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Coronavirus Relief Funds
Cannot Replace SHIP

Local Elected Officials Strengthen the
Affordable Housing Advisory Committees

Permanent Supportive Housing
Results in Substantial Savings

Pay Me Now or Pay Me Later:
Invest in Housing Resilience

Identifying & Addressing Racial Inequity
in the Housing Crisis Response System

2020 SHIP Award Winners:

- ◆ City of Tamarac and City of Melbourne
- ◆ St. Johns Housing Partnership
An Interview with Bill Lazar on the
importance of SHIP to Florida's
housing industry.

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FLORIDA HOUSING COALITION, INC.

1311 N. Paul Russell Road, B-201, Tallahassee, FL 32301
Phone: (850) 878-4219 | FAX: (850) 942-6312

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. Email: info@flhousing.org, Website: www.flhousing.org.



Message From the CEO

BY JAIMIE ROSS

Florida's economy has been devastated by the coronavirus health crisis. With the help of an enormous amount of federal CARES funding for rent and mortgage foreclosure assistance and the Governor's moratoria, Florida's renters and homeowners were spared a devastating blow of evictions and foreclosures. But without SHIP funding, Florida's housing production is falling, and Florida's economy is suffering.

In the 2020 session, the Florida Legislature appropriated all the SHIP funding for SHIP, not a penny was swept. This is what the Governor proposed in his 2020 budget and this was the year when the House agreed with the Senate to do just that- use all the SHIP funds for the SHIP program. It was a great victory for Florida. But before the Governor could sign the budget into law, COVID hit. And in looking for \$1 billion in line items to veto, the Governor struck SHIP.

It was an understandable move, as the state needed to immediately address the employment crisis caused by COVID that meant renters would not have job earnings to pay rent and homeowners would not have job earnings to make mortgage payments. SHIP offices throughout the state would have to administer millions in federal CARES funding in addition to CRF funds which the Governor made available to help the rent and mortgage crisis. The SHIP offices rose to the occasion with aplomb, deploying millions of federal dollars in only a matter of months. This is a great testament to the strength of the human infrastructure and competence of the SHIP offices. But CARES Act and CRF funding can only be used for COVID-19 hardships. These federal funds could not take the place of SHIP funds needed to address the housing crisis that existed before COVID-19 and continues to exist now.

The good news is that \$225 million in SHIP funds that were vetoed from the 2020 budget did not get swept. It could not be swept because it is trust fund money and it takes the legislature to move that money. That means those funds are just sitting in Tallahassee – waiting to go somewhere. The \$225 million in SHIP funds are crucial for Florida's economic recovery from COVID.

This money could be putting people to work in every county in the state.

\$225 million of SHIP equates to more than 10,000 homes sold, built, or repaired; more than 36,000 jobs created, and more than \$5.3 billion in total positive economic impact.

In the event a special session is held prior to the start of the regular 2021 session in March, we will have an opportunity for the re-appropriation of these SHIP funds for housing. That is an opportunity that we must seize for the sake of Florida's economy and to respond to the pent-up demand for new construction, rehabilitation and retrofit of existing housing.

If there is no special session, these monies will not be appropriated until the 2021 budget bill passes. Full appropriation of the Sadowski Trust Funds in the 2021 session will likely be over \$620 million. It will be unfortunate if there is a missed opportunity to put Florida back to work with the full appropriation of 2020 funds, as projects have stalled for lack of funding all over the state. But the state will be so starved for housing production and preservation funds that the full appropriation of over \$620 million in 2021 will be a welcome relief.

Apartments are full. Home prices are high. Mortgage interest rates are low. We need to shore up the existing inventory of homes that need to be hardened, repaired, and retrofitted for low- income homeowners and vulnerable populations. We need to provide financial assistance for renters who could become homeowners paying less in mortgage payments than in rent with the help of down payment and closing cost assistance. SHIP is the program that does these things. Helping Florida's construction industry, helping Florida's businesses, and helping the millions of Floridians who need safe and secure homes.



\$225 million of SHIP equates to more than 10,000 homes sold, built, or repaired; more than 36,000 jobs created, and more than \$5.3 billion in total positive economic impact.

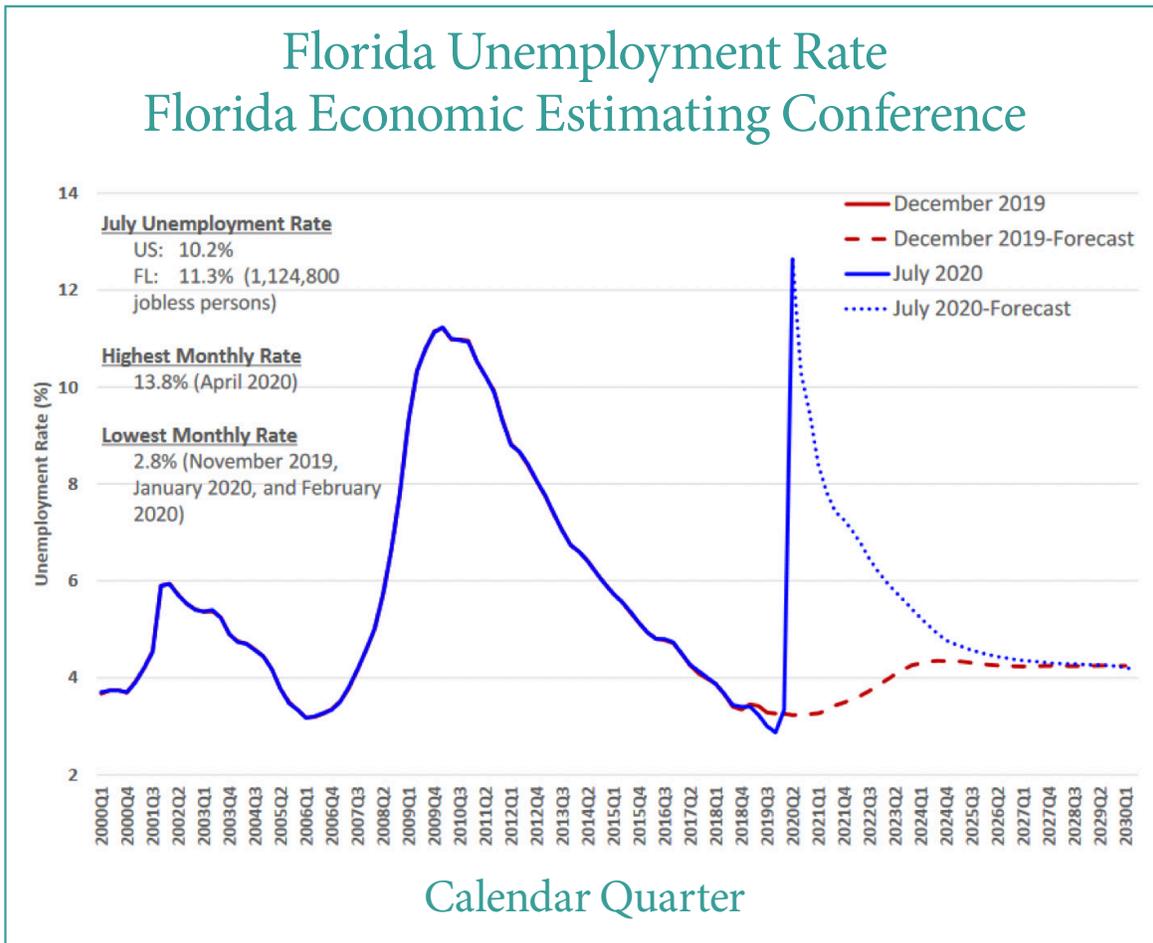
Coronavirus Relief Funds Cannot Replace SHIP



BY KODY GLAZER AND AIDA ANDUJAR

In June, Governor Ron DeSantis made two executive actions that affected housing assistance programs in the State of Florida. First, the Governor announced that \$250 million from the state’s Coronavirus Relief Fund (CRF) allocation under the CARES Act would go to the Florida Housing Finance Corporation (FHFC) for emergency housing assistance. Of the \$250 million, \$120 million was set aside for rental assistance for properties in FHFC’s portfolio and \$120 million was set aside to be deployed through SHIP offices to provide housing assistance for income eligible households who were financially impacted by COVID-19.

Shortly after taking this housing-positive action with CRF funds, the Governor took a second action impacting housing: a veto of the Legislature’s appropriation of \$225 million for the State Housing Initiatives Partnership (SHIP) program from the state budget. This decision reversed the 2020 Florida Legislature’s full funding of the SHIP Program. The Governor’s decision was based on the premise that the vetoed housing funds would be needed to shore up state budget shortfalls resulting from COVID-19. The idea at the time was to use the federal funds through the CRF program to provide emergency housing assistance rather than state funds; CRF funds were intended to replace SHIP funds.



Source: The Florida Legislature’s Office of Economic and Demographic Research, “Florida: Long-Range Financial Outlook.” Published: September 10, 2020. Accessed: http://edr.state.fl.us/Content/presentations/long-range-financial-outlook/3YearPlanLBCPresentationFall2020_9-10-20.pdf.

Setting aside \$250 million in CRF funds for emergency housing assistance was a well-thought through and admirable action by the Governor. Using CRF funds for rent and mortgage assistance has helped thousands of households stave off housing insecurity. And, as evidenced by the Governor's press release at the time, the intent was to have CRF funds used similarly to SHIP funds. All good intent.

1. The CRF Program is only in effect through December 30, 2020.

As established in the CARES Act, CRF dollars must be spent by December 30, 2020. Any funds not spent by that date must be returned to the U.S Treasury Department. Therefore, although the state has devoted \$250 million to emergency housing assistance, all those dollars must be spent by the end of 2020. You use it, or you lose it.

The economic impacts of COVID-19, from decreased state revenues to household evictions and foreclosures, will not align with the timetable set by Congress in the CRF program. According to the State Office of Economic and Demographic Research, state economists predict that Florida's economy will not return to the rate of unemployment we experienced before the COVID-19 pandemic until 2029. The Office predicts that the state will still experience a nearly 8% rate of unemployment at the start

Unfortunately, federal regulatory constraints on the CRF funds have thwarted that good intent and made clear that **CORONAVIRUS RELIEF FUND DOLLARS CANNOT REPLACE THE SHIP PROGRAM**. There are four primary differences between CRF and SHIP that help demonstrate why the Legislature must fully appropriate the \$225 million in vetoed SHIP funds which remain in the Local Government Housing Trust Fund when it reconvenes.

of 2021 – over twice the rate in 2018. Over the space of months, the unemployment rate in Florida shifted from a nearly 50-year low to a near 50-year high.

On January 1, 2021, families and households throughout the state will still need housing assistance to jumpstart their lives, their communities, and our state's economy. Many local governments have a waiting list of persons or projects that were expecting to be assisted when SHIP funds were vetoed due to COVID-19. The SHIP program must be fully funded to help Florida families after the conclusion of the CRF program. The federal CRF funds have been a temporary emergency solution and the state will need to return to the SHIP program at the start of 2021 to prevent housing insecurity and positively impact Florida's economy.

2. CRF Funds can rarely be used for housing construction – SHIP must be fully funded to boost our shrinking housing supply.

Florida was suffering through an affordable housing shortage before the pandemic hit and COVID-19 has only exacerbated the issue. According to the Florida Realtors, as of August 2020, the active inventory of single-family homes is down a staggering 35.5% since August 2019. Due to work stoppages, labor shortages, and the rising prices of various construction materials, new housing construction in Florida has not kept up with demand, further increasing housing prices. CRF funds can only be used for new housing construction in extremely rare circumstances as the funded projects must be fully completed by December 30, 2020.

The SHIP program, with its statutory requirement to spend at least 75% of funds on construction-related activities, is needed to boost our state's shrinking housing supply to keep up with demand. Since the veto of the SHIP appropriation in June affordable major housing developments have stalled due to lack of funding. SHIP was needed to fill the financing gaps for developments that were stopped when SHIP was vetoed. A fully funded SHIP program is necessary to increase housing supply and generate the massive economic ripple effects from new construction – an area CRF funds cannot address.

\$225 million of SHIP generates a massive positive economic benefit for the state sorely needed to help recover from the economic crisis caused by COVID 19.

• 10,165 Homes: Sold, Built or Repaired • 36,297 Jobs Created • \$5.396 Billion in Total Economic Impact

3. CRF Funds cannot be used for purchase assistance.

The brunt of the economic crisis from COVID-19 has impacted lower income and minority households at a disproportionate rate. Lower income workers, who are more likely to work in highly affected industries like retail, leisure, and hospitality, are six times less likely to be able to work from home. Meanwhile, middle to higher income households have enjoyed relative job security and are more likely to benefit from skyrocketing home purchase rates. According to the Census, the homeownership rate in the United States is up 3.8 percent since 2019 and is the highest since 2008. The Florida Realtors reported that August 2020

home sales were up 8.8 percent from August 2019 numbers. As the demand for new homes increase and supply continues to decrease, purchase assistance is fundamental for lower income households to have the possibility of homeownership. However, CRF funds cannot be used for purchase assistance. The purchase assistance offered by the SHIP program is essential to helping lower income households purchase homes in our high-demand, low-interest rate environment and prevent vast household wealth inequalities that may increase post-pandemic.

4. CRF Funds cannot be used after December 30, 2020.

Because CRF funds cannot be expended after December 30, 2020, the 119 local government offices that administer the SHIP program may experience serious budgetary shortfalls if SHIP is not fully and quickly funded. This is especially acute for the smaller counties that receive a \$350,000 SHIP appropriation annually, and with the veto, will have zero housing funds for FY 2020-21. Local SHIP offices will continue to have operational duties without funds to carry out those duties, including the

responsibility to meet statutory obligations for expenditures, reports, and monitoring of prior SHIP allocations. Operational SHIP offices are key to Florida's ability to recovery from disasters, such as Hurricanes. A lapse in funding may set the program back for years to the detriment of Floridians that will need continued rental, mortgage, natural disaster relief, and other fundamental housing assistance.

Conclusion

SHIP funds are crucial for Florida's economic recovery. Deploying the \$225 million in SHIP funds that were vetoed from the 2020 appropriation is the best way to recover from the economic trouble caused by COVID-19. Using SHIP for housing will provide the best return on investment for the state. SHIP can be used for economic recovery in the construction industry and all the businesses that construction supports, as well as continued rental and mortgage assistance, new housing

construction, purchase assistance, and retaining the ability to deploy housing funds wherever and whenever needed, which is the hallmark of Florida's network of SHIP offices.

The Florida Housing Coalition looks forward to working with the Governor and the Florida Legislature to ensure the funds in the Local Government Housing Trust Fund are fully appropriated for the SHIP program.



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, and helped lead the Coalition's technical assistance on CRF administration. 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.



Aida Andujar is a Technical Advisor with the Florida Housing Coalition and provides training and technical assistance to local governments and nonprofit organizations in Florida. Aida has extensive experience and training in the area of affordable housing, including 25 years of responsibility for administration and implementation of state, federal and local housing grants awarded to local governments, and helped lead the Coalition's technical assistance on CRF administration.

Local Elected Officials Strengthen the Affordable Housing Advisory Committees

BY JAIMIE ROSS

One of the smarter moves the Florida Legislature made to promote affordable housing in the 2020 Session was to require that a local elected official be added to the roster of the County or City's Affordable Housing Advisory Committee (AHAC). The AHAC has been a requirement for the SHIP program since its start in 1992 with the passage of the William E. Sadowski Affordable Housing Act.

The thinking behind the creation of the AHAC was that a dedicated revenue source was being created to fund housing programs at the local level through the SHIP program and the funding should not be the only tool for making housing affordable. Local governments should use its land use tools and regulatory reform to make housing more affordable. A laundry list of tools for local governments to consider was put into statute, including consideration of accessory dwelling units, using transfer of development rights, and modifying impact fees. But two items rose to the top as threshold requirements for all communities receiving SHIP funds. Those two items are: (1) expedited permitting, and (2) an ongoing review process for the impact of local planning changes on affordable housing.

Expedited permitting extends to every manner of permitting, from obtaining variances or a rezoning to building permits and inspections. The idea is that time is money, and the cost of building affordable housing could be reduced if the entire development process is expedited. The ongoing process of review is for all land development regulations and comprehensive plan amendments for their impact on the cost of housing. The ongoing process of review requirement is akin to a fiscal impact statement required for all bills at the state capitol. It is not intended to thwart local governments from adopting changes to its plans and laws that increase the cost

of housing, but to require that local government make those changes with full awareness of how that change could pose a barrier to the production of affordable housing. The concept here is that knowing the impact on the ability to produce affordable housing could potentially lead to a better outcome. For example, understanding that collecting an impact fee applied to each home, regardless of size, would result in a disproportionate burden for lower cost homes might lead to a better path forward. When the affordable housing impact shows how a 1,000 square foot home would pay the same impact as a 4,500 square foot home, it might lead a local government to consider collecting impact fees by the square foot rather than by the unit.

These two regulatory reform requirements, expedited permitting and an ongoing process of review, have not been implemented to the degree that had been intended. With the addition of elected officials to the AHAC, these requirements have a much better chance for implementation. Expedited permitting and the process of review fall squarely in the planning departments and those issues are ultimately voted on by local elected officials. The active participation of local elected officials on the AHAC should result in greater opportunities for implementation of regulatory reform for affordable housing.

The production and preservation of affordable housing has everything to do with political will. Having elected officials on the AHACs is a great move for increasing the production and preservation of affordable housing. The Florida Housing Coalition applauds the Florida Legislature for this statutory improvement, and we are eager to work with all the elected officials who were appointed to the AHACs beginning in October 2020.



Jaimie A. Ross is the President & CEO of the Florida Housing Coalition. She initiated the Sadowski Coalition in 1991 and continues to facilitate the Sadowski Coalition today. Ms. Ross served as the Affordable Housing Director at 1000 Friends of Florida, a statewide nonprofit smart growth organization, from 1991-2015. Prior to her tenure at 1000 Friends of Florida, Ross was a land use and real property lawyer representing for profit and nonprofit developers and financial institutions with a law firm in Orlando. Ross is the past Chair of the Affordable Housing Committee of the Real Property Probate & Trust Law Section of the Florida Bar.

Pay Me Now or Pay Me Later: Invest in Housing Resilience

BY GLADYS COOK

The 2020 FHC conference Disaster Forum showcased two high impact resilience initiatives taking place simultaneously in Florida. The two-hour session, **Pay Me Now or Pay Me Later**, featured project team members from the **Keep Safe Miami** and the **Tampa Bay REACH** initiatives, both funded by the JP Morgan Chase Foundation and others. Both projects will be conducted over a two-year period and are just getting started. The Florida Housing Coalition is a working member of each team and hopes to parlay tools and lessons learned from each initiative to strengthen Florida’s housing and community resilience to climate-based hazards. This work is essential to protecting low-income households and communities that we know are disproportionately impacted by natural disaster and climate change.

PANELISTS



Christopher Bennett



Chris Fennell



Laurie Schoeman



George Mensah



Ranata Reeder



Sara Haas

KEEP SAFE MIAMI

Purpose: The mission of Keep Safe Miami is to build the capacity of affordable housing owners and housing portfolio managers to evaluate their portfolio and identify the most vulnerable properties, and to assess individual properties for specific risk and mitigation/adaptation strategies. There are tools available to property owners but there are gaps in linking need to resources. The Keep Safe Miami toolkit will help property owners identify retrofit needs and a financial plan to capitalize the cost of improvements. Property owners may consider mitigation actions to increase the resilience of their properties to climate-based hazards, which may include:

- Sea Level Rise
- Flooding
- Saltwater Intrusion
- Storm surge
- Hurricane
- Extreme Heat
- Drought

The Team: Nationally respected Enterprise Community Partners and the City of Miami housing and resilience staff members with the Institute for Building Technology and

Safety (IBTS). The South Florida Community Development Corporation is helping select 50 affordable multifamily properties to beta test the building inspection tool along with supporting community awareness and engagement efforts. According to an article by the University of Miami, “not only does greater Miami have the nation’s highest percentage of renters who spend more than half of their income on housing, but the metropolitan area also has the most property vulnerable to rising seas.”¹

Steps: Keep Safe Miami invites interested affordable multifamily property owners, from small naturally affordable properties to larger garden style or mid-rise assisted residential communities, to deploy the building assessment tool. The tool includes a financial analysis component that estimates the cost of retrofit or replacement of building or site components designed to reduce property and resident vulnerability to sea level rise, flooding, extreme heat, and other natural hazards. The City of Miami has committed to supporting property owners with an initial fund of \$500,000. Keep Safe Miami includes evaluation of the socioeconomic vulnerability of residents with an outreach and engagement component to

¹ <https://news.miami.edu/stories/2018/09/keeping-housing-affordable-and-afloat.html>

understand their degree of risk and to determine adaptation strategies best suited for them.

Anticipated Results: Property owners will identify risks and resilience strategies for their buildings and identify sources of capital to implement their resilience modifications. Local governments can benefit from the tool as property owners

take charge of building improvements by examining building codes, evaluating coastal development decisions, and planning infrastructure. The tool can be adapted for use throughout Florida to guide affordable multifamily property owners to identify risks and make mitigation plans to protect their properties and their residents.

PANELISTS



CJ Reynolds



Taryn Sabia



Andrea Galinski



Hilary Bruno



Geri Lopez

TAMPA BAY REACH

Resilience and Energy Analysis of Communities and Housing

Purpose: REACH is designed to create the tools communities can use to understand and mitigate the risks of natural hazards, in particular sea level rise and flooding, on the housing infrastructure, particularly that of low- and moderate-income residents and neighborhoods. Specifically, the REACH tools bring together an inundation mapping application that can be layered with assisted housing locations (from Shimberg clearinghouse database), low income census tracts, and social vulnerability indicators. The mapping tool allows the user to view flooding impacts from sea level rise as well as storm surge from hurricanes, category 1 through 5. From the geospatial information, a policy crosswalk developed for the program directs planners and decision makers to self-evaluate the policies and programs that govern coastal development, infrastructure planning, and the most critical mitigation needs to protect housing assets and equitable redevelopment.

The Team: The Tampa Bay Regional Planning Council's (Tampa Bay RPC) Resiliency Action Cooperative is a broad partnership among the six counties and 23 municipalities that make up the Tampa Bay RPC. Along with Tampa Bay RPC staff, REACH team members include the University of Florida Shimberg Center for Housing Studies, the University of South Florida's Center for Community Design, United Way Suncoast, and the Florida Housing Coalition.

Steps: The REACH project includes multiple methods of community engagement and evaluation a Community Vulnerability Assessment, and policy and program analysis. The UF Housing Coastal Flood Hazard Vulnerability mapping tool has been created and the USF Community Vulnerability Assessment is paired with data sets that gauge resilience and relative risk to housing and neighborhoods. Florida Housing Coalition team is developing a policy crosswalk of federal, state, and local hazard mitigation programs and regulations and a self-assessment instrument to identify disconnects in planning and preparation for inevitable climate change-based impacts to homes and neighborhoods.

Anticipated Results: The mapping and social vulnerability tools will highlight communities most at risk in terms of both potential scale of capital loss and capacity to recovery from natural hazards. The policy self-assessment tool for planners and other stakeholders will be conducted for ten communities resulting in a "report card" detailing the need for both short- and long-term strategies in the planning framework of each community. The planning framework includes the Comprehensive Plan, Local Mitigation Strategy, Local Housing Assistance Plan, and the HUD Consolidated Plan, along with other housing and mitigation strategies.

There is no common definition of “resilience,” but the term has become a popular way to describe malleability or sustainability. Resilience can be applied across disciplines and has evolved from theory to become a core strategy for urban climate resilience as a means for determining the “bounce-back” of a city after exposure to ongoing stresses and sudden shocks of climate-based hazards.²

Resilience planning has been in practice for the past decade or more- at least since the reality of climate change was made obvious by blue sky flooding during high tides and increasingly severe storms. Researchers and policy analysts have produced methods for assessing risk to the ecology, the economy, infrastructure, and society from natural hazards, particularly severe weather, and flooding. Resilience has become a core strategy for state and local governments.

“A resilient community is able to resist and rapidly recovery from disasters or other shocks with minimal outside assistance. Reducing current and future risk is essential to the long-term vitality, economic well-being, and security of all communities. By identifying future risk and vulnerabilities, resilient recovery planning can maximize preparedness, save lives and bring benefits to a community long after recovery projects are complete.”³

- 2015 National Disaster Resilience Competition Application

The Florida Housing Coalition is dedicated to a broad acceptance and practice in housing for equitable climate resilience, which is the intersection of successfully withstanding impacts from coastal and climate hazards, heat, and sinkholes, while the distribution of information and resources flows fairly to all members of society, in particular those with lower incomes, disabilities or members of racial or ethnic minorities. Equitable climate resilience efforts must include consideration of both the environment and socioeconomic condition of low- and moderate-neighborhoods.

Mitigation as a concept is the action of reducing the severity of natural hazards to reduce the loss of life and property. To be effective, mitigation must occur prior to the stress (sea level rise) or shock (storm surge) of a hazard and as a program must be based on risk assessment and a measure of a community’s resilience. Mitigation is the programmatic response to natural hazards to increase the resiliency of homes, infrastructure, and communities.

A resilient community deploys all these mitigation strategies to protect and preserve housing and communities:

1. Home hardening, elevation, rebuilding. Single and multifamily homes are properly rehabilitated or elevated to reduce the resident’s and structure’s exposure to hazards. Residents can choose to shelter in place in a resilient home in the face of storm or flood risks. Resilient homes may qualify for reduced insurance as the peril of flood or wind damage is mitigated through the physical rehabilitation of the home. Home retrofits along with site improvements can protect residents - and save lives - from extreme heat. Resilient homes are renovated or rebuilt with green standards. Innovative housing models can feature cost saving resilience measures. Throughout the community green building features are required with enhanced support for certification.

2. Buyout and relocation. Homes located in flood prone areas or otherwise exposed to coastal hazards may need to be bought and the residents relocated to a non-hazard area. This is an alternative to hardening, elevation, or rebuilding on site when the hazards cannot be mitigated. It is important to address the ability of the beneficiary to obtain suitable replacement housing and that accessibility needs are met.

² https://www.mdpi.com/journal/sustainability/special_issues/urban_resilience

³ <https://www.hudexchange.info/programs/cdbg-dr/resilient-recovery/>

3. Mobile Home Replacement and Tie-downs. Older mobile homes (pre-1994) can be replaced with modern manufactured housing that meets current building codes. Newer mobile homes can be made more resilient through tie-downs, window films and carport anchoring.

4. Priority to serve low- and moderate-income households, persons of color, persons with a disability and persons experiencing homelessness – both homeowners AND renters and people in permanent supportive housing. Recognizing that lower-income households are disproportionately impacted by natural disasters, low- and moderate-income residents and neighborhoods are a priority for the use of public resources for mitigation activities. This prioritization includes other vulnerable populations including people experiencing homelessness or who have disabilities.

5. Incentives and Regulations. Housing programs are an essential investment that can be supported and encouraged through financial and regulatory incentives. This is the most effective tool a community has for prioritizing mitigation treatments and assisting the LMI population. Regulations can discourage development in hazardous locations. Code enforcement protocols that prioritize correcting structural deficiencies is a critical mitigation factor. Consumer incentives include insurance premium discounts and energy savings. Green and energy certification programs can provide validity to mitigation activities and document features that add to the value and resilience of the home.

6. Home Insurance - Wind and Flood. Adequate home insurance is a form of financial resilience and allows a homeowner or rental property owner to repair and rebuild should disaster strike. All homes financed with a mortgage must carry liability insurance as well as wind and flood as dictated by the location and structural type of the home. Local governments providing housing assistance require indemnification as well. Homes that are not mortgaged but are in flood zones are particularly vulnerable to catastrophic

loss. FEMA cannot be expected to cover repetitive losses indefinitely. Other insurance, such as sinkhole hazard may also be required but overlooked by the insured. Consumers should have access to insurance premium discounts for wind mitigation features.

7. Community engagement and competence. The ability of a community to engage in a productive manner to prioritize adaptive measures can determine how well people and homes are protected from natural hazards. As a result of working with Florida's state housing trust funds, despite the Florida Legislature's frequent cuts to the program over the past 15 years, Florida's housing providers are highly competent in producing affordable housing. Engagement and competency can also include community awareness and support for housing programs rather than opposition such as the Not In My Backyard Syndrome (NIMBY). Local leadership and a strong ongoing coordination between the housing providers and the emergency management departments is essential to develop a robust housing mitigation program that operates year-round. The availability of health insurance is also a critical concern to the stability of a household. Finally, green infrastructure planning and development should be a requirement and should prioritize low- and moderate-income neighborhoods.

The Florida Housing Coalition will continue to support and demonstrate the use of the Keep Safe Miami and REACH tools. The Coalition will urge communities to use these tools in the decision-making process in targeting investment to protect and preserve homes and to prioritize funding and resources for low- and moderate-income populations, equitable development and redevelopment, and green building methods. The Coalition will continue to offer training and provide technical assistance for resilience initiatives and financial models and help expand their use statewide. We will continue to focus on climate justice and share lessons learned as we connect housing with emergency management to prepare for natural and climate change-based hazards.

We are here for you at cook@flhousing.org.



Gladys Cook is the Disaster Housing Resiliency and Recovery Director for the Florida Housing Coalition. She has more than 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.

Permanent Supportive Housing Results in Substantial Savings

BY ELISSA PLANCHER AND STEPHANIE BERMAN

Carrfour Supportive Housing’s Coalition Lift project, first selected by the Florida Housing Finance Corporation (FHFC) as one of three 2014 Permanent Supportive Housing (PSH) pilot projects in Florida, analyzed the cost and benefits of providing PSH to individuals cycling through costly publicly funded services in Miami-Dade County. As evidenced by Coalition Lift, PSH is an effective solution to ending homelessness among people who may remain unhoused but for the targeted engagement and prioritization that leads to individualized services and rental assistance. Demonstrating the direct link between housing and healthcare, the Coalition Lift pilot project validates the effectiveness of supportive housing and proves once again that housing is the solution to ending homelessness.

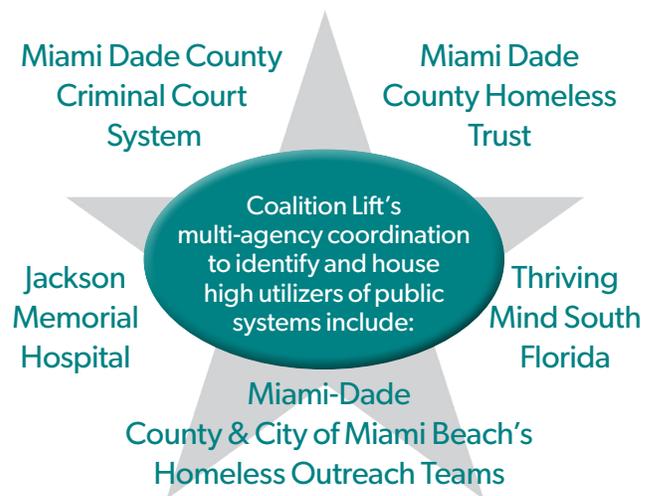
The project’s research component, led by the University of South Florida, examined whether supportive housing for high-need residents delivers cost-effective outcomes compared to shelters, hospitals, and jails. Taking a multi-system approach to identifying the most at-risk community members, Coalition Lift aims to engage persons who may otherwise resist assistance and leaving them to self-manage crises as they come.

The Ending Homelessness Forum at the Florida Housing Coalition’s 2020 Conference focused attention to preliminary research findings from the project by hosting project participants from FHFC and Carrfour. During the session, FHFC’s Bill Aldinger (Director of Policy and Special Programs) and Zachary Summerlin (Assistance Policy Director), and Carrfour Supportive Housing’s President and CEO Stephanie Berman-Eisenberg, shared their insights on creating long-term, effective solutions to ending homelessness. The three PSH pilots, including Carrfour’s Coalition Lift, demonstrate that strategic funding and community partnerships catalyze quality of life improvements for Florida’s most vulnerable residents.

The project’s research methodology helps researchers study outcomes by studying three separate groups of persons experiencing homelessness. For each group, project

participants are evaluated using data from the year prior to the research study and from one year after being housed. Group 1 participants, living in the Coalition Lift building, received community-based services through a partnership between Carrfour and the Citrus Health Network’s mental health and case management services. Services are focused on housing stabilization and prevent returns to intensive crisis services through services tailored to high need program participants. Participants in Group 2 were drawn from persons living in other PSH communities within Miami-Dade County. Participants in the second group receive services focused on stabilization and independent living supports. Participants in Group 3 consist of persons who remained homeless, were not housed, and did not seek out housing services during the two-year timeframe. Community partners among various service systems collaborated to create a coordinated, multi-disciplinary approach to identify, engage, stabilize, and house Miami-Dade’s most at-risk individuals with the hope, among other goals, of demonstrating the reduction of high utilization of costly public crisis services through service and housing supports.

Released in July 2019, Coalition Lift’s One-Year Interim Report (available at: http://carrfour.org/wp-content/uploads/2019/11/Carrfour-First-Year-Report_lv6.pdf) makes a compelling case that effective cross-system coordination



paired with strategic funding, targeted engagement, subsidized housing, and tailored service supports drive cost-effective positive outcomes for program participants compared to other intervention models. Among the 34 Coalition Lift site participants (Group 1), there was a total cost savings of \$385,662 (a reduction of \$11,343 per person), 83.3% of tenants retained their housing, and 42.5% of participants increased their income since entering the pilot project.

Service System	Baseline	One Year Follow-up	Change	Percent Change
Jails	\$105,100	\$52,200	-\$53,000	-50.4%
Medicaid	\$357,470	\$124,082	-\$233,388	-65.3%
Outpatient Transition	\$8,744	\$4,586	-\$4,158	-47%
Shelter Stays	\$79,070	\$0	-\$79,070	-100%
Total	\$562,580	\$244,981	\$317,599	-56.5%
Average Cost	\$20,092	\$8,749	-\$11,343	-56.5%

Source: Carrfour Supportive Housing, Coalition Lift Interim Report. July 19, 2019. Available at: http://carrfour.org/wp-content/uploads/2019/11/Carrfour-First-Year-Report_v6.pdf

Measuring Success Beyond Data: AM's Success Story

Growing up in California, 36-year-old AM experienced various traumatic events as a young child, leading him to leave home and live life on the streets where friends became his family. Despite being without a home, AM graduated high school, which he considers as "the only thing that kept me alive." Living on the street steered him on a path of drug use and criminal activity until he entered residential treatment. Entering residential treatment helped him start fresh and relocated to Florida with hope for a better life. His homelessness continued in Miami Beach for many years, leading to further involvement with the legal system. With no end in sight due to lack of housing, past-due restitution, and inability to maintain stable employment, AM continued cycling through public systems. AM entered the



Coalition Lift program on October 10, 2017. Initially hesitant to engage and unable to trust, with time and support he began working with staff and creating a community for himself. AM paid off outstanding probation fees, has not had any legal issues since 2017, and is participating in therapy. Since entering Coalition Lift, he is reconnected with his family in California, secured employment, and started college. He is pursuing a degree in Social Work, is on the Dean's List, and is working toward his Certified Peer Specialist Certification. He has dreams of owning his own home, having a family, and living independently. AM, a survivor of over 20 years of homelessness, says he is alive today because of Coalition Lift.



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.



Stephanie Berman is the president of Carrfour Supportive Housing, a nonprofit organization established by the Greater Miami Chamber of Commerce in 1993 to develop supportive housing for homeless individuals in Miami-Dade County. In addition to overseeing Carrfour's current inventory of 1,742 supportive housing units and more than 3,300 residents, Ms. Berman-Eisenberg has led the effort to assemble millions of dollars in funding to develop an additional 500 units over the next few years. Ms. Berman earned a Master's degree in administration, planning, and social policy from Harvard University's Graduate School of Education, and a Bachelor's degree from Brandeis University.

Identifying and Addressing Racial Inequity in the Housing Crisis Response System

BY AMANDA ROSADO

In recent years, Florida's Continuums of Care (CoCs) increased their data collection and reporting efforts to increase transparency and help identify how funding can best improve outcomes for Florida's most vulnerable residents. While this development is a welcome and undeniable virtue, these improvements also revealed disturbing inequities in outcomes between racial groups for those served by CoCs. As professionals in the field recognize the reality of systemic inequities based on race, we must understand what the data tells us and how to respond.

What is racial equity? Racial equity is achieved when one's race is no longer a predictor of outcomes in healthcare, education, housing, and a host of other inequitable systems. It is a common misperception that poverty is the strongest predictor of homelessness. In fact, the Supporting Partnerships for Anti-Racist Communities (SPARC) report highlighted that homelessness is rooted in segregation and a history of discriminatory practices in housing, banking, and criminal justice systems. The implications of this study, coupled with understanding the role of systemic racism, challenge CoCs and housing providers to find more equitable approaches to providing housing and services. For example, emergency shelter or permanent supportive housing is not the problem - those are critical parts of the system - the problem is inequitable distribution of resources.

Black people experience homelessness at a higher rate compared to their White counterparts in every state in the country. In the United States, 40% of people experiencing

homelessness are Black despite constituting only 13% of the general population. Similarly, American Indians/Alaska Natives, Native Hawaiians and Pacific Islanders, and people who identify as two or more races make up a disproportionate share of the homeless population. Florida is no exception, with Black persons comprising 40% of people experiencing homelessness despite accounting for only 16% of the general population. This data places a tremendous responsibility on the housing crisis response system to respond.



To help illustrate how the housing crisis response system can produce inequitable outcomes based on race, consider a typical scenario:

An emergency shelter reviews its history, policies, and practices for banning clients from shelter due to rule violations. After close examination, the shelter discovers that its overnight staff are primarily White and have historically been the people imposing most of the bans. Additionally, the review discovers that the bans are against Black people and people of color and are often for activities that do not represent a meaningful health or safety risk. Shelter staff may be banning an individual based on a perceived

safety risk, not an actual safety risk due to implicit bias. This inequitable enforcement of rules leads to Black and people of color shelter guests sleeping on the street. Once they are sleeping outside, many face an elevated risk of interaction with law enforcement. Once an arrest is made, most persons experiencing homelessness cannot make bail and are at risk of losing any remaining safety net. Upon discharge from jail, they have an even greater challenge in securing employment



because of their recent arrest record and still have nowhere to live as the shelter refuses to admit them. Without any kind of support, housing seems an impossible feat.

This scenario may seem implausible or exaggerated, but it is not. This scenario is all too familiar and a reality for many people experiencing homelessness. The very systems developed to help people most in need, including the housing crisis response system, often discriminate and further perpetuate systemic racism.

Recognizing systemic inequity in the housing crisis response system and how it can be perpetuated by otherwise well-meaning professionals is a crucial first step. The second step is to implement methods for combatting racial inequity and work towards positive outcomes for all. To get started, we suggest you start with these five actions:

- 1. Disaggregate your data.** Look at the number of people returning to homelessness, or who are prioritized for housing, disaggregated by race and ethnicity.
- 2. Educate yourself.** The resources are endless to assist you, your organization, and your community about systemic racism and its impact on housing and homelessness.
- 3. Interrogate your data.** Once you understand how systems

work to produce inequitable outcomes, ask what your data can tell you and explore how inequities can be inadvertently produced in your own operation. Go beyond just pulling reports. Pull the reports, identify troubling trends, discuss the data with people with lived experience, and adjust accordingly.

4. Make better policies. When policies are made for and about people, make sure they are at the table and their input is valued. Acknowledge that policies can and should be improved and that you may need to bring others to the table.

5. Do the hard work. Keep at it. Keep organizing, educating, training, and adapting.

Addressing inequity in our policies and systems can seem daunting. Fortunately, the CARES Act produced an unprecedented amount of funding available for housing and homelessness. U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson and other HUD officials have clearly stated the money should be utilized to end homelessness. Deploying CARES Act funding will hopefully help Florida communities reduce homelessness, but it will mean continued inequity if we do not pursue an intentional effort to work toward racial equity. The housing crisis response system must ensure that preventing and ending homelessness is not only a priority, but that it is achieved through a racial equity lens.



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.



AFFORDABLE HOUSING CONFERENCE HOME MATTERS IN FLORIDA



2020 Home Matters Annual Statewide Affordable Housing Conference

1 DAY

Thank you for joining us for this year's very different 2020 Home Matters Annual Statewide Affordable Housing Conference. While we missed seeing everyone in person, it was inspiring to see so many of you turn up virtually. Special thanks to our Partners for Better Housing for participating in our robust online Virtual Exhibit Hall, and to the many companies that joined us for our Innovator's Showcase.

Never before has home meant so much to so many, serving its usual role as a place of family, and rest, and now for school, and work, and safety. Here are just some of the many highlights from our two- and one-half-day conference.



KEYNOTE ADDRESS: **MARIA RODRIGUEZ**

The conference kicked off with an exciting and uplifting keynote from Maria Rodriguez, the Executive Director of the Florida Immigrant Coalition. Through a very personal telling of her growth as a housing advocate, she dovetailed her own story with that of major milestones in Civil Rights struggles and how they continue to present challenges. Her inspiring story was one of hope in action.

PUBLIC POLICY PLENARY: HOUSING IS HEALTHCARE

Housing is healthcare – this has never been truer than in the wake of the devastation caused by COVID-19 and its accompanying economic fallout. Local communities have relied on the leadership of their state and federal partners to aid in the response to this pandemic. Beginning with a State of the State from Trey Price, we heard from state and national leaders on what has been done as well as what will be needed in the months to come.



EILEEN FITZGERALD
Wells Fargo Foundation.
MODERATOR



AMANDA ANDERE
Fundors Together to End
Homelessness



KODY GLAZER
Florida Housing
Coalition



MARION MCFADDEN
Enterprise Community
Partners



LEROY MOORE
Tampa Housing
Authority



TREY PRICE
Florida Housing
Finance Corporation



Faith-Based Forum

Faith-based organizations and congregations serve as effective advocates for affordable housing, an issue central to addressing the needs of the poor and vulnerable. However, many groups have resources to go further into developing housing and providing services. This forum features a panel of faith-based organizations, and other experts who shared their experiences, and provide both insight and inspiration on how faith-based organizations can become involved in affordable housing development.

Moderator: David Hall. **Panelists:** Grace Chung, Shahrzad Emami, Jo Ann Nesbitt, Sandra Shank

Housing Counselors Forum

An energizing and robust roundtable discussion with Housing counselors, lenders, and Florida Housing Finance Corporation staff talked about the many changes and challenges we have all faced as a result of COVID. Counselors will discuss the latest related to COVID forbearance and loan modification activity. Learn about the emerging issues resulting from COVID as standards to mortgage qualification are increasing and lenders are offering fewer new mortgages.

Housing & Race: Policies & Programs through an Equitable Lens

An array of accomplished panelists discussed how urban planning has contributed in the past to racial and economic segregation in housing, and its role in addressing equity issues in housing in the present and future. How can communities reverse the legacy of redlining, exclusionary zoning, and other discriminatory practices? And how can federal, state, and local planning efforts, promote equal opportunity in housing?

Moderator: Shekeria Brown. **Panelists:** Zelalem Adefris, Denise Ghartey, Alana Greer, Ben Toro-Spears

On the first day, all participants gathered together for a group watching of Revisioning Recovery: Films Uncovering the Roots of Disaster -- a new collection of short films that illuminate the current injustices, systems at play, and the solutions needed to prepare and respond to climate disasters. Equitable disaster preparedness and recovery is increasingly urgent as COVID-19 further exposes cracks in the system.

Moderator: Gladys Cook, Florida Housing Coalition
Presenters: Hannah Hearn, Katja Esson, Trenise Bryant, Ann Bennett

Disaster Housing Resilience and Recovery Forum

Enterprise Community Partners highlighted a new tool for affordable housing owners, and housing portfolio managers to evaluate their properties to identify vulnerabilities that can be addressed with mitigation and adaptation strategies. In addition, members of the Tampa Bay Regional Planning Council Resilience and Energy Analysis of Communities and Housing (REACH) team shared how the Community Vulnerability Assessment Tool was created and what it can do for planning housing strategies that will protect lives and homes from storm surge and non-coastal flooding.

Moderator: Gladys Cook. **Panelists:** Christopher Bennett, Chris Fennell, Sara Haas, Jonathan Klopp, George Mensah, Ranata Reeder, Laurie Schoeman. **Panelists (Part 2):** Hilary Bruno, Marcy Esbjerg, Andrea Galinski, Geri Lopez, CJ Reynolds, Taryn Sabia

2 DAY

CELEBRATION OF SADOWSKI SUCCESS AND LEGISLATIVE CHAMPIONS



JAIMIE ROSS

Facilitator,
Sadowski Coalition.
CEO,
Florida Housing Coalition
MODERATOR



DORENE BARKER
AARP Florida



JEFF BRANCH
Florida League of Cities



BRYAN CHERRY
Florida Coalition to End Homelessness



CHRIS EMMANUEL
Florida Chamber of Commerce



MARK HENDRICKSON
Florida Association of Local Housing Finance Authorities



TREY PRICE
Florida Housing Finance Corporation



DANIELLE SCOGGINS
Florida Realtors

During this session, we honored the Legislative Housing Champions for their steadfast support of using all the housing trust fund monies for housing - Senate President Bill Galvano, Senator Debbie Mayfield, Representative Sam Killebrew, and Representative David Silvers.



**SENATE PRESIDENT
BILL GALVANO**
FLORIDA SENATE



**SEN. DEBBIE
MAYFIELD**
FLORIDA SENATE



**REP. SAM
KILLEBREW**
Florida House of Representatives



REP. DAVID SILVERS
Florida House of Representatives

Thank You Platinum Sponsors for your commitment to improving the housing conditions in Florida.



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SYNOVUS



Valley

CRA PANEL + BANKERS CAN BE YOUR BEST PARTNERS

Representatives from the Federal Deposit Insurance Corporation and the Office of the Comptroller of the Currency community development staff presented on the Community Reinvestment Act and will outline strategies related to lending, service, and investment with bank partners.

Bankers Panel: Representatives from Bank of America, PNC Bank, Synovus Bank, Truist, Valley National Bank, and Wells Fargo highlighted the many ways financial institutions are assisting individuals, families, and organizations get through and recover from COVID-19.



SUZANNE CABRERA
Florida Housing
Coalition
Chair



MARILYN DRAYTON
WELLS FARGO



KATHY HAZELWOOD
SYNOVUS



TAMMY PAYCER
TRUIST



AILEEN PRUITT
PNC BANK



CHRISTINE RUIZ
BANK OF
AMERICA



THAIS SULLIVAN
VALLEY
NATIONAL
BANK

Ending Homelessness Forum

During this forum participants heard about several pioneering pilot projects --Florida Housing Finance Corporation (FHFC)'s Permanent Supportive Housing project and Carrfour Supportive Housing's PSH pilot project. In addition, FHFC provided an overview of the 2020-2021 funding for Requests for Applications (RFAs) to finance housing for persons who are homeless or who have special needs, including possible revisions to the application and credit underwriting related to those RFAs.

Moderator: Anne Ray. Panelists: Bill Aldinger, Stephanie Berman Eisenberg, Zachary Summerlin

Florida Realtors Forum

Realtors discuss critical trending topics on Attainable Workforce Housing and partnerships with local housing officials.

Moderator: David Hall. Panelists: Cheryl Lambert, Amy Robbins, Danielle Scoggins



Housing and Neighborhood Identity: Preserving Communities of Color

Both new development and redevelopment in and around existing communities can lead to loss of a neighborhood's historic racial or ethnic identity. In this forum, a distinguished panel of experts discussed their experiences of working to preserve communities of color in urban, suburban, and rural contexts, with housing as a key issue. Panelists will also discuss the importance of forming partnerships and active involvement of residents in the process.

Moderator: Chuck Elsesser. Panelists: Andrew Chin, Santos Morales, Suzanne Pickett, Camille Reynolds Lewis

Keynote Address
Award winning architects **Angela Brooks** and **Larry Scarpa** detail how fundamental quality design is improving the lives of those living in affordable housing and how cutting-edge design can help transform NIMBYism.





Cities Are Still The Place to Be

BY ELIZABETH STROM, SCHOOL OF PUBLIC AFFAIRS, UNIVERSITY OF SOUTH FLORIDA

I teach masters students in Urban and Regional Planning, and one of the tenets of our field is to promote well-designed, compact cities. We like places that have density, where houses and stores are close together, where people can walk, bike, or use transit. We encourage these trends because we know the alternative – sprawling suburbs linked by highways -- comes with high environmental and social costs.

Yet today, in the midst of a pandemic and public health officials instructing us to stay safe at home, urban density isn't looking very appealing. It seems that places where people are in frequent contact – places associated with urban living - can be fertile ground for viral transmission.

But please, don't give up on cities! Urban density is still an essential precondition for sustainable, diverse and equitable cities. The alternative is not a long run solution. A deeper dive into the COVID-19 infection numbers makes clear that cities aren't as problematic as they first seemed. Our takeaway from the COVID-19 pandemic should not be "how can we disperse population away from cities" but "how can we design cities to be safe and healthy places."

Why cities were seen as the problem

Although the first COVID-19 cases in the US were identified near Seattle, it was New York City that withstood the worst of the first infection wave, with dramatic spikes in cases and deaths. Terribly prepared for this catastrophe, the city's health systems reached the breaking point. We saw horrific press reports of the suffering born by sick and isolated New Yorkers as well as the medical professionals who struggled to help them.

So, New York City, our densest city, was the very visible ground zero for the virus. Then, those with an interest in promoting an anti-density narrative got to work. We find pundits like author Joel Kotkin, who has been championing the demise of the city for decades, claiming COVID-19 will bring on the "coming age of dispersion" as people flee large cities for less dense places.ⁱ Then, California NIMBY groups who have been fighting efforts to increase zoning densities that would promote more affordable housing, gleefully latched onto the claim that higher density housing would lead to more infections – conveniently for them, since they are fighting to keep their single-family home neighborhoods.ⁱⁱ And finally, we find those ubiquitous stories where a journalist interviews a few realtors – who have an interest in drumming up more excitement

about their suburban communities - who say “everyone” is selling their city apartments in favor of suburban homes.ⁱⁱⁱ

There are several good reasons to challenge that first-blush connection between COVID-19 spread and city living. And there are even better reasons to continue pressing for appropriate densities when we plan and develop our communities.

Controlling for population, cities may not be hotspots

First, let’s dispel the notion that Coronavirus is uniquely an urban problem. Yes, New York City had a dramatic struggle with COVID-19. But there are international examples of very dense cities that have managed the pandemic with great success including Hong Kong and Seoul. In the US we see San Francisco, our second densest city, which as of mid-October 2020 reported 11,549 cases and lost 115 residents to the virus. If density made things worse, we should assume the state of South Dakota – which has the same number of residents as San Francisco but spread over hundreds of miles – would be just where you’d want to go to avoid infection. But in fact, South Dakota, as of mid-October, had more than double the cases (25,906) and deaths (238) of San Francisco.

Indeed, when we look nationally at counties with high per capita infection rates,^{iv} we find rural counties and some of our least dense states heavily impacted by the disease. Sadly, native American communities have disproportionately suffered from coronavirus, and there have been disturbing outbreaks in meat packing plants and in labor intensive agricultural areas where workers labor and live in close quarters. There are clusters traced to family events like weddings and funerals, many held well outside dense urban areas.

Here in Florida, while we have seen consistently high per capita cases in very urbanized Dade County, you might be surprised to find that as of mid-October, the other top five Florida counties for per capita infections are Lafayette, Union, Gulf and Gadsden.



Those living outside cities, lacking access to testing facilities and medical treatment, could face worse outcomes than city dwellers if the infection spreads in their area.

Looking at this evidence it is clear that cities, or even urban density, do not create COVID-19 infection vectors. Even public transit can be safe, according to a recent study of the New York City transit system, if people where masks and there is proper ventilation.^v Places with crowded quarters, work sites that don’t allow for social distancing, and no doubt precarious employment that might prompt someone to go to work despite feeling sick are thought to feed infections. Eliminating these breeding grounds wherever they are will help us get a handle on the pandemic.

Why greater decentralization is not a solution

So, there is strong evidence that living in a city does not, by itself, make you more likely to be exposed to the coronavirus.

Now let’s remember why it is that planners advocate for density, and why we must not let pandemic-fueled scare tactics change our focus. Florida’s population continues to grow; if we build for growth only at the edge of urban areas, we create a host of problems. Since this population is too spread out to support a transit system, they are likely to drive many miles to buy groceries, attend school or go to work. We see the loss of agricultural land and of wilderness, with impacts on animal habitat and

on water quality. And aren’t zoonotic viruses, such as this novel Coronavirus, thought to be more prevalent today because of encroachments on animal habitats?

Dispersal of population and automobile commutes create even more health and safety problems. Auto commutes account for some one-quarter of all greenhouse gas emissions, hastening the climate change trends that are particularly problematic for Floridians. Finally, each added vehicle mile travelled adds to the toll of traffic fatalities. The US reported 38,800 such deaths in 2019.

Those concerned with housing affordability should be wary of a narrative that discourages urban living. Building affordably so often means building more densely. Often, density bonuses are a key tool of affordable housing promotion, and any flight from density will cut into the ability to increase the housing stock. Housing advocates have learned to consider housing and transportation costs in tandem, recognizing that a home built miles from work opportunities, even if costs are low, is not truly affordable. Politically, communities outside the urban core have simply been less amenable to supporting affordable housing options. A hollowing out of cities in favor of greater dispersal and longer commutes will not be friendly to families in need of low-cost housing.



The death knell for cities has sounded many times. New technologies like cars, telephones, fax machines and finally computers and the internet were all predicted to lead to the end of cities. Large cities were going to lose population after the September 11 attacks as people scattered from potential terrorist targets. To be sure, there are neighborhoods and entire cities that have been on a downward trajectory for decades, but many cities have gained population and become more economically and culturally vibrant over these decades. Why? Because it's obvious to many residents and businesses, and proven through research, that urban agglomerations are epicenters of economic, scientific and cultural innovation.^{vi}

That doesn't mean that the long tail of a post COVID-19 recovery will not bring many changes to our cities. We may see some dramatic

restructuring of downtown office markets as companies reconsider their need for centralized office space. We may see some movement out of very expensive cities as virtual workers decide leave places like San Francisco or New York, but we can't assume these footloose workers prefer the suburbs over, say, mid-sized cities. They will still need access to an airport; they will want to be able to visit a café or meet friends for a concert. I wouldn't be surprised if Florida cities like Tampa or Orlando turned out to be beneficiaries of some of these relocations.

What we can take from the response to COVID is a reminder that our cities need to provide a decent quality of life for residents. Anyone who has been stuck at home can tell you the value of apartments with good natural light and access to fresh air. The importance of greenery and open space that allow city dwellers to enjoy a distanced stroll has become clear as well. In other words, the pandemic has reminded us of something planners and housing advocates have been saying all along: good urban design and planning should be the norm in every community. Let's refocus on creating high quality of life in our cities; those efforts will create public health benefits as well.



Elizabeth Strom is Associate Professor in the School of Public Affairs at the University of South Florida. She holds a PhD in Political Science from the City University of New York, a Masters in City Planning from MIT, and a BA from Swarthmore College. Her research concerns urban issues and affordable housing. She serves as co-leader of the Florida Chapter of the Scholars Strategy Network.

ⁱ Kotkin, Joel. 2020. "The Coming Age of Dispersion." *Quillette* March 25. <https://quillette.com/2020/03/25/the-coming-age-of-dispersion/>

ⁱⁱ Dillon, Liam. 2020 "Building dense cities was California's cure for the housing crisis. Then came coronavirus." *April 26*. <https://www.latimes.com/homeless-housing/story/2020-04-26/coronavirus-density-cities-urbanization-housing-climate-change>

ⁱⁱⁱ Hughes, CJ. 2020. "Coronavirus Escape: to the Suburbs." *May 8*. <https://www.nytimes.com/2020/05/08/realestate/coronavirus-escape-city-to-suburbs.html>

^{iv} The New York Times has created an excellent Coronavirus tracker. You can access it here: <https://www.nytimes.com/interactive/2020/us/coronavirus-us-cases.html>

^v Hallum, Mark. 2020. "Transit expert's new study finds no link between COVID-19 spread and public transit" *September 30, AMNY*. <https://www.amny.com/news/transit-news/new-study-by-sam-schwartz-finds-no-link-between-covid-19-and-public-transportation/>

^{vi} Abel, Jaison; Ishita Dey and Todd M. Gabe. 2010. "Innovation and the Density of Human Capital." *New York Federal Reserve Staff report no. 440*. https://www.newyorkfed.org/medialibrary/media/research/staff_reports/sr440.pdf.

Sadowski Success Stories highlighted at the 2020 Conference:

Banyan Court and Lofts at Jefferson Station

Every affordable housing development created or preserved with Sadowski Housing Trust Funds is a Florida Success Story. Each year the Florida Housing Coalition shines the spotlight on projects that go surpass expectations, like including solar and co-locating mixed income housing at a light rail stop. Banyan Court Development and Lofts at Jefferson Station, respectively, did just that.

Banyan Court is a new 85-unit apartment home community located at 1716 3rd Avenue N. in Lake Worth Beach, opened in late 2019. The development was built around the preservation of a champion Ficus tree for the benefit of all. The need for apartments for the lower income workforce in Palm Beach County is clearly evidenced by the 100 percent occupancy and waiting list since the opening. Banyan is providing homes for families earning 60% of the area median income with 10% of the homes reserved for those earning at or below 33% of area median income. Banyan Court was financed with two sources of Sadowski Act funds:



Left to right: Scott Zimmerman, Alexander Kiss, and Jeff Kiss of Banyan Development Group

State SAIL and Palm Beach County SHIP, together with tax-exempt bonds and 4% Housing Credits from the Florida Housing Finance Corporation. In addition to a plethora of green features, Banyan Court is using solar panels installed on the building roofs.

Banyan Development Group and its affiliated management company, AGPM, worked with its design and construction team to build the highest quality green energy efficient units. These features and amenities contribute to cleaner air, sustainable water use and healthier communities. Enhancing the quality and energy efficiency at initial construction can be a relatively small incremental cost. Over the long run these “green” improvements create additional energy reductions and benefits that produce a higher quality community for everyone.

Lofts at Jefferson Station, a 133-unit mixed-income community in Downtown Jacksonville, opened in early 2020. This is Vestcor’s 3rd “Lofts” community in the area adjacent to Lofts at LaVilla, which opened in 2018 and a few blocks south of Lofts at Monroe, which opened in 2019. Lofts at Jefferson Station features a range of studio, one, two- and three-bedroom apartments. Community amenities include a fitness center, internet café, activity room with billiard and foosball tables, an outdoor amenity space with a large screen projector and a fourth-floor clubroom providing stunning views of downtown.

Conveniently located adjacent to the Jefferson Station skyway, residents have easy access to downtown and surrounding areas. The brand-new Jacksonville Regional Transportation Center is only a few blocks away from Lofts at Jefferson Station providing excellent access to employment, services, entertainment and other parts of the city.

Lofts at Jefferson Station is a workforce housing community with 80 units reserved for individuals making less than 60% of the area median income and 53 units reserved for individuals making less than 140% of the area median income. A combination of funding through Jacksonville Housing Finance Authority, the Downtown Investment Authority and Florida Housing Finance Corporation made this community possible.



Lofts at Jefferson Station Top, left to right: Ryan Hoover, Kevin Troup, Steve Moore, Eric Weller Bottom: Allison Adams, Jason Floyd of the Vestcor Companies

2020 SHIP Award Winners: City of Tamarac and City of Melbourne

Over the years, the State Housing Initiatives Partnership (SHIP) has provided funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multifamily housing. Throughout the state of Florida, many local governments have been extremely successful in utilizing these funds to help very low, low, and moderate-income families. As part of its annual conference, the Florida Housing Coalition awards local governments that best model how SHIP can be used to improve lives. In 2020, the City of Tamarac, the City of Melbourne, and St Johns Housing Partnership each won an award.

The City of Tamarac shows how SHIP funds provide independence for those with special needs

The City of Tamarac helped homeowner James Roberts secure financial independence and renovate his home to meet his needs using SHIP funds. A full-time student pursuing a master's degree in social work with a 3.9 GPA, James could not afford to make necessary modifications to his townhome to make it accessible by wheelchair. With the help of SHIP funding and the City of Tamarac, James' whole home is accessible, from his kitchen to his bathroom.

The City of Melbourne uses SHIP to secure financial freedom for 15 families

In Melbourne, SHIP helped stabilize housing costs for 15 new families. The City of Melbourne partnered with Habitat for Humanity of Brevard County and other community partners to develop 15 new homes in the Sunwood subdivision for low- and moderate-income families. The City provided over \$300,000 in down payment assistance using SHIP funds. The homes are 2-, 3-, and 4-bedroom models, and the new homeowners received a 30-year interest free mortgage.



Top left to right: Shekevia Smith, Marcia Oban, Nichola Lewis-Morgan
Bottom left to right: Carolyn Francis-Royer, Collette Tibby, Cassy Gustave
City of Tamarac



From left to right: Denise Carter, Kelly Calvacca, and Belinda Dewitt
City of Melbourne

2020 SHIP Award Winner: St. Johns Housing Partnership

An interview with Bill Lazar

The Florida Housing Coalition presented a SHIP Success Award to the St. Johns Housing Partnership at its 2020 Annual Conference. St. Johns Housing Partnership (SJHP) was created with the mission of reducing sub-standard housing for low-income homeowners. SJHP's use of State Housing Initiatives Program (SHIP) funding highlights the importance of SHIP to Florida's housing industry.

FHC: Are there any people you've helped using SHIP that particularly stand out in your memory?

Bill: What always touches me are the people I run across who thanked us for helping them buy a home. In the last year it was a man working in the deli at Publix and a woman working as a cashier at Lowe's.

He said they bought the home almost 20 years ago and were so thrilled to own their own home. He's been steadily employed at Publix that entire time. She wanted to thank us for helping her as a single mom, to finally buy the home that she was raising her daughters in. Both were able to buy their homes because of the SHIP down payment program.

We always hear from some of the families whose homes we rehabbed with SHIP funds. The SHIP funds were the only way they were able to fix up an old family property passed down generation to generation. There are a lot of service workers in St. Augustine who have been able to remain living here, because they are living in family property with either a very small mortgage note or no mortgage, but they're not making enough to finance a new mortgage. And for many seniors, making a home more accessible is the key to aging in place and safely living in their own home.

FHC: What do you find most rewarding about your work?



BILL LAZAR

Bill: I love working with seniors, in part because they have worked all their lives, tried to save, or couldn't save, but have worked hard and just need a decent safe place to live. Some of the most moving stories are from people who can finally get in and out of their home on their own because the house is now wheelchair accessible or they can shower without help. Our success with incorporating aging in place and green building concepts is primarily due to the volume of work we do, always counting on SHIP funding. Our work with volunteers has been crucial to our development.

FHC: What do you find most frustrating?

Bill: The inconsistency of funding. It's not just from the Legislature when they sweep the Trust funds, but how that insecurity translates into an inability for local government to plan and hold on to experienced staff. When we started building The Hancock Place, our first development, St. John's County encouraged us to buy the land, worked with us on funding for infrastructure, and helped with impact and other regulatory fees over a 4-year period. That kind of support is hard to get these days when we can't rely on the Trust Funds. The inability to plan carries over into a reluctance to fund credit counseling /financial literacy programs - why prepare people for a prize that doesn't exist? Our home repair waiting list grows from year to year, but I can't tell someone how long they will have to wait, because we don't know what will get funded year to year.

FHC: As you know, a great deal of SHIP funds have not reached St. Johns County due to "sweeps"- Do you think you would have been able to expend those funds if they had not been swept?

Bill: We've never had trouble spending our funds. Even with Hurricane Mathew, St. Johns County SHIP was awarded an additional \$1 million and spent it on time. The Housing



St. Johns Housing Partnership rehabilitated the home of Mrs. Israel using SHIP funds. Mrs. Israel retired from working for the St. Johns County School District after more than two decades.

Partnership operates like a construction company: if we have more work, we hire more people. It's a lot harder to find construction workers willing and able to work on sub-standard housing, so my big challenge is generating enough work to guarantee them 40 hours/week, 52 weeks/year. We've grown from a 2-person construction staff to 14 in 2020.

We have always had a waiting list of 300-500 households. We generally spend about \$1 million annually on emergency repairs and rehab projects, but we have to rely on a lot more than just SHIP funds, so we leverage SHIP with weatherization, Older American Act funds, USDA 504 funding, foundations, United Way and multiple community groups like Rotary, Lions Club and others.

FHC: St. Johns County will lose over \$2 million dollars if the SHIP money from 2020-21 is not appropriated – what will that mean for your work and the people you assist?

Bill: Being selfish, my first concern is maintaining our staff. That is for two reasons. First, we have invested a lot of time in training them to work on sub-standard housing. Second, and more importantly, they are our capacity to take on new challenges when an opportunity arises.

Our clients/customers unfortunately are used to being told to wait for help. The lack of those funds creates homelessness if a home becomes unsafe or unlivable. Some people may die, from a faulty wire, a slip and fall accident, or any number of accidents that can occur in a home if a problem is left unaddressed for too long.

For seniors, it can mean the loss of independence, which might force them into a nursing home or crowd into another family property. It's sad to think of children living in substandard housing who don't have decent lighting to study by, or adequate hot water or plumbing to be able to go to school clean every day.

FHC: Anything else? Anything you think the Florida legislature should be thinking about in terms of SHIP appropriations?

Bill: Over the last 30 years, I've enjoyed a variety of opportunities with creative SHIP administrators. It's the best part of SHIP funds, that it allows for local initiatives. The Jacksonville Housing Partnership used SHIP funds to focus on rehabbing 30 homes a year in one particular neighborhood and used that to leverage community support, resources, and over 1,000 volunteers to paint and landscape over five years and five neighborhoods. We've also used SHIP funds to leverage the purchase of two small apartment complexes along with bank financing.

Because we were able to maintain some SHIP funding every year for rehab projects, the SJHP leverages additional funding every year. Even with the SHIP funds used for disaster response after Hurricane Mathew we were able to leverage almost another \$350,000 in various disaster related response funds. And on three separate opportunities, because we knew we had SHIP disaster funds, we were awarded a team of AmeriCorps volunteers. That was usually 10 people volunteering 40 hours a week for at least a solid month.

I fully understand why a lot of builders do not remain engaged in affordable housing programs. It's hard to survive if funding is pulled out from under your business plan. When we are able to maintain some level of consistent funding, we have not only leveraged other funds, but we've been able to show that creative solutions related to green building and aging in place are feasible on an affordable budget. But without consistent funding, our programs falter and families fall through the cracks.

Frequently Asked SHIP Questions

State Housing Initiatives Partnership Program

BY MICHAEL CHANEY

Q: Did the Florida Legislature make changes to the SHIP Affordable Housing Advisory Committee (AHAC)?

A: Yes, these changes are in House Bill 1339, the Omnibus Housing Bill from the 2020 Florida Legislative session. AHACs are charged with recommending regulatory incentives for affordable housing under the SHIP program in Section 420.9076, F.S. As of October 1, 2020, SHIP AHACs must include one locally elected official from each county or municipality participating in the SHIP program. The AHAC Report is now required every year and the list of incentives each AHAC must consider in its recommendations to the local government changed. For example, the incentive on fee waivers was broadened to focus on all allowable fee waivers for affordable housing, rather than a specific focus on impact fees. Finally, each AHAC Report must now be sent to the Florida Housing Coalition in addition to the local governing body and the Florida Housing Finance Corporation (FHFC).

The Florida Housing Coalition is charged with convening biannual regional workshops for the locally elected officials serving on the AHACs. The Florida Housing Coalition is to produce an annual report summarizing the deliberations, actions, and recommendations of each region, as well as the attendance record of the locally elected officials. This report is to be submitted to the Senate President, Speaker of the House, and the FHFC.

The AHAC report is now required every year.

Q: What training is available to provide elected officials an orientation to the AHAC?

A: First, watch the recording of the AHAC Orientation webinar available here: <https://vimeo.com/463357569>. The Florida

Housing Coalition will schedule and register locally elected officials for the virtual biannual regional workshops. Coalition staff will survey and interview each participating elected official about what they want to address through the AHAC. Topics to be covered during each regional workshop will include an analysis of local codes, housing plans and needs, and recent news about housing best practices. Elected officials will

receive materials on incentive strategies and background information on AHACs, including an updated AHAC Guidebook, which provides instruction on assembling a committee and addressing each type of incentive strategy.



Q: We are appointing a commissioner to the AHAC in early October. Aside from attending AHAC meetings and the required regional workshop, does the elected official have additional duties? Will an incentive report be due December of 2021 given that SHIP was not funded for 20/21?

A: Yes, an incentive report is due by December 31, 2021. The elected official must participate in AHAC meetings as a voting member of the committee and assist in production of the AHAC report for 2021.

Q: My local government has consistently received the minimum SHIP allocation, has never had to produce an AHAC report other than the initial review as provided in statute, and as a result, has not had an active AHAC in recent years. Under HB 1339, must we now activate a new AHAC with an elected official?

A: No.

Q: In the past ten years, my city has sometimes received more than \$350,000 and has sometimes

received less than the minimum SHIP allocation. My city does not currently have an AHAC and has not produced an AHAC report in recent years. Under HB 1339, must we now activate a new AHAC with an elected official?

A: Local governments that receive the minimum allocation under SHIP are exempt from this requirement, but assuming you might receive more than the minimum allocation soon, you will need to produce an AHAC report before receiving that allocation. Therefore, you should consider assembling an AHAC now in anticipation of this possibility.

Q: How does the Sunshine Law apply to our SHIP advisory committees?

A: When dealing with advisory committees it is important to keep in mind the requirements of Florida’s open meetings laws. Any local government appointed committee that is part of a fact finding commission, or any board or committee that has final decision making authority is covered by these laws. If you have any questions about these requirements, consult with your city attorney, county attorney, or other appropriate legal counsel.

Q: How does the Sunshine Law apply to the biannual regional workshops?

A: Florida’s Sunshine Law applies to meetings or gatherings where two or more members of the same board or committee discuss some matter which will foreseeably come before that board for action. The primary purpose of these regional workshops is to educate local elected officials on affordable housing best practices, not to make decisions. But out of an abundance of caution, elected officials from a Joint AHAC or who are not AHAC members but wish to attend the workshops will not be permitted

to communicate with one another during the workshop.

Q: Our advisory committee report is due to the Board of County Commissioners on November 12, before a December 31st deadline. Will November 12th mark the start of our 90 day clock for the Board to adopt any incentives or do we still have until March 31 of next year?

A: Your 90 day clock begins when the advisory committee submits its report to the Board. According to Florida Statutes, Sec. 420.9076 (6), “Within 90 days after the date of receipt of the local housing incentive strategies recommendations from the advisory committee, the governing body of the appointing local government shall adopt an amendment to its local housing assistance plan to incorporate the local housing incentive strategies it will implement within its jurisdiction.” The last day allowed by statute to submit the AHAC Report to the governing body is December 31, making the 90 day deadline March 31 of the following year.

Q: Can City/County Commissioners approve the incentives and adopt the amendment to the LHAP at the same time, or do they have to approve the incentives before adoption into the LHAP? Is it the adoption of the incentives that must be completed by resolution or the adoption of the amendment to the LHAP that must done by resolution?

A: There is nothing in the statute or rule that requires the incentives to be adopted prior to amending your LHAP. However, adopted incentives may require a Comprehensive Plan Amendment, ordinance, or policy change prior to incorporation into the LHAP and will need to be approved by your Board separately. The amendment to the LHAP must be adopted by resolution.

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 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.

FLORIDA HOUSING COALITION NEWS

The Florida Housing Coalition welcomes two new members to our professional Technical Assistance team.



Dan Mathis is Housing Equity Lead and Technical Advisor with the Florida Housing Coalition. His work focuses on exploring how racial inequities are created and maintained in our housing systems with the goal of remedying policies and practices that result in differential outcomes by race. Dan has broad experience in the public sector, has facilitated affordable housing development transactions, and provided legal services to nonprofit and community-based organizations. Dan has degrees from Florida A&M University, the Hough Graduate School of Business at the University of Florida, and the University of Michigan Law School.



Juanita Jones, AICP, is a Technical Advisor for the Florida Housing Coalition. As a community builder, Juanita is a passionate advocate for the equitable redevelopment of stronger communities. Throughout her career she has served nonprofit organizations to build capacity and assisted for-profit community developers to conceptualize, formalize and execute on development plans. As a veteran practitioner and certified Housing Development Finance Professional, she has extensive experience with leveraging financing for housing development, rehabilitation, and resale. As a LEED AP, Juanita is a strong proponent of innovative building methods. Juanita also specializes in land banking and the use of surplus land for community redevelopment. Juanita has a master's in Social Work and Urban Planning with more than 25 years of experience in housing and community development.

Meet our Interns

Each semester, the Florida Housing Coalition welcomes interns to be a part of the internship program. Our interns major in a variety of fields including urban and regional planning, communications, economics, and international affairs. Check out the students currently interning with the Florida Housing Coalition.



JOSHUA STAHL
Master of Science, Urban
and Regional Planning, FSU



SARAH SEIDEL
International Business
Post Graduate, FSU



PATRICK COX
Master's in International
Affairs, FSU



PAIGE DEBOLD
Political Science and
Geography, FSU

Interested in becoming an intern?

For more information on the Florida Housing Coalition's internship program, please contact **Kathy Gray, internship coordinator**, at 850.878.4219, or Gray@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 | www.FLHousing.org



Aida Andujar



Carter Burton



Michael Chaney



Gladys Cook



Pam Davis



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Lisa Djahed



Kody Glazer



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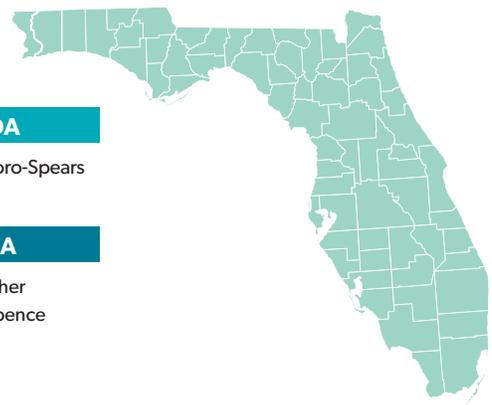


Ben Toro-Spears



Johnitta Wells

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



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Blaise Denton | Jaimie Ross

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- Income Compliance and Eligibility Determination
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We Can Assist the Private Sector with:

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- How to Write Grant Applications and Proposals
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- Strategic and Business Plans
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CONTACT

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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.)

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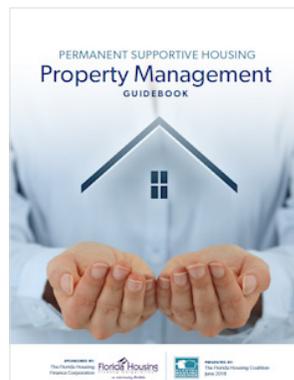
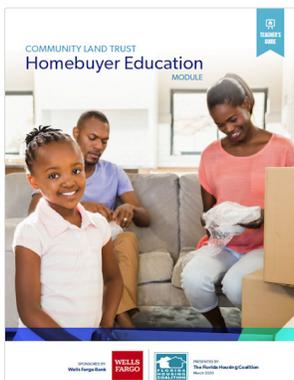
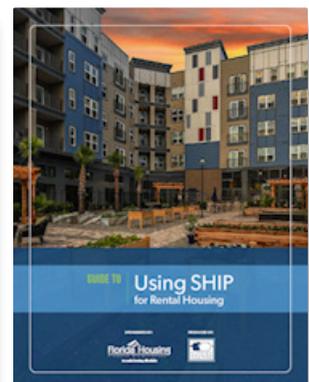
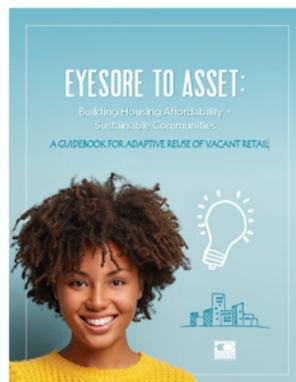
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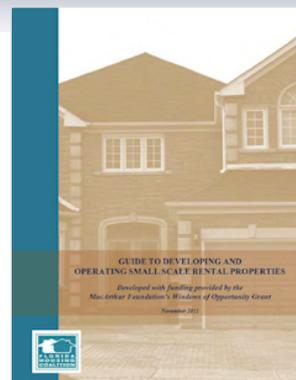
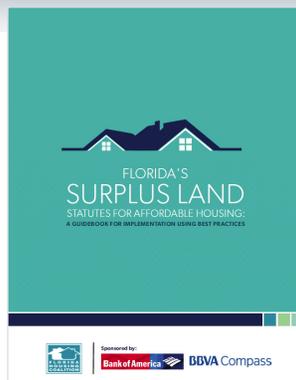
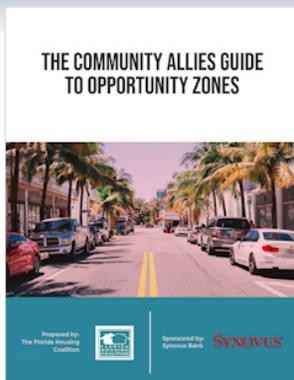
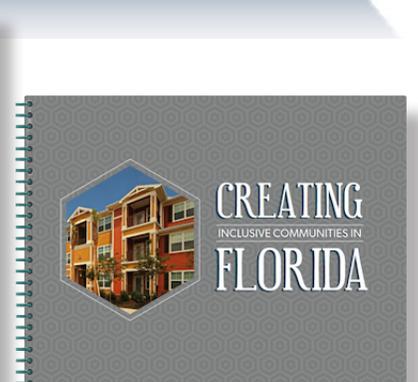
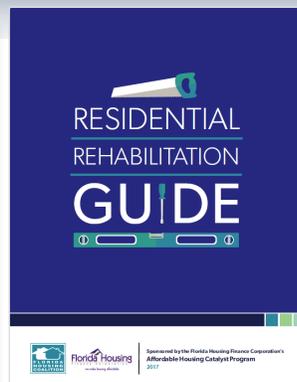
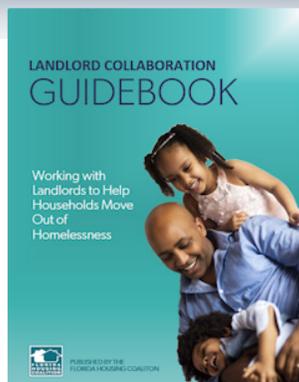
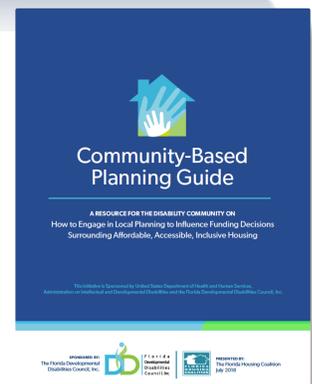
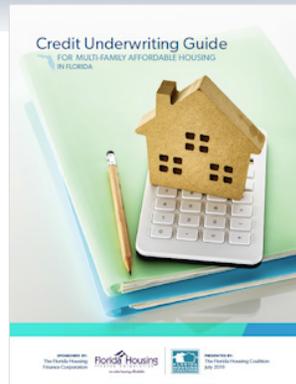
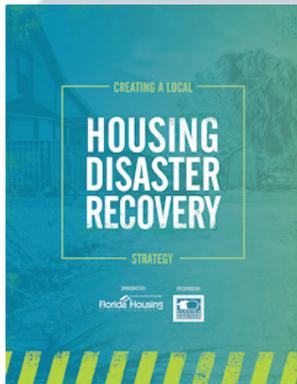
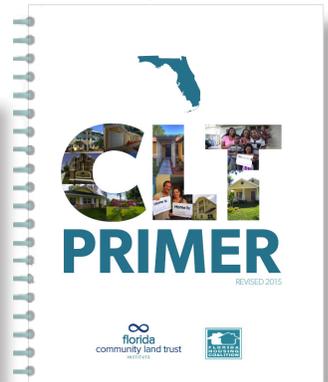
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