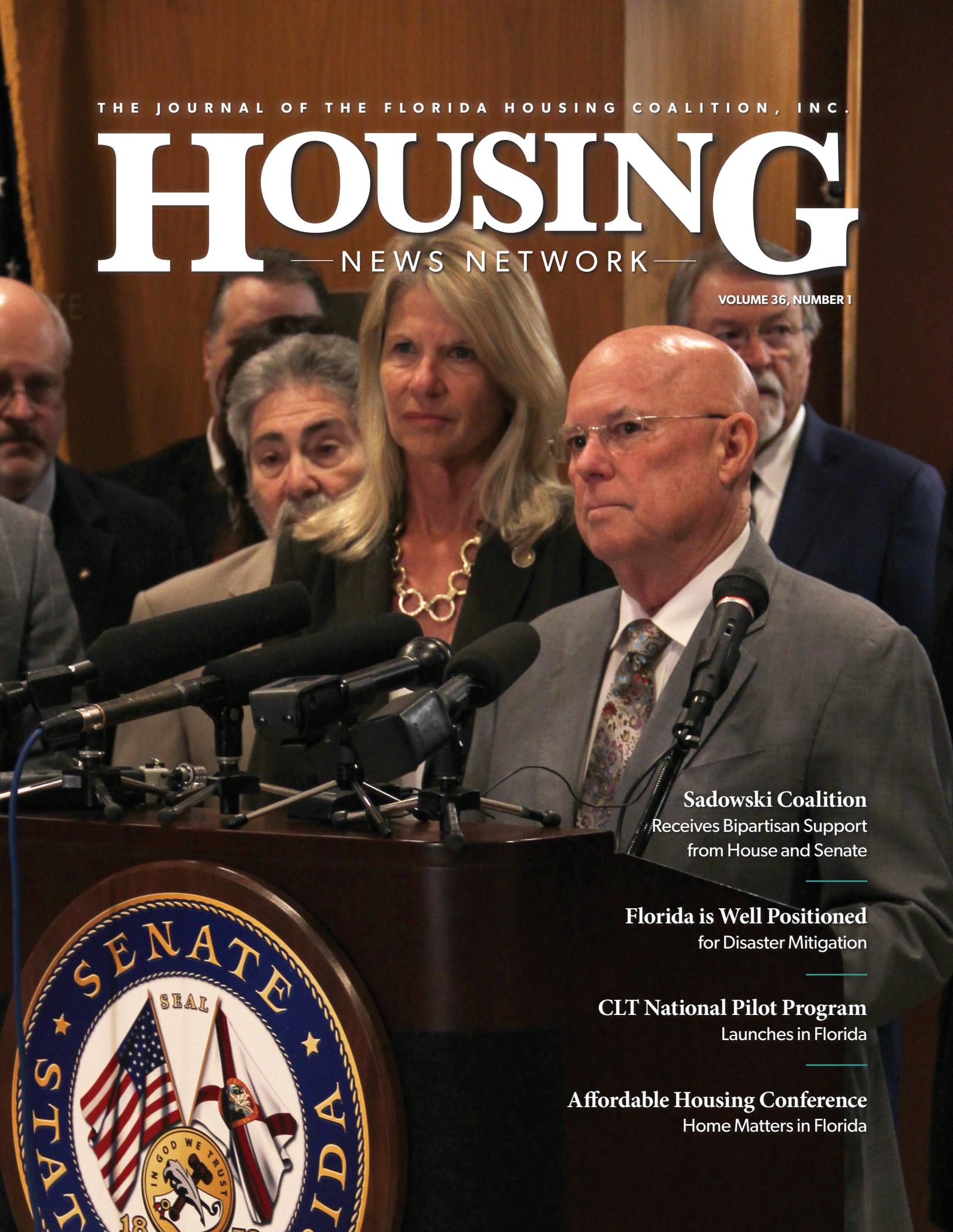


THE JOURNAL OF THE FLORIDA HOUSING COALITION, INC.

# HOUSING

— NEWS NETWORK —

VOLUME 36, NUMBER 1



**Sadowski Coalition**  
Receives Bipartisan Support  
from House and Senate

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**Florida is Well Positioned**  
for Disaster Mitigation

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**CLT National Pilot Program**  
Launches in Florida

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**Affordable Housing Conference**  
Home Matters in Florida

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**THE FLORIDA HOUSING COALITION** is a nonprofit, statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The 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, **Ben Toro-Spears**, Associate Editor, and **Lynne Takacs**, Graphic Design. Email: [info@flhousing.org](mailto:info@flhousing.org), Website: [www.flhousing.org](http://www.flhousing.org).

# From the Editor

BY: JAIMIE ROSS

Gratitude is always the theme for the holiday season. And shortly before Thanksgiving, Governor Ron DeSantis gave us much to be thankful for. The Governor again distinguished himself as a leader who gets the importance of using the Sadowski state and local housing trust funds solely for housing. Also, prior to Thanksgiving, we saw companion bills to stop the sweeps in the Senate and the House.

This is the first year that a “Stop the sweeps” bill has been co-introduced by a Republican and a Democrat in the House. We have always maintained that housing is a bipartisan or nonpartisan issue—and we can certainly see that now. We have a Republican Governor supporting full appropriation of the housing trust funds for housing, a Republican Senator sponsoring a bill to stop the sweeps and a Republican Representative with a Democratic Representative jointly sponsoring a bill to stop the sweeps. Could this be the year that breaks the unholy tradition of sweeping trust funds?

Full funding of the trust funds is long overdue and will be celebrated by Floridians in every walk of life. Full funding will be especially meaningful to the nearly 96,000 homeless students in Florida,<sup>1</sup> the 2,200 homeless families with children living in shelters, on the streets, or in the woods,<sup>2</sup> and the nearly one million households living one crisis away from homelessness because they spend more than half their modest paychecks on housing costs. The housing market is again booming, with prices back to pre-recession levels. And with that comes the attention to the higher income members of the workforce who are priced out. One of the beautiful parts of the SHIP program is the flexibility it provides to meet the local housing need as the real estate market fluctuates.

In this edition of the Journal, we share some highlights from the statewide annual conference, including the showcase of success stories of providing permanent housing for Florida’s workforce, some of whom had been living in cars, shelters, and hotels due to the lack of housing that’s affordable. Every one of these success stories were only possible because of Sadowski SAIL and SHIP funds. We have a reputation for highlighting success stories, that’s what we do. But for every success story, we know there are thousands of families who are not receiving a hand up because a huge amount of the Sadowski monies have been swept and are therefore not available to help them. That reduction in the production and preservation of housing that is affordable costs the families in need as well as our entire economy.

If 2020 could be the year to start a tradition of using all the housing trust funds for housing, that would be a Happy New Year for all.

<sup>1</sup> Florida Department of Education, Homeless Student Count 2017-2018 School Year  
<sup>2</sup> Florida Council on Homelessness, 2019 Annual Report



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GOVERNOR

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**David Silvers**  
REPRESENTATIVE

# Sadowski Coalition Calls on Florida Legislature to Use All State & Local Housing Trust Fund Monies for Housing

PRESS CONFERENCE | DECEMBER 9, 2019

The Sadowski Coalition – made up of 32 diverse statewide organizations, including industry and business groups; advocates for the elderly, veterans, homeless and special needs; and faith-based organizations – gathered at a press conference on December 9 to call on the Florida Legislature to use all state and local housing trust fund monies for housing in Fiscal Year 2020-21.

Following the opening of the press conference by Ross, Senator Mayfield (Republican from Melbourne) and Representative Sam Killebrew (Republican from Winter Haven) joined in calling for a stop to the sweeps of the housing trust funds by explaining their bipartisan bills, SB 306 and HB 381 intended to stop the sweeps.



“There’s a sense of pride in owning your own home, and that’s what this program provides people and their family — a sense of pride of owning their own home knowing that they have a place to go to every single day when they come home from work, when they come home from school,” said **Senator Mayfield**, who is a sponsor of SB 306. “It’s vital to Floridians and it’s also vital to Florida’s economy, which is why I decided to again file legislation to stop the practice of using the affordable housing trust fund for purposes other than affordable housing. I look forward to working with my colleagues in the Senate and in the House to put a stop to the normalization of sweeping these funds.”



"I am proud to co-introduce, with Representative Silvers, House Bill 381. The intent of the bill, same as SB 306, filed by Senator Mayfield, is to stop the normalization of sweeping the housing trust funds so that we can help Florida's workforce, our elderly, our veterans, and people with disabilities living on fixed incomes to live in safe housing that they can afford. In my community, Polk County, our local SHIP program received less than 1 million dollars after the sweeps last year. Polk County should have received over \$8 million dollars. That loss of \$7 million dollars in one year hurt our community," said **Representative Sam Killebrew, HB 381 sponsor.** " And these sweeps have been going on now for more than 15 years. The sweep of funds has real consequences to our constituents. I heard from local elected officials and from residents in my district at our delegation meeting back home. And our loss

is dwarfed by the loss of funds from larger communities with even greater needs in the state, like Hillsborough, Orange, and Palm Beach County. I have learned about the good that the SHIP program has done throughout Polk County—it has helped 4,300 families to become homeowners. Families that include teachers, police officers, employees at grocery stores, and at hotels. It has helped replace dilapidated and unlivable properties with safe and decent housing. It has provided emergency repairs for our elders living on fixed incomes. But Polk County hasn't been able to provide anywhere near the assistance it needs to because the housing trust funds have too often not been used for their intended purpose. If we want to continue to fuel our growing, diversifying economy, we need to use the Sadowski Trust Funds to help the workers that are the foundation of our state. And we need to help our most vulnerable populations from falling into homelessness. I am asking my colleagues in the House to join me in putting an end to the sweeps of the housing trust funds."



"As the state's housing finance agency, Florida Housing administers these important programs where we stand ready to support in any way we can and look forward to working with the legislature on senate bill 306 and house bill 381." said **Ron Lieberman, the incoming chairman of the Florida Housing Finance Corporation's Board of Directors. President of Steel Structures of Florida, Inc., past President of the Florida Home Builder's Association, two-time President of the Citrus County Builder's Association, and the Florida Realtor's Association Board of Directors.** "We all applaud Governor Ron DeSantis who announced in his bolder, brighter, better future budget full funding of the \$387 million for affordable and workforce housing programs.

The housing trust funds is an integral and important resource in ensuring safe, decent, affordable housing is available to families throughout the state of Florida. Florida Housing, along with the Sadowski Coalition, work every day to help Florida families obtain housing options that are affordable to them. We believe full funding of these affordable housing resources and opportunities help make Florida communities great places to live, work, and do business."



"On behalf of the Sadowski Coalition, I want to thank the Governor and the sponsors of these bills for their leadership in using the housing trust funds as intended to house Florida's workforce and most vulnerable residents," said **Jaimie Ross, facilitator of the Sadowski Coalition, and president and CEO of the Florida Housing Coalition.**

"By using the housing trust funds for housing, it will create more than 30,000 jobs and more than \$4.4 billion in positive economic impact in Florida. The Sadowski trust funds are dedicated for this purpose and not needed to balance the budget."



"The Florida Chamber of Commerce recognizes that affordable housing is important for Florida families and our state's economy," said **Christopher Emmanuel, Director of Infrastructure and Governance Policy, Florida Chamber of Commerce,** which is a

member of the Sadowski Coalition. "That's why we're uniting the business community for good and working to ensure that the Sadowski Trust Funds are an important part of that solution."

# Florida is Well Positioned for Disaster Mitigation

BY GLADYS COOK

What's the most effective way to avoid the loss of housing that is affordable from the next natural disaster?

## 1. Harden housing, especially the homes of low-income homeowners and renters.

When a major hurricane hits a community, families seek shelter, first responders' race to restore infrastructure, businesses close, and entire neighborhoods are destroyed. The impacts can be devastating, especially for lower-income families living in substandard or older housing. For those homes that are beyond hardening, deploy replacement strategies, such as mobile home replacement with manufactured housing that meets today's hurricane standards.

## 2. Use SHIP offices to administer housing mitigation programs.

Large scale funding can be difficult to administer. Identifying good projects and delivering funds in a timely manner requires an intimate understanding of local conditions, effective stakeholders, and efficient administration. The state of Florida has a robust housing program administration

infrastructure already in place: the SHIP programs in all 67 counties and entitlement cities.

SHIP Administrators have the capacity to conduct inspections, hire contractors, manage projects, and engage in successful financial administration. These experts know the ins and outs of the housing stock of their communities and should be a resource for deploying housing mitigation funds. The success and professionalism of Florida's SHIP Administrators is proven. Following the foreclosure crisis SHIP Administrator successfully administered \$4 billion in federal Neighborhood Stabilization Funds (NSF), of which \$1 billion was state funds with DEO as the Grantee. Using NSF, at least 11,000 homes were acquired, renovated, and re-occupied by low to moderate income households. And right now, SHIP staff in the Panhandle are successfully handling Hurricane Housing Recovery Program (HHRP) funds in response to Hurricane Michael.



### 3. Allocate More Funding for Low- to Moderate-Income Households than Required by HUD

Generally, CDBG programs (including CDBG-DR) must ensure that at least 70 percent of funds are used for activities that benefit low- and moderate-income persons. In its CDBG-MIT Action Plan, DEO should give greater priority to low- to moderate-income persons, even if HUD lowers the requirement to 50 percent. The low- to moderate-income population has deep and ongoing unmet needs in repairs and resilience and Florida should use its limited government resources for the State's most vulnerable persons and communities. Florida's housing SHIP Administrators are well positioned to identify strong projects and to conduct income certifications for beneficiaries to ensure funds are well allocated to the right populations. Other Recommendations for Eligible Housing Activities under the CDBG-MIT Action Plan.

Beyond leveraging Florida's existing housing administration infrastructure and allocating funding to the most vulnerable households, eligible housing activities under the CDBG-MIT Action Plan should include:

- Assisted Multifamily Housing. Provide grants for the installation of generators – this will allow vulnerable populations to shelter in place. DEO should also consider providing funding for impact windows and other safety, accessibility, and resilience improvements.
- Small-scale private rental properties. Provide funding for retrofits for safety accessibility and resilience. This funding can require long term affordability.
- Replace pre-1994 mobile homes with new manufactured housing for both owner lots and park spaces.
- Homeowner repairs and retrofit. Provide funding (to be administered by SHIP administrators) for impact windows, safety, accessibility and resilience for low- to moderate-income households.

2020 will be a watershed year for housing and Florida's disaster mitigation planning. The state of Florida, under the leadership of the Florida Department of Economic Opportunity (DEO), has an opportunity to prepare for future disasters by investing in housing. This opportunity is presented by way of the state's CDBG-MIT Action Plan, which is available for public comment. The draft Action Plan can be downloaded at <https://tinyurl.com/DEO-Draft-Mitigation-Plan>

The public comment form can be completed here: <https://tinyurl.com/DEO-Public-Comment-Form>

Strengthening Florida's housing infrastructure by leveraging the expertise of the state's existing housing administrators and funding resilience and hardening measures is the most cost-effective, responsible, and wise decision the state could make.

2020 will be a watershed year for housing and Florida's disaster mitigation planning. The state of Florida, under the leadership of the Florida Department of Economic Opportunity (DEO), has an opportunity to prepare for future disasters by investing in housing.



GLADYS COOK

**Gladys Cook** is the Resilience and Recovery Director for the Florida Housing Coalition. She has over 25 years of experience in housing and community development in Florida. As a planner, Gladys provides research and analysis skills in the formation of disaster recovery strategies for the equitable redevelopment of housing. She produces a weekly disaster recovery webinar for housing professionals and provides training and technical assistance to communities and organizations in the financing of housing development and rehabilitation.

# CLT National Pilot Program Launches in Florida

In collaboration with Freddie Mac, the Florida Housing Coalition's Florida Community Land Trust (CLT) Institute has created the first-of-its-kind CLT Training and Certification program. It will promote best practices, increase standardization, and build the overall capacity of CLTs throughout the state.

Program participants will receive on-site training on best practices related to documentation and procedures. This training will be followed by an evaluation of the CLT's implementation of these best practices, resulting in certification or the provision of capacity-building recommendations along with additional technical assistance. To participate in the program, the organization must be a nonprofit organization or local government agency operating a CLT program.

The program was first announced in 2018 at the Florida Housing Coalition's Annual Affordable Housing Statewide Conference. The announcement generated a swell of interest, evidenced by standing-room only attendance in the conference's CLT-related caucus and workshops.

After announcing the program at the 2018 Statewide Conference, Florida Housing Coalition staff worked with Freddie Mac for a year to develop the final criteria and procedures for the program. This process included a national study of CLTs to determine commonalities in operations that all CLTs should incorporate. The program development phase also included consultation with the Florida CLT Institute's Steering Committee.

This CLT Training and Certification program offers benefits directly to participants, local governments, and lenders. Some of the benefits:

- **For New CLTs** – a firm foundational understanding of industry best practices and direct technical assistance with the tools necessary to achieve success.
- **For Existing CLTs** – direct technical assistance to strengthen operations and implement industry best practices.
- **For Local Governments** – the opportunity to gain a trusted partner for the development of surplus lands and the permanent preservation of housing affordability.
- **For Lenders** – the ability to expand homeownership opportunities for low- and moderate-income families through confidence in the CLT's ability to meet lending requirements.



## First Cohort

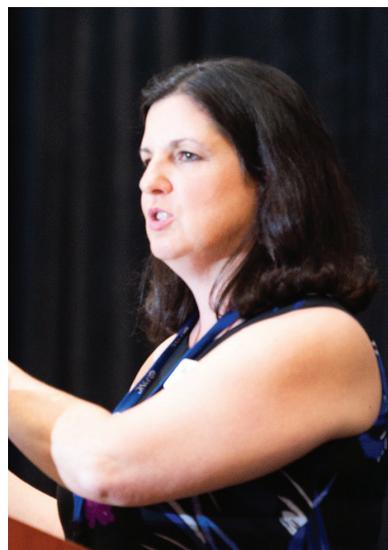
Applications for the first cohort of participants opened at the 2019 Annual Affordable Housing Conference. We are pleased to announce our first applicants for the program, a mixture of both newly formed and existing community land trust organizations and programs:

- Community Land Trust of Palm Beach County
- Communities that Care Community Land Trust
- Delray Beach Community Land Trust
- Habitat for Humanity of Marion County CLT
- HELP (Housing Development Corporation of SW Florida)/Collier County Community Land Trust
- Tallahassee Lenders' Consortium
- Residential Options of Florida (ROOF)

The Florida Community Land Trust Institute will accept up to eight applicants in this first cohort. There is still time to apply. For more information and to obtain an application, please contact Kimberly Spence at [spence@flhousing.org](mailto:spence@flhousing.org) or visit our website.

## LEARN BEST PRACTICES

“Participants in the program will receive on-site training on best practices related to both documentation and procedures. This training will be followed by an evaluation of the CLT’s implementation of these best practices, resulting in certification or the provision of capacity-building recommendations along with additional technical assistance.”



Top left: Daniel Ticona of Freddie Mac discusses the importance of the CLT Training and Certification at the CLT Symposium. Remaining Photos; Members of the CLT Institute’s Steering Committee addressing CLT Symposium attendees at the 2019 Annual Statewide Affordable Housing Conference (left to right, top to bottom): Cindee LaCourse-Blum, CLT of Palm Beach County; Evelyn Dobson, Delray Beach CLT; Mandy Bartle, South Florida CLT; Camille Reynolds, Hannibal Square CLT; Sheryl Soukup, ROOF Housing Trust; Frank Wells, Bright Community Trust.

# CLT Lending Symposium

On October 10, 2019 the Florida Housing Coalition hosted a Community Land Trust (CLT) Lender Symposium in Winter Park, FL. The event, sponsored by Fannie Mae, demonstrated the value of CLT lending for banks, local governments, and local communities. For CLTs to effectively scale in Florida, lenders must understand how to work with CLT mortgages and how the nation's government-sponsored enterprises (GSE), like Fannie Mae, are actively supporting CLT lending across the country.

Symposium participants learned about Florida's rapidly expanding CLT lending opportunities as well as policy changes supporting shared-equity homeownership programs in Florida. Presenters from the Florida Housing Coalition provided an overview of CLTs and the benefits of this unique homeownership model for communities, homeowners, and lenders. The Symposium included trainings from Fannie Mae and a guided tour from Camille Reynolds, Executive Director of Hannibal Square CLT.

“Presenters from the Florida Housing Coalition provided an overview of CLTs and the benefits of this unique homeownership model for communities, homeowners, and lenders.”



Left: Participants at the CLT Lender Symposium held at the Winter Park Community Center; Top Right: Camille Reynolds, Hannibal Square CLT, discussing barriers to starting and scaling CLTs in Florida; Bottom Right: Nate Shultz, Fannie Mae, presenting on Fannie Mae's Duty to Serve Plan.

# Proposed Federal Rule is Detrimental to Housing Protection

BY: BEN TORO-SPEARS AND KODY GLAZER

A new proposed rule from the U.S. Department of Housing and Urban Development (HUD) includes substantial changes to a legal tool used in defending fair housing rights and offers protections to the insurance and lending industries for the use of big-data algorithms in housing decisions. Specifically, the proposed rule makes changes to the legal principle of disparate impact. Fair housing advocates should understand the proposed rule and what it means for fair housing in Florida.

The 1968 Fair Housing Act outlaws intentional and unintentional housing discrimination across the United States. This protection is as important today as it was in 1968 as the country continues to grapple with systemic discrimination brought by exclusionary zoning practices, persistent segregation, and inequities in credit access.

## Disparate impact and the existing framework

The legal principle of disparate impact is at the core of the proposed rule. The disparate impact standard allows plaintiffs to challenge housing discrimination without proving explicit discriminatory intent. Disparate impact says the ultimate outcome is what matters most, not the intent. The protections offered by disparate impact are important because intentional discrimination – a property manager telling a woman she cannot rent on the property because her children would be too noisy or a lender saying his bank does not lend to Black people - is increasingly rare.

In 2013 HUD issued an important rule (Disparate Impact Standard) on the use of disparate impact to address policies and practices that ultimately discriminate against protected classes under the FHA, even if those impacts are unintentional. This 2013 rule, still in place today, serves the public by providing an incentive for policymakers and housing providers to modify policies that hurt the objectives of the Fair Housing Act and unnecessarily present barriers to accessing housing opportunities. In its current form, the Disparate Impact Standard has proven both practical and effective. It represents a fair balance between the needs of protected classes under the Fair Housing Act and the legitimate business interests of housing providers and policymakers. It also aligns with decades of judicial precedent, including the 2015

Supreme Court decision *Texas Department of Housing and Community Affairs v. Inclusive Communities Project*, 135 S. Ct. 2507 (2015).

The existing rule includes a three-step burden shifting framework as described below:

1. The plaintiff must prove the action, “actually or predictably results in a disparate impact,” which means it has a discriminatory effect based on protected class status.
2. If the plaintiff satisfies this test, the defendant must demonstrate a legally sufficient justification by demonstrating the practice is “necessary to achieve one or more substantial, legitimate, nondiscriminatory interests.”
3. The final step offers the plaintiff an opportunity to still win by showing an alternative practice that has “a less discriminatory effect.”

## Damaging changes to the burden-shifting framework

The proposed rule fundamentally alters the three-step burden shifting framework by requiring the plaintiff demonstrate all of the following:

1. The policy or practice is “arbitrary, artificial, and unnecessary to achieve a valid interest or legitimate objective”;
2. A “robust causal link” showing the policy or practice is the direct cause of the discriminatory effect;
3. The alleged disparity has an “adverse effect” on members of a protected class;
4. The alleged disparity is “significant”; and
5. A “direct link” between the disparate impact and the complaining party’s alleged injury.

The proposed framework places an inordinate burden on plaintiffs to argue their case and inserts extreme barriers that would make it significantly harder to bring housing

discrimination cases with the potential to impact the decision-making calculus for housing providers and policymakers.

### Protections for Algorithmic Models Pose a Threat to Fair Housing

The proposed rule change gives immunity to algorithms that, although found to have a discriminatory impact on a protected class, have been reviewed and recognized by a third party or are seen as an “industry standard.” Legal immunity for algorithmic housing decisions based on an “industry standard” is both arbitrary and willfully ignorant of the rapidly evolving use of big data in the insurance, lending, and housing industries at large.

Disparate impact has been vital in cases that involve discrimination using algorithms such as automated underwriting systems and credit scoring. Algorithms can reproduce existing patterns of discrimination that result from implicit biases. By providing an exception for defendants who use algorithms created by a third party, this proposed rule change encourages adoption and dissemination of systems, databases, and models based on often opaque and inscrutable algorithms. Doing so offers legal protections to major institutions using data-based models with implicit biases. Relying on an “industry standard” without understanding the

deep implications of what these standards may mean for housing discrimination will serve as a detriment to the communities that desperately rely on disparate impact liability.

As stated by Justice Kennedy in *Inclusive Communities*, disparate impact liability under the FHA “permits plaintiffs to counteract unconscious prejudices and disguised animus that escape easy classification as disparate treatment.” Granting immunity to algorithms that have been reviewed by a third

party or are seen as industry standards lends itself to the disguised animus that the Fair Housing Act and Justice Kennedy sought to weed out.

Instead of relying on an unnamed “neutral” third party or a potentially problematic industry standard, we propose an alternative solution. A possible solution is that HUD should create an office dedicated to auditing the algorithms in which housing providers rely upon. This would increase the transparency and accountability of the algorithms that shape the housing market. With HUD as the focal point of analyzing algorithmic models, less deference will be given to an industry that may devise

the models in a way that skirts liability and harms vulnerable communities.

The text of the proposed rule can be viewed here: <https://tinyurl.com/FHAProposedRule>.



Photo by Allie Smith on Unsplash



KODY GLAZER

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BEN TORO-SPEARS

**Ben Toro-Spears** is a Technical Advisor with the Florida Housing Coalition, specializing in affordable housing and community development, fair housing, real estate finance, and data management. Prior to joining the Coalition, Ben worked for Enterprise Community Partners, a national CDFI and tax credit syndicator. Ben has a Master’s in Urban and Regional Planning from the University of Maryland with a concentration in housing and economic development.

# Inclusionary Zoning Compliance with HB 7103

BY: KODY GLAZER

House Bill 7103, which became law on July 1, 2019 and addressed Florida Statute 125.01055 for counties and FS 166.04151 for municipalities, amends the express authorization for mandatory inclusionary zoning to provide a requirement that developers be kept economically whole in exchange for providing affordable housing. The news coverage about the amended law has created some confusion and the Florida Housing Coalition has been responding to local government questions over the last several months. This article offers an overview of HB 7103 and provides guidance for compliance with the amended law.

Inclusionary Zoning (IZ) is a local land use planning tool that requires a housing developer under certain circumstances to include a percentage or specified number of affordable housing units within a market-rate development. The IZ ordinance typically allows an alternative of contributing to a housing fund or development of off-site units in lieu of producing the affordable units on-site. The law now requires local governments to provide incentives to “fully offset all costs” to the developer as a result of the affordable housing requirement.

For example, in exchange for requiring a developer to provide affordable units as part of a development, the local government must provide incentives such as a density or intensity bonus, reducing or waiving fees, or by granting other incentives, to offset all costs. Local governments will need to calculate the costs of providing the affordable units as well as the value of various incentives to determine whether the requirement for affordable units is fully offset by benefits provided to the developer.

In the months after HB 7103’s passage, communities across the state are working to comply with the new statutory language. These communities, whether they are analyzing their existing IZ ordinances or considering enacting new ones, must implement policies to keep housing developers economically whole in exchange for the development of affordable units. Although this task may appear daunting from a local government perspective, the new statutory language provides more clarity and perhaps a level of comfort that should facilitate the adoption and implementation of inclusionary housing policies.

**“In the months after HB 7103’s passage, communities across the state are working to comply with the new statutory language. These communities, whether they are analyzing their existing IZ ordinances or considering enacting new ones, must implement policies to keep housing developers economically whole in exchange for the development of affordable units. Although this task may appear daunting from a local government perspective, the new statutory language provides more clarity and perhaps a level of comfort that should facilitate the adoption and implementation of inclusionary housing policies.”**

## What Costs Must Be Offset?

Inclusionary zoning requires market-rate developers building a certain size of development to build affordable homes along with the market rate homes. What exactly are the costs that a local government must offset?

To determine which costs to offset, the local government must understand all costs of development that are able to be impacted by local government action. Local government should identify a staff member with development experience to lead this analysis. If in-house staff does not have the time or expertise for this task, the Florida Housing Coalition can assist. These are some development costs for local government to consider:

<b>Construction Costs</b>	Construction Material, Labor, General Contractor Overhead
<b>Land Costs</b>	Per Acre, Total Cost, Cost per Unit
<b>Parking Space Costs</b>	Required Parking
<b>Soft Costs</b>	Impact Fees, Architectural & Engineering Costs, Planning Approval Fees, Environmental Clearance, Building Permit Fees, Legal & Insurance Fees
<b>Other Development Costs</b>	Required Landscaping, Outdoor & Common Area Amenities, Meeting Setback & Other Structural Standards

### Sample development costs for a typical affordable housing project

The Florida Housing Coalition recommends each local government create a formula for how to assess these costs in conjunction with an inclusionary zoning ordinance. For example, if a developer is required to build 30 affordable units as part of a 200-unit complex, the local government should be able to use the formula to estimate the cost of development for the 30 units. Then, the expected revenue from the affordable units will be calculated. The expense to build the units minus the revenue gained from the disposition of the affordable units will be the total value that the local government will need to offset.

Expense to build AH Units – Revenue from Sale/Rental of AH Unit = Cost to Offset

## What Incentives Can Be Provided to Offset the Costs?

To effectively comply with the new Inclusionary Zoning law, communities should target development costs directly related to the local government’s land use authority. Local governments can relax certain zoning and development requirements as incentives to offset the costs of an inclusionary zoning ordinance. Here are some of the key incentives to offer that relate directly to land use regulations:

### Key Incentives

 <p><b>Density/Intensity Bonuses</b></p>	<p>Provide greater density than otherwise allowed.</p> <p>Allow for greater building heights.</p>
 <p><b>Fees</b></p>	<p>Waive or reduce impact fees.</p> <p>Expedite and lower the costs of various permitting procedures.</p>
 <p><b>Parking Requirements</b></p>	<p>Lower the cost of parking construction by reducing or altering the number of required spots.</p>
 <p><b>Lot Configuration</b></p>	<p>Allow flexible lot configurations for developers to build more units on a given lot.</p>

### How Will This Work in Practice?

Once a local government identifies the costs of an affordable housing contribution and the incentives it can offer, it must then calculate the value of the incentives granted and how those incentives offset the costs of the IZ requirements. This will depend on local costs of development and the local housing market. The Florida Housing Coalition can assist in calculating these costs and help local governments comply with HB 7103. As a rule, we recommend that local governments err on the side of making the development more profitable than it was prior to the inclusionary requirement rather than just breaking even from the offsets provided.

One county in Florida, in the course of amending its existing inclusionary zoning ordinance, found that density bonuses alone more than offset the cost of compliance with IZ requirements. This county found that by allowing market-rate developers to build more units than otherwise stated in the zoning code, they could comply with HB 7103. If density bonuses alone will not offset the costs of a particular development, localities can reduce parking requirements, reduce fees, and provide other incentives to comply with state law.

### Land Value Capture from Rezoning and Government Action

Land value capture (LVC) is a concept that enables communities to recover and reinvest increases in land value that result from public investment and other government action when local government uses its land use authority to increase the value of private land, it should capture a reasonable increment of that value for public benefit. For example, the act of rezoning a parcel of land from an agricultural use to a residential use substantially increases the parcel's value. Under LVC principles, a local government would recover some of this increase in value for public benefit.<sup>1</sup>

Inclusionary zoning can be a vital tool for reinvesting property value increases created by government action. A local government could link IZ directly with local rezoning decisions. A locality could require the inclusion of affordable housing whenever it increases the value of land from actions such as rezoning agricultural land to residential, for example. This strategy can be particularly effective in rural and agricultural parts of the state that are prime for large-scale development due to development patterns and the planning for new roads. Land value capture should be included in the economic analysis for compliance with HB 7103. Local government should use the increase in land value due to rezoning and other land use decisions or government actions that increase the value of the property as part of the calculation to "fully offset all costs" associated with IZ requirements. In areas with low allowable densities and intensities, a rezoning to a more intense use, which would allow the developer to build more units, could cover the costs of an affordable housing contribution without the need for additional incentives.

### Conclusion

Affordable housing development requires a healthy partnership between the public and private sector. By requiring local governments to "fully offset all costs" associated with a developer's affordable housing contribution, HB 7103 provides comfort and clarity for communities to adopt and implement inclusionary housing ordinances. Developers will have their costs fully offset and the community will see an increase in affordable housing production.

With over twenty years of inclusionary housing expertise, the Florida Housing Coalition is pleased to provide education to local governments and community stakeholders and assist in drafting and revamping inclusionary ordinances to comply with the new statutory framework.

<sup>1</sup> For more information on land value capture as a tool for financing affordable housing, read [Inclusionary Housing, Incentives, and Land Value Recapture](http://ebho.org/wp-content/uploads/2011/09/Calavita_and_Mallach_Inclusionary_Housing_Incentives_and_Land_Value_Recapture_2009.pdf) by Nico Calavita and Alan Mallach: [http://ebho.org/wp-content/uploads/2011/09/Calavita\\_and\\_Mallach\\_Inclusionary\\_Housing\\_Incentives\\_and\\_Land\\_Value\\_Recapture\\_2009.pdf](http://ebho.org/wp-content/uploads/2011/09/Calavita_and_Mallach_Inclusionary_Housing_Incentives_and_Land_Value_Recapture_2009.pdf) and [Land Value Capture: Tools to Finance Our Urban Future](https://www.lincolnst.edu/sites/default/files/pubfiles/land-value-capture-policy-brief.pdf) by Lourdes German and Allison Ehrich Bernstein: <https://www.lincolnst.edu/sites/default/files/pubfiles/land-value-capture-policy-brief.pdf>



KODY GLAZER

**Kody Glazer** is the Legal Director with the Florida Housing Coalition, specializing in local and state governmental affairs, fair housing, land use, and environmental law. He graduated Magna Cum Laude from the Florida State University College of Law, where he served concurrently on the Law Review and the Journal of Land Use & Environmental Law.

# Ending Youth Homelessness with Model Approaches in Florida

BY: AMANDA ROSADO AND ELISSA PLANCHER

Youth experiencing homelessness are one of the most vulnerable populations in Florida. On any given night in 2019, 1,452 youth experienced homelessness in Florida, according to the latest Point-In-Time Count figures for the state. Of the 1,452, 37% had absolutely no shelter. Given this population’s extreme vulnerability, it is vitally important for service providers, local governments, and Continuums of Care to adopt and monitor proven programs for addressing youth homelessness.

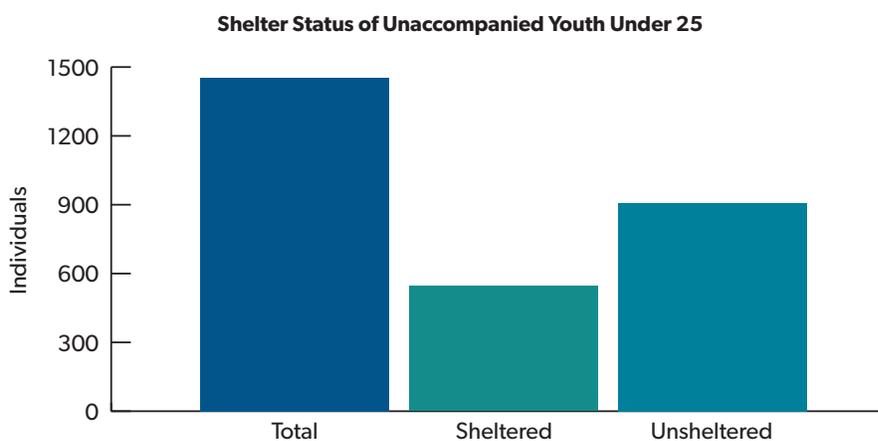
## Youth Homelessness in Florida

While the experience of homelessness is traumatic and places people in a vulnerable position, this trauma and risk is heightened for youth. Youth experiencing homelessness face trauma, susceptibility to violence, and are often ill-equipped and unable to access resources available to them compared to other populations. Young people entering the homeless crisis response system oftentimes overlap with other public systems like child welfare, juvenile justice, behavioral health, and education. Many lack stable support systems and have unaddressed adverse childhood experiences resulting in complex trauma.

Destructive and harmful familial relationships serve as a common catalyst to a young person’s first episode of homelessness. More than half of street youth reported that they became homeless for the first time because they were asked to leave home by a parent or caregiver.<sup>1</sup> Additionally, national data tells us that certain populations tend to be overrepresented within



In one study, more than half of street youth reported that they became homeless for the first time because they were asked to leave home by a parent or caregiver.



2019, Florida Office on Homelessness, Total # of unaccompanied youth under 25.

<sup>1</sup> Retrieved from the United States Interagency Council on Homelessness <https://www.usich.gov/tools-for-action/homelessness-in-america-focus-on-youth>

youth homelessness. For example, LGBTQ youth make up 20% of all youth experiencing homelessness and have a 120% higher risk of homelessness compared to heterosexual and cisgender youth.<sup>2</sup> Pregnant and parenting youth, youth with special needs or disabilities, and youth of color, particularly African American and Native American, are also more likely to become homeless.<sup>3</sup>

Understanding how youth homelessness is defined is important for two reasons: 1) it helps us understand the depth of the need, and 2) it determines what assistance is available to meet the need. Youth homelessness includes unaccompanied youth under 18 years old, parenting youth, young adults between the ages of 18 and 24, and transition age youth who fall between 16 and 24 years old. Transition age youth are young people who are at high risk of unsuccessfully transitioning into independent adulthood due to the complexity of their needs, the many challenges they face, and the lack of a support system to assist them.<sup>4</sup>

One way youth experiencing homelessness receive help is through the HUD Continuum of Care (CoC) programs like rapid rehousing and permanent supportive housing. While these CoC programs provide housing and services that youth desperately need, they are targeted only to youth experiencing certain HUD definitions of homelessness. These definitions overlook a much larger number of youth who are couch surfing or doubled up with friends or family.

Under the Federal McKinney Vento Homeless Assistance Act, the Florida Department of Education (FLDOE) provides services to students meeting eligibility for the Title IX Homeless Education Program. The Homeless Education Program serves not only students who qualify for CoC programs, but also the more expansive population of those who are couch surfing or doubled up with friends or family. Using this broader definition, FLDOE reported 96,028 students (under 18) experienced homelessness in the 2017-2018 school year – an increase of 6,513% in comparison to the HUD definitions.

<sup>2</sup> Chaplin Hall: Missed Opportunities: National Estimate

<sup>3</sup> Retrieved from National Alliance to End Homelessness <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/youth/>

<sup>4</sup> Youth Advocate Programs, Inc. <http://www.yapinc.org/transition>

## SPOTLIGHT

# Successful Models from the FHC Conference Youth Homelessness Forum

Local initiatives across Florida working to prevent and end youth homelessness are demonstrating that services should be youth-centered and youth should have a voice in local processes. Youth participation creates opportunities for peer to peer sharing, offering a strengths-based, culturally competent approach to integrating youth into decision making on resource utilization in the homeless crisis response system. This participation supports an environment where youth are more likely to engage and obtain assistance to prevent and end their homeless episode. This opens a pathway to stability and economic opportunity.



The Florida Housing Coalition's conference highlighted the following local initiatives in Florida that are helping prevent, reduce, and end youth homelessness throughout the state.

### MIAMI HOMES FOR ALL THE HOMY COLLECTIVE

Helping Our Miami-Dade Youth, also known as the HOMY Collective, is spearheading a youth-centered and community-wide effort to prevent and end homelessness among young people, ages 13-24 years old, throughout Miami-Dade County. The collaborative, comprised of 100 agencies, is working toward a collective goal of ensuring all youth have safe and stable housing. The HOMY Collective provides additional support such as education, mentoring, employment, health, and other connections that assist program participants with the tools to retain long-term stability. The Youth Voice Action Council (YVAC) serves as the CoC's Youth Action Board, leading local initiatives to help end youth homelessness.

### PALM BEACH COUNTY

Beginning their community-wide effort to address youth homelessness in 2017, Palm Beach County participated in a 100-Day housing challenge. Of those youth served, 100% were found to have high acuity and 81% were youth of color and/or LGBTQ. Leading cross-sector partnerships to address youth homelessness, Palm Beach County successfully developed an infrastructure resulting in a 30% reduction in youth homelessness within their community. Implementing a Housing First philosophy and increasing rapid rehousing proved to be effective, with the initiative exceeding its goal by housing 367 youth in a 20-month period.

Since Palm Beach County's presentation at the Florida Housing Coalition's conference, Palm Beach County was awarded nearly \$5 million dollars to address youth homelessness through HUD's Youth Homelessness Demonstration Program. Additionally, Miami-Dade County Homeless Trust and Palm Beach County were both awarded technical assistance through The Grand Challenge to help systems address youth homelessness.

### Conclusion

We can prevent and end youth homelessness in Florida. Better integrating youth into the homeless crisis response system and including them in the decision-making process has made a significant impact on ending youth homelessness in communities such as Miami-Dade County and Palm Beach County. These community examples provide a blueprint for how to target housing and resources in an equitable way, to help youth obtain safe and stable housing. Working collaboratively with systems impacting youth and increasing access to affordable housing positions Florida to make real progress in ending youth homelessness.

For assistance in implementing proven programs in your community, reach out to the Florida Housing Coalition. Our experienced and expert staff offer technical assistance and consulting on specific programming, systems changes, and service delivery models in ending homelessness.



AMANDA ROSADO

**Amanda Rosado** is the Ending Homelessness Team Director at the Florida Housing Coalition, and is a strong advocate for housing first and recovery-oriented systems of care. She is passionate about utilizing evidence-based practices and providing effective interventions to work with vulnerable populations. Amanda holds a Master's degree in Social Work from the University of South Carolina.



ELISSA PLANCHER

**Elissa Plancher** is a Technical Advisor for the Florida Housing Coalition, specializing in ending homelessness, managing entity program management, and Continuum of Care grants management. Elissa has a Bachelor's degree in International Affairs and Political Science from Florida State University.



# AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



## CELEBRATING 27 YEARS OF Sadowski State & Local Housing Trust Funds

Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event brought together more than 900 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates in August 2019.

### Keynote Addresses



**KEN LAWSON**

Executive Director  
Florida Department of Economic Opportunity



**DR. RODNEY HARRELL**

Vice President,  
Livable Communities and Long-Term Services and Supports, AARP



## Showcase of Florida Affordable Housing Innovations

Marilyn Drayton from Wells Fargo is recognized for the support to the Florida Community Land Trust Institute that led to these two remarkable CLTs.



## State of the State Plenary: Home

Trey Price, Florida Housing Finance Corporation, Catherine Hinshaw, American Planning Association, Mark Hendrickson, Florida Association of Local Housing Finance Authorities, Cheryl Howell, Hillsborough County, Gladys Cook, Florida Housing Coalition, Dr. Susan Pourciau, U.S. Interagency Council on Homelessness, and Ashon Nesbitt, Florida Housing Coalition



## Matters

### Freddie Mac

Daniel Ticona of Freddie Mac announced that it is expanding its support for shared equity homeownership programs focusing on long-term affordability and its plans to begin purchasing Community Land Trust mortgages to facilitate the preservation of affordable housing in low- to moderate-income



## Florida Community Development Legal (FCDL) Project Office Hours

During this year's conference, the Florida Community Development Law (FCDL) Project offered transactional legal services to non-profit housing organizations. The legal services offered to nonprofits under the FCDL Project were diverse, ranging from economic development activities, non-profit business development, small business assistance, project development assistance, and affordable housing legal assistance.



## Sadowski Affiliates Awards

From left to right: Shekeria Brown, Chase, Marcia Barry-Smith- Director, Community Outreach and Program Services, Habitat for Humanity Broward, Sandra Shank, Abundant Life Ministries-Hope House, Rev. Joy Willard-Williford, Neighbor Up Brevard Steve Smith- New Beginnings, and Ralston Reodica- Flagler County. Not pictured: Milana Walter- YourStoryYour Way.com



## Caucus/Partner Meetings

- Florida Realtors Caucus
- Habitat for Humanity Caucus
- Housing Counselors Caucus
- Utility Companies, and Energy Efficiency Partners

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## Disaster Recovery Forum

Panelists shared their experience in responding to disaster-related issues and discussed innovative solutions for a rapid and equitable redevelopment of Florida’s housing stock. Panelists covered the spectrum of disaster housing recovery including state and federal programs, mitigation and resilience, legal advocacy for the most vulnerable, the value of volunteers and the faith-based community, and the role of the financial sector.



Left to Right: Bill O’Dell; Valerie Jenkins; Daniel Ticona; Drew Winters, Gladys Cook; Michelle Luckett; Rev. Mary Downey; Tim Carpenter; Natalie Maxwell



Natalie Maxwell

## Opportunity Zones Forum

The forum covered both the promise and peril of the OZ program from local and national experts. Participants heard from Novogradac on the dynamic of Opportunity Zone equity in affordable housing projects, including the latest from Novogradac on the relationship between the low-income housing tax credit program and OZ equity. Participants also heard from stakeholders working in Orlando and Miami to attract private sector interest in OZ projects with a positive social return on investment. Attendees learned how to ensure both communities and investors benefit from the OZ incentive.



Left to Right: Brad Elphick; Mark Brewer; Alana Greer; Kody Glazer; Ben Toro-Spears



Kody Glazer

## Ending Homelessness Among Youth and Young Adults Forum

National, state, and local community experts discussed strategies, guidance, and innovative solutions to prevent and end youth homelessness. National experts from U.S. Interagency Council on Homelessness and A Way Home America spoke from the federal perspective on ending youth homelessness. Local communities discussed participating in the 100-Day Challenge and how it helped move the needle on youth homelessness in their community.



Left to Right: Elissa Plancher; Amanda Rosado; Zachary Summerlin; Katherine Hammer; Susan Pourciau; Manny Sarria; Wendy Tippet; Audrey Aradanas; Donnette Manning; Evian White De Leon





## Diversion Away from Homelessness

Understanding that resources in homeless systems are limited, it is imperative to divert people with options away from the homeless systems. Doing so leaves shelters, support, and resources for the most vulnerable those lacking housing alternatives. Susan Myers, with the Pinellas County Homeless Leadership Board, Susan Pourciau, with U.S. Interagency Council for Homelessness, and Amanda Rosado, with the Florida Housing Coalition, provided participants with strategies for implementing a diversion program and discussed how diversion plays a role in improving HMIS System Performance Measures. This workshop was moderated by Jack Humburg, with Boley Centers.



## Equitable Development: Affirmatively Furthering Fair Housing and Policies for Inclusion

Patricia Newton, with GPS Consulting, and Ben Toro-Spears, with the Florida Housing Coalition, highlighted local government efforts in Florida to affirmatively further fair housing using federal, state, and local fair housing laws. In this workshop, moderated by Brad Goar, with FPL, participants reviewed tools available to support fair housing, in addition to the latest HUD fair housing requirements for entitlement jurisdictions.



## Expanding the Stock of Affordable Housing: Missing Middle and Missing 4% Tax Credits

The “missing middle” is a term coined for the smaller scale rental housing that can be built to provide greater flexibility in local land use planning laws. During this session, Laura Cantwell, with AARP, and Mark Sween, with Dominion, covered the missing middle and the missing 4% tax credits to produce housing without additional gap financing. Moderated by Mark Hendrickson, with The Hendrickson Company.

## Faith-Based Grassroots Advocacy

With the housing crisis facing so many, faith-based advocacy groups across Florida have placed housing that is affordable at the forefront of their mission. Moderated by Cheryl Howell, with Hillsborough County, participants hear about a variety of strategies to successfully advocate for more funding and better housing policies to support housing affordability. Sandra Shank, with Abundant Life Ministries-Hope House, Rev. Joy Willard-Williford, with Neighbor Up Brevard, and Blaise Denton, with the Florida Housing Coalition, discussed success stories at the local level, as well as models and methods for effective faith-based advocacy.



## Housing Counselor's Management Systems – They are A-Changing

Presenters Kim Drayton, with Launchpad Collaborative, and Michael Puchalla, HDC of SW Florida, discussed the new LaunchPad system, a new application for tracking client data and outcomes. Additionally, participants learned about other HUD-approved client management systems that are currently available. Michael Chaney, with the Florida Housing Coalition, moderated this session.



## Understanding the Community Reinvestment Act

April Atkins, with FDIC, and Lisa Anne Mifflin, with OCC, provided participants with an overview of the Community Reinvestment Act, key definitions, and community development activities for bank partnerships. Moderated by Christine Ruiz, with Bank of America, this panel included an interactive discussion on CRA, as well as examples of bank partnerships in housing.





## Regulatory Reform Update from 2019 Legislative Session

This workshop addressed statutory changes that will affect local government land use relative to housing that is affordable. Bryant Applegate, with Seminole County, and Jeff Branch, with the Florida League of Cities, provided participants with a better understanding of what makes housing unaffordable. The speakers discussed the framework local government planners and policymakers can use to increase the supply of housing that is affordable. Jaimie Ross, with the Florida Housing Coalition, moderated.



## FCDA “Show Me the Money” Maximizing Funding Opportunities to Develop Affordable Housing

Leveraging multiple funding sources can be a useful approach to financing housing that is affordable and community and economic development projects. Panelists, Ernest Coney, with CDC of Tampa, and Cardell Cooper, with Cooper Associates, provided participants with effective uses of all resources, including land use policy, accessing publicly owned real estate, impact fee waivers, and funding opportunities that create a more affordable housing product. This panel was facilitated by Cheryl Howell, with Hillsborough County, and Emory Counts, with the Florida Community Development Association.



## Equitable (Re)development: Gentrification without Displacement

Participants heard about methodologies for identifying neighborhoods likely to experience gentrification. Ashon Nesbitt, with the Florida Housing Coalition, and Paula Rhodes, with Invitus Development, provided strategies to facilitate equitable development that preserves housing affordability and neighborhood culture. This session was moderated by Tim O’Malley, with AmeriNat.

## Operating a Low Barrier Crisis Response System

Federal and local dollars are now shifting to a low barrier philosophy with the goal of making homelessness rare, brief, and one-time. However, housing and service providers are still imposing barriers and mandating services that ultimately slow down the system and exclude the most vulnerable. Allison Krall, with the Coalition for the Homeless of Central Florida, Brian Postlewait, with Homeless Services Network of Central Florida, and Sandra Newsom, with Carrfour Supportive Housing, discussed HUD's shift to a low-barrier, housing focused strategy, and the challenges that arise when all homeless system interventions fail to align with low barrier philosophies. Manny Sarria, with Miami-Dade County Homeless Trust, moderated.



## Housing for Seniors

Michelle Norris, with National Church Residences, and Aaron Gornstein, with Preservation of Affordable Housing (POAH), shared what their organizations are doing to address senior housing. Participants learned about funding for creating housing options for seniors and what policies and practices will positively impact the growing demand for senior housing in Florida. Debra Koehler, with Sage Partners, moderated the session.



## Implementing the Local Government Preference for Housing Tax Credits

Over the past four years, FHFC implemented a new system in which local governments have a much more significant role in selecting the 9% Housing Credit development approved in their community. Stephanie Burch, with City of Jacksonville, Marisa Button, with FHFC, and Mark Hendrickson, with The Hendrickson Company, provided an overview of how the preference works and how local governments can implement its local priorities through the system. The session, moderated by Ed Busansky, with First Housing Development, also covered best practices for selection of preferred projects.





## The Role for Faith-Based Organizations in Housing

Rev. Mary Downey, with Community Hope Center along with Christine Long and Tim Marks, both with Metropolitan Ministries discussed the variety of roles the faith-based organizations can play in the development of housing that is affordable. Moderated by Gladys Cook, with the Florida Housing Coalition, this workshop included the value of church owned land for development of housing, what religious institutions can expect in terms of partnering with affordable housing developers, and what a healthy joint venture looks like. Speakers also explored the main challenges and advantages of faith-based housing programs.



## Coordination with PHAs to Serve Vulnerable Populations

Public Housing Authorities (PHAs) receive funding to administer a variety of housing programs and housing-related services. Elissa Plancher, with the Florida Housing Coalition, Victoria Mallette, with the Miami-Dade Homeless Trust, and Susan Pourciau, with U.S. Interagency Council on Homelessness, provided information on how developing partnerships between homeless Continuums of Care and a PHA can be instrumental in building capacity in homeless systems. Leroy Moore, with the Tampa Housing Authority, moderated this workshop.

## PNC BANK, SYNOVUS, AND WELLS FARGO RAFFLE

PNC Bank, Synovus, and Wells Fargo each awarded \$1,000 to a lucky nonprofit organization. This year, three nonprofits benefited from the \$1,000 raffle: Residential Options of Florida received the PNC award, Suncoast Partnership received the Synovus award, and Neighborhood Lending Partners received Wells Fargo's award.



## Adaptive Reuse and Affordable Housing

Grocery chains and other big box retailers have closed hundreds of locations due to declining sales and increased competition from online shopping and changing consumer preference. The result is millions of square feet of empty space in neighborhood centers and regional malls in communities of all sizes. Through an award from Fannie Mae, the Florida Housing Coalition has led a pilot adaptive reuse project. Ashon Nesbitt and Ben Toro-Spears, both from the Florida Housing Coalition, along with Tyronda Gibson, with Fannie Mae, discussed the opportunities and challenges of adaptively reusing vacant retail for housing that is affordable. Stephen Bender, with the University of Florida, moderated the session, which provided details on FHC's work to date in the St. Petersburg site.



## Bankers Can Be Your Best Partners

Participants heard from and spoke with bankers committed to making community investments. The panel included Marilyn Drayton and Connie Wright, with Wells Fargo, Nancy Merolla, with Synovus, Christine Ruiz with Bank of America, and Thais Sullivan, with Valley National. Panelists discussed how to access funds for a project and how to support operations, and provided a deeper understanding of why and how banks operate in relation to community lending and investments. Aileen Pruitt, with PNC Bank, moderated.





## Equitable Development: Focus on Surplus Lands

When local governments auction surplus land without a long-term affordability requirement, they give up the resource itself and the opportunity to create a permanent supply of housing that is affordable. Gladys Cook, with the Florida Housing Coalition, and Isabel Cosio Carballo, with the South Florida Regional Planning Council, discussed tools that can shape policies to preserve surplus land for optimal and equitable development. Participants heard why housing that is affordable should be included in high value areas. This workshop was moderated by Chuck Elsesser, with the Community Justice Project.



## FHFC's 2019-2020 Rental Funding Opportunities

The Florida Legislature provided funding for rental programs from the Sadowski Housing Trust Funds. During this session, Nancy Muller and Marisa Button, both with FHFC, covered competitive rental funding opportunities, including the Housing Credit program, and the current timelines for allocating these housing funds during the 2019-2020 rental cycle. Attendees received an overview of the Request for Applications process and each funding opportunity. Jeff Kiss, with Banyan Company, moderated.



## Long-Term Compliance and Monitoring of Federal and State Funded Projects

Erich Chatham, with Civitas, and Marji Nelson, with Seltzer Management Group, provided an overview of the monitoring process for Federal Housing and Community Development programs, such as CDBG and HOME, as well as State programs such as Low-Income Tax Credits (LITC) and SAIL. The workshop outlined the purpose for compliance monitoring and covered ways community development professionals and agencies can prepare for monitoring visits. Armando Fana, with the City of West Palm Beach, moderated the session, which also covered long term rental compliance issues and best practices.

## ADUs, Tiny Homes, and Airbnb

Accessory Dwelling Units (ADUs) are small, separate living areas attached or detached to a single-family home. They can be a great way to add density that is affordable to residential neighborhoods. At the same time, the rise in online home rental opportunities like Airbnb effectively reduce the overall supply of housing that is affordable. Kody Glazer, with the Florida Housing Coalition, and Danicka Ransom, with Osceola County, discussed what governments can do to make sure the ADUs make neighborhoods more affordable for everyone. This session was moderated by George Romagnoli, with the City of New Port Richey.



## What Faith-Based Organizations Bring to the Table

There are many ways Faith-Based Organizations can make a meaningful impact in the affordable housing and community development arena. During this session, Kimberlee Riley, with the Catholic Foundation of Central Florida, and Steve Smith, with New Beginnings, highlighted the roles of faith-based organizations as advocates, resource providers, and developers. David Hall, with the Florida Realtors, moderated this session.



## Affordable Housing through the Economics Lens

Housing that is affordable is a key driver of economic growth. It is central to creating a just, equitable economy. Sadaf Knight, with the Florida Policy Institute, and Commissioner Kimberly Overman, Hillsborough County Commission, provided an overview of Florida's state budget priorities, the economic impact of affordable housing development, and what the state can do to increase investment and ensure housing affordability for more Floridians. Robert Von, with the Meridian Appraisal Group, moderated the session.





### By the Numbers: 2019 Rental Market Study

According to The Shimberg Center’s 2019 Statewide Rental Market Study, three-fourths of Florida’s renters are working households; a majority of the remainder are elders and persons with disabilities. Anne Ray, with the Shimberg Center, presented on the market study’s conclusion on the need to have affordable housing for Florida’s low-income renters, seniors, and special needs populations. Debra Koehler, with Sage Partners, offered a developer’s perspective on how practitioners can use data and research to make the case for housing affordability. Bill O’Dell, with the Shimberg Center, moderated the session.



### FHFC Homeownership and Non-Profit Renovation Financing

Nicole Gibson and David Westcott, both from the Florida Housing Finance Corporation (FHFC), reviewed homeownership funding opportunities available through FHFC’s programs. Doug Coward, with SELF, spoke about how SELF is providing low-cost financing to low- and moderate-income homeowners to help them with much-needed home renovations. This session was moderated by Ben Johnson, with Seltzer Management Group.



### Innovations in Affordable Housing Design

Brooks + Scarpa has pioneered holistic ways of delivering housing that is affordable, sustainable architecture, and advances in social equity. Jeffrey Huber and Lawrence Scarpa, both of Brooks + Scarpa, focused on projects and partnerships resulting in, “high design for low-income housing.” Stephen Bender, with the University of Florida, moderated this session.

## Keeping Property Affordable for Generations with a Community Land Trust

Ray Leech, with Fannie Mae, Ashon Nesbitt, with the Florida Housing Coalition, and Amy Robbins, with Valley National, provided participants with an introduction to CLTs and a comprehensive overview of the community land trust model. Moderated by Barbara Beck, with Habitat for Humanity of Florida, the workshop also provided information on lending to CLT homebuyers and the sale of CLT homes on the secondary market.



## The Local Government's Role in Ending Homelessness

Local governments can use local, state, and federal funding to develop housing or offer rental assistance that targets special populations. Armando Fana, with the City of West Palm Beach, and Cheryl Martin, with Marion County, explained how local government staff can better utilize dollars set aside for homelessness and housing that is affordable. Ben Toro-Spears, with the Florida Housing Coalition, provided an overview of specific funding allocations that can be used as rental assistance. Stephanie Berman-Eisenberg, with Carrfour Supportive Housing, moderated this session.



## SHIP Administrators Training

During this three-hour session, SHIP Administrators heard from Florida Housing Finance Corporation staff on timely and important SHIP topics including LHAP compliance, annual report writing, and the connection between local housing finance authorities and SHIP offices. Attendees heard from fellow affordable housing colleagues from across the state on current practices, challenges, and administrative best practices. FHFC staff provided an update on SHIP monitoring and state-level program compliance. This year seven SHIP Awards were given out for the most innovative housing projects that used SHIP for a wide variety of projects including special needs, disaster recovery, and elderly care housing.



## Building Capacity to Build: The Nonprofit As Affordable Housing Developer Symposium

The Building Capacity to Build Symposium highlighted the Florida Housing Coalition's work with nonprofit organizations throughout the state. The Symposium focused on building capacity to enter the field of affordable rental development or expand an organization's existing reach. Leaders from across the affordable housing spectrum talked about work on building capacity to build, including representatives from The University Area Community Development Corporation, ROOF Community Land Trust, The Florida Housing Coalition, FHL Bank of Atlanta, Lenders, Southport Financial Services, Miracles Outreach Community Development Corporation, and the Florida Community Development Legal Project.



## Florida CLT Institute – Certification Program

The 2019 Community Land Trust Symposium featured the launch of the new Community Land Trust Certification Program, created in collaboration with Freddie Mac, as well as updates on policies and programs promoting the expansion of permanent affordability utilizing the CLT model. The Symposium began with a discussion on the growth of CLTs statewide, including approved add-on language for SHIP Down Payment Assistance strategies and the incorporation of CLTs in recent Florida Housing Finance Corporation requests for applications. The Symposium showcased the work of the six community land trust organizations from across the state that will be the first group to participate in the CLT Certification Program. The Symposium ended with a detailed description of the Certification Program, including who is eligible, how to apply, the process and value of participating, and particularly how it will increase lending for CLTs.

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### Join us next year for Florida's Premier Statewide Affordable Housing Training and Technical Assistance Event

bringing together 900 housing professionals from every part of Florida, including housing developers, service providers, public and private sector funders, and advocates.

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**SAVE THE DATE**  
**AUGUST 31-SEPTEMBER 2, 2020**  
**ROSEN CENTRE HOTEL | ORLANDO**

# FREQUENTLY ASKED SHIP QUESTIONS

## State Housing Initiatives Partnership Program

**QUESTION:** HB7103, enacted into law in 2019, is a housing bill from the last legislative session which provided a definition for “essential service personnel” (ESP). Our Local Housing Assistance Plan (LHAP) includes a locally created ESP definition. Do we now have to use the HB7103 definition in our LHAP? HB7103 addresses the Affordable Housing Advisory Committee (AHAC). Is it the case that all AHAC representatives must meet the HB7103 ESP definition?

**ANSWER:** You do not have to change the ESP definition in your current LHAP. The definitional change in HB7103 only affects certain state programs run by the Florida Housing Finance Corporation; it does not affect AHACs or LHAPs. Furthermore, HB7103 does not require all your AHAC members be ESP. If you do have an ESP representative on your AHAC, that definition is based on your LHAP’s definition.

**QUESTION:** Signatures we collect for SHIP income verification and certification are not notarized. Are there any SHIP documents that require a notary in addition to the signatures of applicants and household members?

**ANSWER:** Chapters 3 and 5 of the HUD Handbook 4350.3 provide guidance on income qualification and do not require third party verifications to be notarized if they are mailed or faxed. However, Chapter 5, Section 5-13, B. 1. d. does require a notary in cases when family certifications of income are used, and household signatures are not witnessed by housing staff.

Staff from Florida Housing Finance Corporations’ asset management team have attended HUD training on 4350.3 which included a clarification about income verifications relying on self-verification. When self-verifications are used to establish program eligibility, HUD expects them to be notarized or be witnessed by the housing staff in lieu of a

notarized signature. This topic surfaced during a recent SHIP monitoring visit where an income certification form was signed, mailed, and not witnessed by a SHIP Administrator. The SHIP monitors concluded that such a scenario requires a notary. In cases when income certifications are mailed out for signature, the credibility of the process is weakened when there is uncertainty about who signed the form. Obtaining household signatures provides credibility to the application process and improves the integrity of the program. .

**QUESTION:** What can I do now to prepare my community for the possibility of future disaster?

**ANSWER:** The Florida Housing Coalition has many resources to help you prepare for future disasters, including onsite assistance, an upcoming workshop and webinar, and the Florida Housing Coalition’s newest publication, the “Hurricane Season Toolkit.” This guide addresses topics at the intersection of disaster

preparedness and affordable housing. It is sponsored by the Florida Housing Finance Corporation’s Catalyst program and may be downloaded at <https://www.flhousing.org/publications/>.

Several sections of the Toolkit will help with your disaster preparations. The Toolkit offers information on disaster mitigation to prepare your community’s housing stock and provides examples of integrating housing resilience features into a variety of SHIP strategies. The Toolkit also offers disaster preparation best practices like comparing the work of your organization to communities with staff who regularly train with local emergency management staff and prepare housing plans for disaster response. Finally, the Toolkit includes checklists and materials designed to aid local government housing administrators and planners, including a guide



to using Opportunity Fund investment dollars in disaster recovery scenarios.

There is more training to come on disaster preparedness:

**Workshop:** Register at [www.flhousing.org](http://www.flhousing.org) for “Pre- and Post-Disaster Recovery with SHIP”, a full-day training scheduled for April 16, 2020 in Tallahassee.

**Webinar:** A 90-minute webinar presentation on “Pre- and Post-Disaster Recovery with SHIP” will be provided on May 4, 2020 at 2:00 pm. Register at [www.flhousing.org](http://www.flhousing.org).

**Larger publication:** The Hurricane Season Toolkit is part of a larger publication coming in December called “Creating a Local Disaster Housing Strategy.” The full guide offers instructions on working with local emergency operations staff on disaster housing plans, an activity that involves SHIP staff, planners, volunteer agencies, and other community partners. The guide will help with navigating jargon, deadlines, and

program goals during housing and emergency management meetings. It will also provide a disaster housing plan template suitable for emergency management and SHIP administrators.

**Onsite Assistance:** In addition, please contact [chaney@flhousing.org](mailto:chaney@flhousing.org) to let us know how the Florida Housing Coalition can support your disaster preparation goals.

**Benefit from Catalyst Training and Assistance**

The Catalyst Program funds a variety of SHIP training and technical assistance. The Affordable Housing Catalyst Program in Section 420.531 of the Florida Statutes is designed to provide specialized technical support to local governments and community-based organizations to implement HOME, SHIP and other affordable housing programs. Visit [www.flhousing.org/events](http://www.flhousing.org/events) to register for upcoming Catalyst workshops and webinars. Contact [chaney@flhousing.org](mailto:chaney@flhousing.org) to request customized training for your office or region.

**MORE GUIDANCE IN TECHNICAL BULLETINS** | Florida Housing Finance Corporation provides SHIP-specific written guidance in Technical Bulletins. Some of the most recent bulletins have addressed the subjects of record retention, NOFA advertisements, and SHIP audit and monitoring requirements. You may access the bulletins on Florida Housing’s website, [www.floridahousing.org](http://www.floridahousing.org). Find SHIP by selecting Programs and then Special Programs from the pull-down menu.

**QUESTIONS 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, Mon.-Fri. 8:30-5:00.



MICHAEL CHANEY

**Michael Chaney** is a Technical Advisor for the Florida Housing Coalition, specializing in SHIP, homebuyer counseling, and foreclosure prevention programs. He has 21 years of experience providing technical assistance to local government, nonprofit housing professionals, and consumers throughout Florida. Michael holds a Bachelor’s degree from Loyola University in New Orleans and a Master’s of Social Work Administration from Florida State University, where he has served as an adjunct faculty member of the housing department

**Thank You Platinum Partners for Better Housing**  
for your commitment to improving housing conditions in Florida

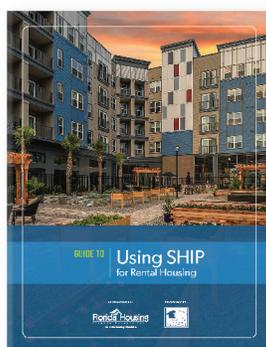
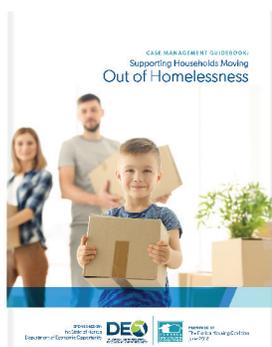
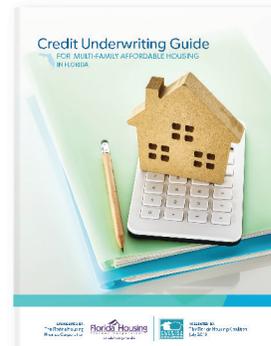
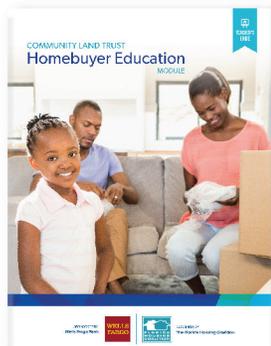


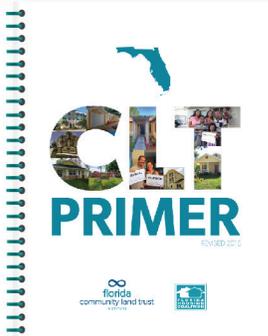
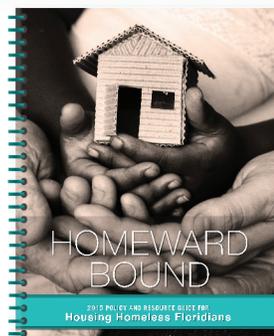
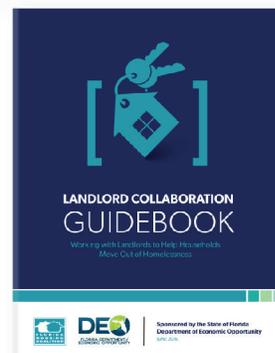
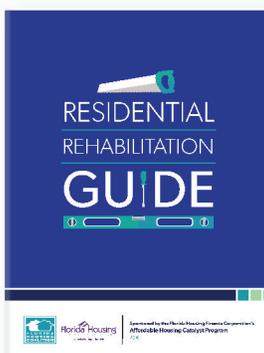
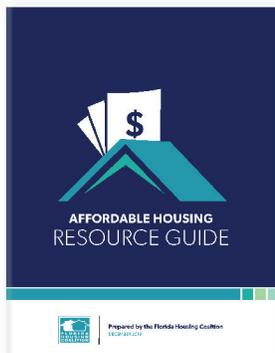
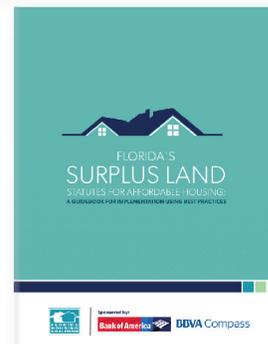
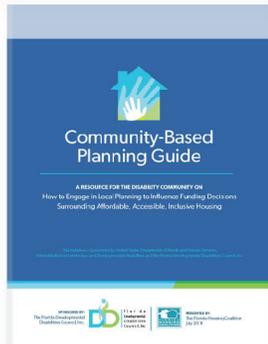
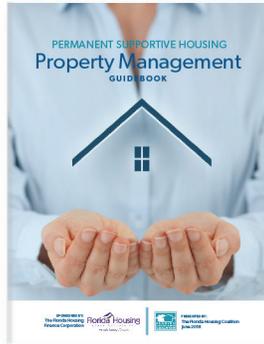
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# FLORIDA HOUSING COALITION PUBLICATIONS

Access these valuable resources and more  
under the Publications tab at [FLhousing.org](http://FLhousing.org)







# THE FLORIDA HOUSING COALITION

**The Florida Housing Coalition, Inc., is a Florida nonprofit and 501(c)(3) statewide membership organization whose mission is to bring together housing advocates and resources so that all Floridians have a quality affordable home and suitable living environment. The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.**



**The Coalition provides professional consultation services** on affordable housing, fair housing, ending homelessness, and related issues to nonprofit organizations, local governments, and their private sector partners.



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



**Our team** consists of highly skilled professional staff in office locations throughout the state. Our Technical Assistance Team provides assistance in all areas of affordable housing planning, finance, and development.

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

**Contact us today!** 850-878-4219 | [info@flhousing.org](mailto:info@flhousing.org) | [www.FLHousing.org](http://www.FLHousing.org)



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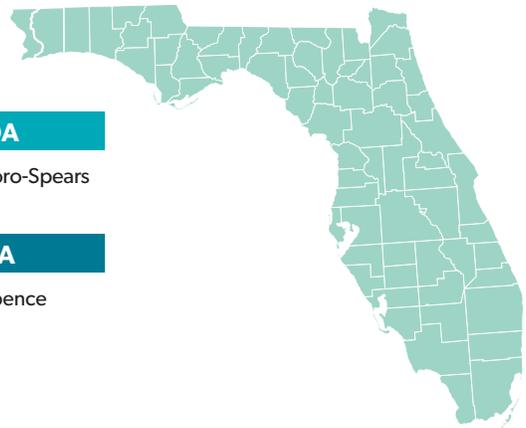


**Ben Toro-Spears**  
TECHNICAL ADVISOR



**Johnitta Wells**  
CONFERENCE &  
COMMUNICATIONS MANAGER

The Florida Housing Coalition has a deep bench of housing professionals strategically located throughout Florida.



**PANHANDLE**

Michael Chaney | Kody Glazer  
Blaise Denton | Jaimie Ross

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Ashon Nesbitt | Benjamin Toro-Spears

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**SOUTHEAST FLORIDA**

Aida Andujar | Kimberly Spence  
Elissa Plancher

**CENTRAL FLORIDA**

Carter Burton | Gladys Cook



# AFFORDABLE HOUSING CONSULTING SERVICES

The Florida Housing Coalition Helps Local Governments, Nonprofits, and their Developer and Financial Partners with Best Practices for Housing.

## PUBLIC SECTOR

We Can Assist the Public Sector with:

- Consolidated Plans, Annual Action Plans, and CAPERs for HUD CPD Block Grants
- Analysis of Impediments to Fair Housing Choice
- Strategies for Affirmatively Furthering Fair Housing
- Disaster resilience and recovery
- Program Design and Implementation
- Policies and Procedures Manuals
- Project Development
- Underwriting Practices for Rental and Homeownership
- Long-Term Affordability Mechanisms
- Energy Efficient Housing
- Predevelopment, Development, and Rehabilitation Process for Rental and Homeownership Programs
- Developing housing action plans
- Meeting Set-Asides for Extremely Low Income and Special Needs Housing
- Income Compliance and Eligibility Determination
- Tracking, Reporting, and Monitoring of Programs
- Rehabilitation Policies and Strategies
- Design of RFPs and RFQs
- Strategies and Plans to End Homelessness
- Designing and Facilitating Housing Forums

## PRIVATE SECTOR

We Can Assist the Private Sector with:

- How to Form a CHDO or a CDC
- How to Write Grant Applications and Proposals
- Board and Staff Training/Organizational Capacity Building
- Strategic and Business Plans
- Project-Level Assistance in Financing, Development, and Asset Management
- Best Practices for Operating Manuals
- Strengthening Partnerships and Joint Ventures
- Preventing and Ending Homelessness
- Accessory Dwelling Units
- Energy Efficient Housing
- Strategies for Changing Markets
- NIMBY issues

## SPECIAL PROJECTS

Everything from Needs Analysis to Document Preparation:

- Shared Equity Models
- Lease Purchase Programs
- Housing Element Strategies and Implementation
- Regulatory Reform
- Inclusionary Housing Policies
- Education/Presentations to Advisory Groups and Elected Bodies
- Facilitation of Community Meetings
- Adaptive Reuse of Underutilized or Vacant Property
- Community Land Trusts



### CONTACT

Contact the Florida Housing Coalition: Phone: 850-878-4219 | Email: [info@flhousing.org](mailto:info@flhousing.org) | Online: [www.FLHousing.org](http://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.

learn more



# 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
  - \$20,000 Platinum Sponsor (20 Comps)
  - \$10,000 Gold Sponsor (10 Comps)
  - \$5,000 Sponsor (6 Comps)
- Complimentary job vacancy posting service on the Coalition's website
- Access to the Coalition's e-newsletter, Member Update
  - \$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)
- Reserved table for Keynote speeches (Platinum and Gold only)

### 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 July 1 and expire on June 30 of each year. (Please indicate additional names, addresses and phone numbers on an attached sheet.)

**\$25 Student**

**\$75 Individual**

**\$150 Nonprofit Organization**

**\$200 Government Agencies**

**\$250 Private Organizations**

Authorized Representative (Please Print or Type:)

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Organization: \_\_\_\_\_ Signature: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP: \_\_\_\_\_ County: \_\_\_\_\_

Phone: \_\_\_\_\_ FAX: \_\_\_\_\_ Email: \_\_\_\_\_

Make checks payable to The Florida Housing Coalition • 1311 N. Paul Russell Road, B-201, Tallahassee, FL 32301 • Phone: (850) 878-4219 • FAX: (850) 942-6312 The Florida Housing Coalition is a 501 (c) (3) organization. One hundred percent of your tax deductible contribution goes to the Florida Housing Coalition, Inc. No portion is retained by a solicitor. Registration number SC09899, Federal ID# 59-2235835.

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