAT DO SHIP ADMINISTRATORS AND HUD-CERTIFIED FORECLOSURE COUNSELORS HAVE IN COMMON?

Both of these housing professionals need clear and effective systems for verifying applicant incomes and maintaining client files. Michael Chaney is the go-to technical advisor for SHIP administrators and for housing counselors participating in Florida's Hardest Hit Fund program. Michael is an expert on the income verification guidelines in HUD Handbook 4350.3 Chapter 5, used by SHIP administrators across the state. He also helps Hardest Hit Fund advisors determine applicant eligibility correctly, and assists both foreclosure counselors and SHIP administrators in ensuring that client files contain all the required documentation.

GOOD HOUSING POLICY COMES FROM GOOD HOUSING DATA.

If you're trying to make the case for affordable housing in your community to elected officials, Rose Phillips can help you compile and interpret the numbers you need. Our newest Technical Advisor, Rose co-authored Home Matters for Florida 2014, a report with statewide data on housing costs and cost burden, wages, and the economic impact of Sadowski funds. With Rose's help, you can identify the populations most in need of affordable housing in your community, and identify local impediments or opportunities for meeting those needs.

IS YOUR LOCAL GOVERNMENT INTERESTED IN THE "HOW TO" FOR IMPLEMENTATION OF HOUSING POLICIES THAT SUBSTANTIALLY REDUCE AND PRESERVE PUBLIC INVESTMENT, SAVING TAX DOLLARS WHILE PRODUCING A PERMANENT STOCK OF AFFORDABLE HOUSING?

There are a number of housing policies that can help you meet the housing needs of residents from the extremely low income to moderate income. Jaimie Ross, Florida Housing Coalition board president, is an expert in using smart growth tools for affordable housing. Three of those tools are Inclusionary housing policies, community land trusts, and accessory dwelling units.



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:

- Affordable Housing Program Design and Implementation
- Preparation of Policies and Procedures Manuals
- Project Development
- Developing Underwriting Practices for Rental and Homeownership Projects
- Long-Term Affordability Mechanisms
- Energy Efficiency Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Meeting Low-Income Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Compliance with Regulations and Administration
- Implementation of systems to maintain records, 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
- Community Land Trusts
- 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.



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING

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

- Complimentary conference registration (Patron Level or higher only, quantity indicated)
- Unlimited membership-rate conference registrations
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update

\$20,000 Platinum Sponsor (20 Comps)

\$10,000 Gold Sponsor (10 Comps)

\$5,000 Sponsor (6 Comps)

\$2,500 Co-Sponsor (3 Comps)

\$1,000 Patron (1 Comp)

\$500 Contributor

ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR LEVELS

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

ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR LEVELS

- Subscriptions to Housing News Network Journal (up to 8)
- Name displayed in all conference-related publications, on the Coalition's website
- Co-Sponsor and Patron Partners included in each triennial issue of the Housing News Network Journal

BASIC MEMBERSHIP

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

\$25 Student

\$75 Individual
(Payment by Personal Check Only)

\$150 Nonprofit Organization

\$200 Government Agencies

\$250 Private Organizations

\$500 Contributor

Authorized Representative (Please Print or Type:)

Name: _____ Title: _____

Signature: _____ Organization: _____

Mailing Address: _____

City: _____ State: _____ ZIP: _____ County: _____

Phone: () _____ FAX: () _____ Email: _____

Make checks payable to The Florida Housing Coalition • 1367 E. Lafayette Street, Suite C, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312
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