

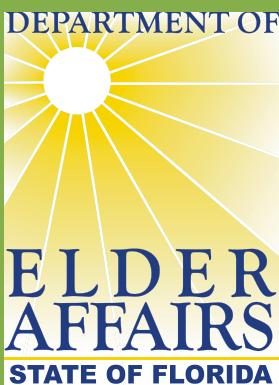
# BLUEPRINT for AFFORDABLE ELDER HOUSING



Prepared for the State  
of Florida Department  
of Elder Affairs

by: Florida Housing Coalition

9/30/2009



# BLUEPRINT *for*

## Affordable Elder Housing *in* Communities for a Lifetime

A resource for affordable homes, communities and mobility solutions that are ...

*'Senior-Friendly, Boomer-Ready'*\*

\*Credit: Tallahassee Senior Center

30 September 2009

### ON THE COVER

*Communities, and Homes, for a Lifetime (and more)*



#### Mobile Home

Manufactured (mobile) home in a largely rural county. Very affordable and complete with ramp, mobility and senior village health and social services.

#### Small House

Diminutive 546 square foot home in semi-rural area. Efficient to heat, cool, clean and maintain but steps, location and distances constrain mobility.

#### Cohousing Cottage

Small cottage in a cohousing community near an urban center. Residents can walk to grocery, other retail and transit; potential for caregivers near-by.

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## Preamble

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**Blueprint Scope and Objectives:** Resources abound on affordable housing, housing assistance programs, accessible design for the disabled and elderly, healthy aging and healthy, livable communities. This Blueprint will summarize and synthesize these diverse sectors into a concise report and set of recommendations to facilitate more elder-friendly and affordable housing solutions to foster positive aging in place and optimal quality of life for elder Floridians.

The intended use is with all interested stakeholders to meet the current and coming demand and challenges of a rapidly growing aging population or '*Silver Tsunami 2030*' when over a third of the State of Florida is expected to be over the age of 60. Potential stakeholders include city and county governments, regional planning councils, senior service providers, academics, policy-makers and the private sector, particularly those active in the built environment - planning and design professionals, builders, real estate professionals and developers.

**The Research Plan and Approach** is basic research with a cross-cutting and interdisciplinary approach, drawing upon resources in design, architecture, building, planning, development, government policy and regulatory instruments, public financing, health and the environment, new urbanism, and healthy aging.

**Data Collection Methodology** is mainly secondary in nature consisting of literature search and review of government documents, books, journal articles, reports, working papers, research monographs and web-based resources. A limited amount of primary research includes site visits, photo documentation and semi-structured interviews with relevant public and private sector representatives.

## **Silver Tsunami 2030**

*Year 2030: over one-third of the State of Florida, close to 10M people, will be 60 and above. Nearly all will have driver's licenses. Close to a million are expected to be age 85 and above. About a million may be living in poverty. Nearly 4.4 million dwelling units will be needed for those wanting to age in place. How can homes, communities and mobility choices be Senior-Friendly and Boomer-Ready in time for the coming generational storm?*

## **Executive Summary**

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Population projections for persons age 60 and older in the state of Florida are 9.74 million or over one-third of the state by 2030. About 90% or 8.76 million will want to age in place in 4.38 million dwelling units, and about a million are likely to be living in poverty.

This Blueprint builds upon DOEAs Communities for a Lifetime initiative in the focus areas of housing, transportation and mobility. This Blueprint is about typical homes and neighborhoods. A key question is whether ways and means can be identified to help organizations achieve efficiencies in health and social services to older individuals living in their homes, neighborhoods and in emerging Naturally Occurring Retirement Communities (NORCs), and in an affordable manner.

Affordable and appropriate aging-friendly homes in smart community settings with diverse mobility solutions will begin to provide answers. They can help provide healthy, efficient and affordable choices to older individuals, to caregivers, and to other senior service providers.

However, preparing for the coming generational storm by 2030 is not without challenges, chief among them being a legacy of single family homes, multi-family residential, transportation and community infrastructure designed for many decades to serve families with children and the automobile. Recommendations for improvement include:

### **1. Regulatory**

Amend and transform local and state comprehensive plans and local regulatory implementing codes to allow more independent, shared and assisted

*A NORC is "... a critical mass of older individuals, based on local factors that, taken in total, allow an organization to achieve efficiencies in health and social services to older individuals living in the community."*

*Niesz, 2007*

living; preservation of mobile homes, adaptive reuse of existing properties, in addition to expanding opportunities for multimodal mobility.

## 2. Societal / Human Resource Development

Intergenerational public awareness-raising, training and education with diverse groups.

## 3. Private Sector Market

Incentivize model Communities for a Lifetime, recognize value of small efficient homes, and encourage adaptive reuse of existing properties.

## 4. Financial Resources / Housing Assistance Programs

Encourage local jurisdictions to use financial resources to assist aging in place and leverage programs to build awareness of elder housing priorities:

- State Housing Initiatives Partnership (SHIP)
- State Apartment Incentive Loan (SAIL)
- Elderly Housing Community Loan (EHCL)
- Community Development Block Grant (CDBG)
- My Safe Florida Home (MSFH)
- U.S. Housing and Urban Development (HUD):
  - *HUD Section 202 for affordable rental housing*
  - *HUD Federal Housing Administration (FHA) 203(k) Rehabilitation Mortgage*

## AFFORDABILITY

- *Leverage all possible financial resources, for example, SHIP, SAIL, EHCL, CDBG and more*
- *Community land trusts, volunteerism, regulations*
- *Public-private partnerships & market innovations*

## MULTIMODAL MOBILITY

- Priority focus on:
  - *pedestrian environment*
  - *alternatives to automobile*
- Relies on:
  - *good urban design*
  - *mix of land uses*
  - *connectivity*
- Reduction in auto use and:
  - *pollution, environmental degradation and CO2*

To best respond to both the extraordinary challenges *and opportunities* ahead, Communities for a Lifetime will:

- 1. Have homes, communities and mobility solutions planned, designed and built both aging- and caregiver-friendly, and with affordable choices; and*
- 2. By design, and especially with diverse mobility solutions and home-based caregiving, be able to achieve efficiencies in health and social services to older individuals*

**Proposed Implementation Strategies** include, (1) a SHIP Rehab program for accessibility, barrier-removal and energy efficiency modifications; (2) transformation of and more form-based codes to increase opportunities for independent, shared and assisted living; including in particular Accessory Dwelling Units (ADUs); (3) mobile home preservation or replacement in local jurisdictions; and, (4) accelerate multimodal mobility for healthy and optimal quality of life for all elder Floridians.

Efforts should begin urgently to ensure Florida can be both *senior-friendly and boomer-ready* well before the coming generational storm of 2030, and beyond.

## HOME

- More than visitable, risk and barrier-free and designed to prevent falls*
- One accessible living level w/ bedroom & bath*
- Ideally to Universal Design standards*
- Small, low-maintenance and energy efficient*
- Include outdoor living*
- Homes that enable home-based caregiving*



## MOBILITY

- Maximize multi-modal mobility and walking & lower auto dependence*



## COMMUNITY

- Focus on good design and form-based codes*
- Increase use of ADUs & small cottage clusters*
- Ensure replacement housing prior to mobile home conversions*
- Utilize, revitalize and adapt existing properties*

### A1 Background and Introduction

The World Health Organization (WHO) projected that the number of people aged 60 and over will double from 11% of the global population in 2006 to 22% by 2050. US projections are 20.3% in this age group by the year 2015, and over 25% by the year 2030. Population projections for persons age 60 and older in the state of Florida are:

2015	<b>5.66 million</b>	<b>over one-fourth of the state (26.7%)</b>
2030	<b>9.74 million</b>	<b>over one-third of the state (33.9%)</b>

*Source: US Administration on Aging*

Thus, there will be nearly 10 million 60 and older individuals in Florida by the year 2030 across a very long continuum of income groups and abilities: beginning from healthy, active independence to the most feeble and disabled; from exceptionally wealthy to very low income. Close to a million persons are expected to be age 85 and older. Nearly all older individuals will have driver's licenses. Notably, about a million are likely to be living in poverty.

### Florida 2030

#### SILVER TSUNAMI

*over 1/3<sup>rd</sup> of state,  
nearly 10M people:  
over the age of 60*

This Blueprint provides specific guidance and suggested improvements to housing units and to the environment in which homes are situated in response to these extraordinary challenges, and opportunities. This diverse array of home, mobility and community solutions is expected to help accelerate and broaden strategies and approaches to foster optimal aging in place and quality of life for all elder Floridians.

The Department of Elder Affairs' goals, objectives and strategies, vision and values all support their mission to foster optimal quality of life for elder Floridians. This Blueprint in particular supports the following goals and objectives:

Goal 1: Enable persons age 60 and older, their families and caregivers, to experience a high quality of life through easy service access, home and community-based supports and long-term care options. Objective(s):

- *Decrease demand for institutional long-term care services through infrastructure modernization and increased emphasis on prevention*
- *Increase provider network capacity*
- *Improve support of caregivers by providing services that are more timely and specifically targeted to individual caregiver needs*

Goal 2: Empower persons age 60 and older to stay active and healthy.

Objective:

- *Promote healthy lifestyles for people age 60 and older through improved nutrition*

Goal 3: Promote communities statewide that value and meet the needs of elders, especially those 60 and older. Objective:

- *Help communities better support people age 60 and older to age in place, function independently, and live safely and affordably in their community*

Additionally, an increase in *provider network capacity*, improved *support of caregivers* and promotion of *healthier lifestyles* are all possible and anticipated through innovative and adaptive housing, land use community plans and mobility strategies.

**DOEAs Communities for a Lifetime** (CFAL) is a statewide initiative in partnership with AARP that assists Florida cities, towns and counties in planning and implementing improvements that benefit not only seniors but also residents of all ages. The CFAL Blueprint currently contains areas of focus in:

- Housing, Transportation and Mobility
- Health, Wellness and Injury Prevention
- Employment, Volunteerism and Intergenerational Programs

This Blueprint for Affordable Elder Housing addresses the CFAL focus areas of housing, transportation and mobility. Moreover, this Blueprint supports the other CFAL focus areas by:

1. Aging-friendly **homes** that support health, wellness and injury prevention
2. Health, wellness and injury prevention are also supported by:
  - a. *Walkable, aging-friendly communities*
  - b. *Diverse mobility options, including walking*
3. Aging-friendly **communities** and **mobility** options also help older adults access employment, volunteer opportunities and intergenerational programs

**Healthy Aging and Healthy Communities.** Studies show that about two-thirds to three-fourths of all older adults have an inactive lifestyle. In 31 states more than one in four adults are obese. A recent Health Affairs journal reported:

*"In 1998 the medical costs of obesity were estimated to be as high as \$78.5 billion, with roughly half financed by Medicare and Medicaid. ... the medical costs of obesity could have risen to \$147 billion per year by 2008."*

The Mayo Clinic Plan for Healthy Aging recommends a regular exercise program and 10 ways to add more activity to a daily routine: walk or bike, garden, do yard work, use hand power tools, do hand washing, walk, walk, use the stairs, walk, and walk. The Mayo Clinic also reports that people who are inactive are twice as likely to experience symptoms of depression as are people who are physically active.

Recommendations include: don't isolate yourself, get out of the house, and exercise.

## A2 Affordable Elder Housing in Florida

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### A2.1 Status and Trends

AARP reports that about 90% of older Americans would like to live in their own homes as they age. Florida population and housing projections are:

**Table 2.1a                      Projected No. of Dwelling Units (DUs)**

(90% of totals)	By Year 2015	By Year 2030
For 60+ adults	2.42 million DUs	4.38 million DUs
For 65+ adults	1.77 million DUs	3.50 million DUs
For 85+ adults	Over 260,000 DUs	Over 425,000 DUs

*For further detail see Blueprint Attachment 1*

**A 2007 Affordable Housing Report** by the Florida Department of Community Affairs (DCA) indicated that the State of Florida will need to add close to 400,000 residential units for persons at or below 80% of the median household income between the years 2002-2025. No doubt a good many will need to be senior-friendly.

For older individuals with special needs in Florida there are a total of 82,294 beds in skilled nursing facilities, 78,685 beds in 2,743 Assisted Living Facilities (ALFs) and 508 adult family care homes with 2,268 beds. With a collective capacity of 163,247 this

represents just 3.7% of the current 60 and older population, and a meager 1.68% of the 2030 projected 60 and older population. Only 15,354 or about one-fifth of ALF beds accept Optional State Supplementation (OSS).

In the private sector, senior-segregated continuing care and retirement communities tend to be mainly for middle and higher income couples and individuals. The building and real estate professions are beginning to recognize the need for aging-friendly homes and communities, however, decades of a family and child-oriented built environment are lagging behind in response to elder needs.

As a result, this Blueprint is about our everyday homes and communities, the typical suburb and aging downtown neighborhood. It is about Naturally Occurring Retirement Communities, or NORCs, both existing and emerging, and about how our homes, communities and mobility built environments need to undergo a paradigm shift to better adapt and respond to the coming generational storm.

## **A2.2 Key Elements of Aging In Place**

Two key elements to foster optimal quality of life and positive aging in place for elder Floridians are: (1) health and social services and other amenities and pleasures of daily life, and (2) the home, community and mobility built environment.

### **A2.2.1 Achieving Efficiencies in Health and Social Services**

The federal definition of a Naturally Occurring Retirement Community (NORC) is a community with a concentrated population of older individuals that is not an institutional care or assisted living setting. A NORC is also defined as:

*“... a neighborhood composed of age-integrated housing where, (1) 40% of the household heads are older individuals, or (2) a critical mass of older individuals exists, based on local factors that ... allow an organization to achieve efficiencies in health and social services to older individuals living in the community.”*

NORC Definition. Niesz, 2007

While a fixed or minimum percentage may be difficult to document and monitor, there is no doubt that when one in three Floridians are over the age of 60 that a critical mass of older individuals will reside in the state.

#### **A2.2.2 The Built Environment: Home, Mobility, Community**

The typical lifespan of buildings and infrastructure calls for urgent and sustained efforts to transform homes, communities and a diverse array of mobility solutions to assist current elders to positively age in place but also to prepare for future elder Floridians when one-third, more or less, of all homes in the state may need to:

- Be risk- and barrier-free and prevent falls
- Accommodate home-based caregiving
- Have ready access to, but minimize dependence on driving motor vehicles to all goods, services, amenities and pleasures of daily life
- Be positioned near other older individuals to allow organizations to achieve efficiencies in health and social services that may be required

This Blueprint identifies home, mobility and community solutions which, (a) house older individuals aging in place safely and affordably, (b) can accommodate a critical mass of older individuals, (c) position those older individuals such that family and caregivers; health, recreation and wellness and other service providers; faith-based and other organizations can more readily achieve efficiencies in health and social services to older individuals; and (d) support caregivers, increase provider network capacity, and promote healthy lifestyles.

#### **A2.3 Affordable Housing Programs and Strategies**

Affordable housing is a relative term. In brief, affordable housing is housing that someone earning no more than 80% of the Area Median Income (AMI) can purchase, rent or financially maintain without exceeding 30% of his or her monthly income. However, there are many very low and extremely low income people in the 30-80% AMI range and some have a monthly income of less than 30% AMI.

Conversely, households with income in the 80-120% AMI range are commonly known as "*workforce housing*." The monthly or annual AMI is usually adjusted for household size. The average annual AMI as defined by the U.S. Department of Housing and Urban Development (HUD) in Florida ranges from a high of \$66,100 in Collier County down to \$44,100 in 23 mostly rural counties. This along with a representative sample of 30-80% AMI is noted in Table 2.3a.

**Table 2.3a      Relative Affordability and Annual AMI**

% of AMI	\$44,100	\$50,000	\$55,000	\$60,000	\$66,100
30%	\$13,230	\$15,000	\$16,500	\$18,000	\$19,830
40%	\$17,640	\$20,000	\$22,000	\$24,000	\$26,440
50%	\$22,050	\$25,000	\$27,500	\$30,000	\$33,050
60%	\$26,460	\$30,000	\$33,000	\$36,000	\$39,660
70%	\$30,870	\$35,000	\$38,500	\$42,000	\$46,270
80%	\$35,280	\$40,000	\$44,000	\$48,000	\$52,880

Over 400,000 or 9.2% of all 60+ older Floridians are currently living below poverty guidelines. Significantly, over 260,000 of Florida's very low-income elderly-headed households with income below 50% AMI and cost burden above the 30% threshold are in 17 or just one-fourth of the state's 67 counties, as noted in Attachment 2. Also, most of these counties have a 60 and older population larger than the Florida average of 23.1%, with five of the counties with a 60 and older population at 30% or higher. Yet, housing can be attainable and affordable to different family sizes, including elders, in diverse housing markets through a variety of financial resources and strategic tools and techniques. An overview is noted in Table 2.3b.

**Table 2.3b      Affordability Programs & Strategies Overview**

	<i>Direct</i> to Homeowner or Renter Resident	<i>Indirect</i> to Builder, Developer/Contractor	<i>Indirect</i> Other
<u>Reduce Cost or Price of Housing</u>	<ul style="list-style-type: none"> <li>• Down payment &amp; mortgage assistance</li> <li>• Decrease interest rate and/or housing debt</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce cost of construction</li> <li>• Low-interest loans</li> </ul>	<ul style="list-style-type: none"> <li>• Regulatory instruments</li> <li>• Employer-assisted programs</li> </ul>
<u>Increase Funds Available for Housing</u>	<ul style="list-style-type: none"> <li>• Public Section 8 rental vouchers</li> <li>• Reduce monthly utility bills</li> </ul>	<ul style="list-style-type: none"> <li>• Development loans, bonds, tax credits, etc.</li> <li>• Energy efficiency repairs/upgrades</li> </ul>	<ul style="list-style-type: none"> <li>• Public-private partnerships</li> <li>• Tax incentives for investors</li> <li>• Exaction fees</li> </ul>

Financial resources can be **direct** to residents, or **indirect** through builders, developers, service providers or employers. Strategies may be used for new construction, for the rehabilitation of existing properties, or for rental assistance. Affordability tools and techniques may be publicly supported, private resources and innovations, regulatory interventions, or some combination thereof. Exaction fees from private developments may help pay for public benefits, for example housing.

### **A2.3.1 Financial Resources for Affordability**

Financial resources are available through federal, state and local housing assistance programs (*Attachment 6.2*). Significant programs to consider for elderly housing are:

<i>Source</i>	<i>Financial Resources</i>
<b>Federal</b>	HUD Section 202 and FHA 203(k)
<b>State</b>	Housing Credits for the Development of Affordable Rental Housing, and other relevant programs administered through Florida Housing Finance Corp
<b>Local</b>	State Housing Initiatives Partnership (SHIP)

**HUD Section 202** is the primary federal program that provides affordable rental housing for low and very low income elderly households. Through Section 202, HUD finances the construction, acquisition or rehabilitation of structures to provide older individuals with options to live independently but also with supportive services such as cleaning, cooking and transportation. In addition, Section 202 provides rent subsidies to ensure ongoing affordability. Funding for Section 202 is low relative to other HUD housing programs with funds appropriated from FY1999 through FY2007 sufficient for just over 50,000 elder housing units nationwide.

**The HUD Federal Housing Administration (FHA) 203(k) Rehabilitation Mortgage** is an important tool available to renovate homes, revitalize neighborhoods and expand homeownership opportunities. The 203(k) pools the purchase and rehabilitation costs in a single mortgage transaction on eligible properties including 1 to 4 unit dwellings, condominiums and manufactured homes. In addition to rehabilitation, the 203(k) can be used to convert a single family home to 2 to 4 units, or vice versa. This rehabilitation tool may provide great potential to create smaller aging-friendly units and/or caregiver's cottages.

**The Florida Housing Finance Corporation (FHFC)** is the state clearinghouse for financial housing resources. An overview of significant financial resource programs is noted in Table A2.3.1a.

**Table A2.3.1a FHFC and Other Financial Resources**

	Direct to Homeowner or Renter Resident	Indirect to Builder, Developer or Repair Contractor
<b>Loans, Mortgage Purchase or Rental</b>	<ul style="list-style-type: none"> <li>• <i>First Time Homebuyer Program</i></li> <li>• <i>State Housing Initiatives Partnership (SHIP)</i></li> <li>• <i>HOME – Home Ownership</i></li> <li>• <i>FL/HOP Florida Homebuyer Opportunity Program</i></li> <li>• <i>HAP Down Payment Assistance</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>Elderly Housing Community Loan (EHCL)</i></li> <li>• <i>State Apartment Incentive Loan (SAIL)</i></li> <li>• <i>State Housing Initiatives Partnership (SHIP)</i></li> <li>• <i>HOME Investment Partnerships</i></li> <li>• <i>Predevelopment Loan Program</i></li> </ul>
<b>Repairs, Bonds, Credits, Misc.</b>	<ul style="list-style-type: none"> <li>• <i>Low-Income Emergency Home Repair - LEHRP</i></li> <li>• <i>Low-Income Home Energy Assistance – LHEAP</i></li> <li>• <i>State Housing Initiatives Partnership (SHIP)</i></li> <li>• <i>US Department of Agriculture, Rural Housing Assistance</i></li> <li>• <i>Weatherization Assistance Program</i></li> </ul>	<ul style="list-style-type: none"> <li>• <i>State Housing Initiatives Partnership (SHIP)</i></li> <li>• <i>Multifamily Mortgage Revenue Bonds</i></li> <li>• <i>Low Income Housing Tax Credit</i></li> <li>• <i>Homeownership Pool (HOP) Program</i></li> </ul>

Unfortunately, the 2009 Elderly Housing Community Loan (EHCL) Cycle was cancelled due to a lack of appropriation of funds from the legislature. EHCL funds are normally available for the purpose of making building preservation, sanitation repairs or improvements required by governing codes, or life safety or security related improvements. Other FHFC programs are primarily targeted to families and workforce housing. However, with more awareness of demographic changes and the need to place more priority on the needs of elders, a variety of FHFC resources could be tapped and leveraged, in particular, SHIP and SAIL, which are programs funded by the Sadowski Housing Act.

**The William E. Sadowski Affordable Housing Act of 1992** established dedicated sources of funding for affordable housing through documentary stamp taxes paid on the transfer of all real estate in Florida. Revenues have generally been allocated through state and local channels as noted below:

- STATE Housing Trust Fund – 30% of revenue for the State Apartment Incentive Loan (SAIL) program, Predevelopment Loan Program, Homeowner Assistance Program, and others

- LOCAL Government Housing Trust Fund – 70% of revenue for State Housing Initiatives Partnership (SHIP), providing local governments with monies needed to implement the housing elements of their comprehensive plans

The main source of affordable housing funding in many Florida communities—and the only source in others—is the **State Housing Initiatives Partnership** (SHIP) which is allocated to each county in Florida, as well as larger cities. For this reason, it is a potentially significant source of funding to address affordable elder housing needs. However, priorities are not currently focused on elderly households. Cities and counties each determine locally how to best use their annual allocation of funds. SHIP is both a direct and indirect source of funds and may assist elderly households in any of the following ways:

- Housing rehabilitation of owner-occupied homes for:
  - *Risk and barrier-free modifications*
  - *Energy conservation and weatherization*
- New construction, additions or rehab of existing:
  - *Rental housing developments*
  - *Adding home-based caregiver cottages, e.g. Accessory Dwelling Units (ADUs)*
  - *ADU or small cottage cluster developments*
- Utility deposit assistance

**The State Apartment Incentive Loan** (SAIL) program also is not exclusively for, nor prioritized to, elderly households. This program provides low interest rate mortgage loans to developers for the purpose of building or substantially rehabilitating rental developments for very low (50% AMI and below) income households. In past years a portion of SAIL funds have been earmarked for elderly housing developments.

#### A2.3.2 Housing Rehabilitation Programs

Housing rehabilitation is an important strategy to assist elderly households to remain self-sufficient and safely age in place. Housing rehab programs are in almost every local county and large city government in Florida and provide money for emergency repairs, code violations, roofing, plumbing, electrical repairs and more. Some jurisdictions will fund accessibility modifications for elders, for example, ramps, grab bars, bathroom and door modifications. The amount of assistance varies but may be a few thousand dollars or \$10,000 to \$25,000, or more.

Typically a lien is placed on the property for 'x' years. If the recipient continues to occupy the home for the stipulated time period, then usually the lien is removed with no repayment required. In addition to SHIP funds, local jurisdictions may be able to access federal HUD HOME dollars or Community Development Block Grant (CDBG) funds, as noted in the following HAT case study.

**Housing and Assistive Technology, Inc.** (HAT) is a nonprofit organization that evaluates the accessibility needs of elderly and disabled homeowners, coordinates contractors to install barrier-free home features and pays for the work with local SHIP and CDBG funding. The nonprofit's success stems from a partnership with the housing staff in 16 city and county local governments in Southeast Florida, including Miami-Dade County and the City of West Palm Beach. Each jurisdiction has a "Barrier Removal" housing strategy that funds this assistance for both risk and barrier-free modifications and aging-friendly amenities. Some of HAT's common housing improvements include the installation of curb-less showers, higher toilets, grab bars, wider doorways, accessible ramps, hand railings, lower or roll-under counter tops, accessible appliances and storage, and safer flooring.



*Grab bars & roll-in shower*



*Entrance ramp with railings*



*Vanity with roll-under space*

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*Images courtesy of Housing and Assistive Technology, Inc.*

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**Energy efficiency improvements** are another important type of housing rehab program which can lower monthly energy bills but they may be administered through different departments within a city or county. For example, both the City of Tallahassee and Leon County have housing departments but energy efficiency improvements are administered through the City's Utility Department. Local jurisdictions may also be able to access federal weatherization assistance funds.

**The Weatherization Assistance Program** (WAP) is a specialized rehabilitation program that focuses on energy efficiency improvements that can lower monthly utility expenses. WAP provides assistance to low income households with a high energy burden, with preference to owner-occupied households, 60 and older elderly or physically disabled residents, and families with children under 12. The US Department of Energy estimates that the weatherization program services typically save \$358 to \$413 in utility bills annually, or about 22 to 28% of the typical low income household annual utility bill. Types of assistance include:

- Address air infiltration and integrity of the building:
  - *Weather-stripping, caulking, thresholds*
  - *Minor repairs to walls, ceilings, floors*
  - *Window and door replacement*
- Attic insulation (and floor insulation in North Florida counties only)
- Attic ventilation and installation of solar screens
- Apply solar reflective coating to manufactured homes
- Repair or replace inefficient equipment (HVAC, water heaters)

### **2.3.3 Affordability Tools and Techniques**

Affordability tools and techniques are not financial resources but rather *strategies* that can facilitate the provision of affordable housing, for example community land trusts, regulatory interventions, volunteerism and public-private partnerships.

**Community Land Trusts** (CLTs) are a strategy or mechanism to provide secure, permanent and affordable access to land and housing to meet the needs of residents least served by the prevailing land market. The CLT model separates land from improvements built on the land for the purpose of transferring title to the house without selling the land. The land is owned by a non-profit organization which provides a 99-year ground lease to homeowners with resale provisions to ensure affordability in perpetuity. The home improvements and real estate equity are typically shared between homeowners and the CLT. There are at least 15 CLTs across the state, mainly in the South, Central and Northeast Florida, for example:

- Bahama Conch Village Community Land Trust, Key West
- Community Land Trust of Palm Beach County, Inc.
- Charlotte County - Peace River Community Housing Trust
- Westshore Alliance Community Development Corporation
- Escambia County Community Land Trust

In the Northwest Panhandle, the Franklin County Community Development and Land Trust Corporation was established in 2006. Local governments can support CLTs by allocating underutilized or surplus lands to CLTs, construction financing and down payment assistance, and providing administrative support to CLTs.

**The Florida Community Land Trust Institute** provides technical assistance to communities interested in developing CLTs, which may include:

- Determining whether a CLT is appropriate and which type of CLT model
- Understanding real estate terms of ground leases and resale options
- Start-up, capacity building, operations & marketing for the non-profit CLT
- Homebuyer counseling for CLT purchases
- Real estate legal, title, tax, development and financing issues

**Regulatory interventions** that may be applied to assist in the provision of land for affordable housing are of two basic types: incentives vs. exactions, or the carrot vs. stick approach. The building and development community is unsurprisingly more in favor of the former, which commonly include impact fee waivers, relaxation of development standards, density bonuses and expedited permitting.

**Exaction** is a term used to describe fees paid during private sector development permitting processes that help pay for public benefits. Concurrency is an exaction to help pay for public infrastructure such as roads, stormwater management, schools and more. Linkage fees are an exaction to establish a Trust Fund used for the implementation of affordable housing programs. Inclusionary Zoning (IZ) is an interesting tool because it contains elements of both incentives and exactions. Typical incentives in an IZ ordinance are:

- a) *Additional development density / density bonuses*
- b) *Design flexibility and alleviation of development standards*
- c) *Expedited development review*
- d) *Relaxation of deviation requirements*
- e) *Transportation concurrency exemption (for affordable units), and*
- f) *Additional incentives which may be proposed by the developer and agreed in partnership with the jurisdictional authority*

Thus, IZ is government compelling the private sector to produce housing in certain locations at a defined price point, but it also offsets the cost of producing that housing and accommodates the price differential with a diverse set of incentives.

**Volunteerism.** One of the oldest and most well-known volunteer organizations involved in the provision of newly constructed affordable housing is Habitat For Humanity. Some Florida communities organize volunteer activities to build ramps or assist with needed home repairs for the elderly. Communities that have these sorts of volunteer initiatives include Alachua, Broward, Dixie, Franklin, Indian River, St Lucie and Sumter Counties; and Boynton Beach and Pensacola. Another potential strategy is to tap into volunteer home construction or rehabilitation organizations and leverage their talents and resources for the elderly. For example, Tallahassee's Rainbow Rehab, Inc. was founded in 1989 with the mission to:

*"... serve people with lower incomes by making it possible for them to own, or continue to own, properly renovated homes. We renovate properties for resale to disadvantaged families, provide free or reduced-fee repair services for lower-income homeowners, and coordinate opportunities for people from all walks of life to work and learn about home-ownership together."* Rainbow Rehab <http://www.rainbowrehab.org/>



303 Putnam Drive: BEFORE



303 Putnam Drive: ALMOST DONE

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*Image on left courtesy of Rainbow Rehab, Tallahassee, FL*

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Rainbow Rehab, Inc. began as an all-volunteer organization but the first "fee for service" program began in April 2006 in partnership with the City of Tallahassee. Volunteers contracted with the City to do home repairs were funded through the

SHIP program which paid an hourly rate for the volunteer labor on each project. This became “*profit*” used for other homeowners who do not qualify for assistance.

**Public-Private Partnerships.** Public institutions, non-profit organizations and the business sector all have similar affordable housing goals and it is rare to find people with no concern for the elderly. Fostering public-private partnerships attempts to identify synergies and positive solutions with the best talents and resources from all.

## 2.4 *Private Sector Perspectives*

The private sector involved in the delivery of affordable housing is in two main categories: (1) home building construction, and (2) community land development. Both may be impacted by a complex array of interacting variables from local to global levels that includes the general market economy and cost of financing, land, regulations and cost of materials and methods of construction.

**Reducing the cost of materials and methods of construction** does not necessarily equate to a reduction in quality. Builders and contractors who succeed at affordable construction do so by so-called tricks of the trade and value engineering, as noted:

*“The key to long-term success in constructing first-rate affordable homes of any price is ... dissecting every facet of construction and searching for potential savings, then analyzing each dollar reduction against uncompromising standards.”*

Ruiz. *Building an Affordable House: Trade Secrets to High-Value, Low-Cost Construction*

A key trade secret is good relationships and collaboration with subcontractors and suppliers for an “... *information-rich pool with some of the best cost consultants ....*” More recommendations for the basic planning and design of an affordable home include:

- Cube or rectangle, limit area of exterior wall, simple footprint
- Standard floor and roof spans, use off-the-shelf framing materials
- Open up the structure, don’t overbuild foundation, simplify the shell
- Use modular planning grids and stock product dimensions
- Cluster plumbing, minimize hallways and construct stairs in straight runs
- Effective understatement, not pretention, stick with quality “*vanilla*”

Additionally, economies of scale and low land cost typically factor into affordable housing building and development. However, care should be taken so that these strategies do not result in concentrations of poverty in disadvantaged areas of town. Development companies also generally believe that, “*Good Design Can Be Affordable*” and that regulatory flexibility is a cornerstone of good, affordable design.

## ***2.5 Affordable Aging In Place Now, in 2030, and Beyond***

To foster optimal quality of life and affordable aging in place for elder Floridians a number of approaches will likely take the forefront now, in 2030, and beyond:

- *Accessibility and weatherization home rehabilitation*
- *Smaller homes and Accessory Dwelling Units (ADUs)*
- *Small cluster communities*
- *Mobile home parks and manufactured housing*
- *Multi-modal mobility*
- *Adaptive reuse of existing housing stock*

These are further elaborated in **Key Elements, Section B**.

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### B1 Home

Aging in place is a natural human condition. Housing choices for older individuals are of four main types: (1) independent living, (2) shared living, (3) shared assisted living, and (4) fully supported living arrangements.

The typical Florida home can provide more independent and shared living with proper planning and design of the individual dwelling unit in which an older person may reside and its immediate surroundings. Two basic components are, (1) the dwelling unit itself, and (2) opportunities for intergenerational living and home-based caregiving.

#### B1.1 *The Dwelling Unit*

Aging in place does not necessarily mean frailness, illness or disability. Yet, 39.5% of 65 and older Floridians currently have at least one type of disability (DOEA 2009 Florida State Profile) and the annual growth rate of 85 and older Floridians is at 4.4% (DOEA Assessing the Needs of Elder Floridians, 2004, Data Tables, Population by Age Categories and Growth).

Aging-friendly homes will better accommodate physical changes that naturally occur during the aging process. These may include changes in vision or hearing; joints, bones and muscle that may affect strength and agility; or levels of comfort due to body temperature. Memory impairment and disabilities are special needs requiring special interventions.

Elements which contribute to an aging-friendly home are, (1) risk and barrier-free basic housing features including falls prevention, (2) aging-friendly amenities, and (3) additional aging-friendly considerations.

## HOME

*"The mere sentiment of home, with its thousand associations, has, like a strong anchor, saved many a man from shipwreck in the storms of life."*

A.J. Downing. *Downing's Country Houses*. U.S. Congress/Southern District of New York (1850)

### **B1.1.1 Risk and Barrier-Free Basics**

The first step toward risk and barrier-free homes is ‘visitability’. As the name suggests, a residence designed for visitability allows frail or disabled persons to visit or be a guest in a home. A visitable home has three minimum basic characteristics:

1. A zero-step entrance
2. Doors with 32" of clear passage space, and
3. Basic access to at least a half bath on the main floor level

A “zero-step” access may have no steps at all, or it may provide ramps over, or in addition to steps, to access entrances. “*Basic access*” is not well defined, and a full bath with bathing facilities on the main floor level is much preferred.

**The Florida Building Code (FBC) – Residential** governs single family homes, duplexes and triplex housing units. FBC-R has made progress toward visitability in Section R322 ‘Accessibility’, noted below.

*FBC-R322.1.1 All new single-family houses, duplexes, triplexes, condominiums and townhouses shall provide at least one bathroom, located with maximum possible privacy, where bathrooms are provided on habitable grade levels, with a door that has a 29" clear opening. However, if only a toilet room is provided at grade level, such toilet rooms shall have a clear opening of not less than 29".*

An obvious 3" discrepancy exists between 32" of clear passage space and a 29" clear opening. A 29" net clear space is feasible with a 2'-8" or 32" door. While a walker may pass through 29" it is not wide enough for a wheelchair. A 2'-10" or 34" door leaf can provide 32" of clear passage. 34" doors are available however not common and are sometimes a more expensive special order. Hence the reason most building and design professionals recommend the use of 36" or 3'-0" doors throughout.

**The Florida Building Code – Building** governs multi-family housing of four or more units and all types of commercial developments. Relevant Florida Statutes, the Americans with Disabilities Act (ADA) and the Fair Housing Act are all noted in FBC-B Chapter 11 - Florida Accessibility Code for Building Construction. Although single family homes (as described in FBC-R322.1.1) are not required to comply with FBC-B, Chapter 11 does provide a wealth of information, guidance, dimensions and

diagrams on accessible design that may be applied to residential units. In FBC-B all doors must have 32" of clear passage space.

**Falls prevention** is another risk and barrier-free basic. A typical checklist for falls prevention includes suggestions for the physical elements of the home structure itself, objects or accessories in the home, and health interventions for older individuals; all summarized in Table 2.1.1a, Falls Prevention Matrix.

**Table 1.1.1a      Falls Prevention Matrix**

	HOME STRUCTURE	HOME ACCESSORIES	OLDER INDIVIDUAL
<b>Tripping and fall hazards</b>	Preference for one living level and avoid steps; use reflecting materials or contrasting colors	Clear paths around furniture, secure rugs, pick up clutter, secure cords & wires	Wear sturdy shoes with thin, non-slip soles
<b>Light/vision</b>	Maximize natural light, artificial lighting w/ smart, well-positioned task lighting	Improve or add lighting, increase bulb wattage	Check vision, corrective lenses
<b>Assistive devices</b>	Handrails both sides of steps/stairs; grips, rails & grab bars; residential elevators or stair lifts as needed / applicable	Walkers and wheelchairs	Get up slowly
<b>Reach &amp; surfaces</b>	Non-slip floor surfaces; shelves, counters, cabinets and closets to be within reach of seated person in wheelchair	Use steady step stool	Keep emergency numbers, phone, other important needs within reach
<b>Personal health and wellbeing</b>	-	-	Exercise for balance, strength, coordination; clinical assessment, good nutrition, medication management

Sources: US HHS/CDC and National Council on Aging

Falls prevention adds the following elements to visitability:

4. Grab bars, railings and guard rails. Grab bars in bath/shower essential; also desirable to have grab bar adjacent to bath/shower and toilet; both horizontal and vertical grabs to serve different functions; elsewhere in house handrails both sides of steps (if applicable); and guardrails at changes in elevation.

5. Floor Surfaces. Easily traversed with no tripping hazards; slip-resistant resilient materials (tile, vinyl, cork, etc.); matt, textured (not gloss finish) wood, laminate or linoleum; and/or low-pile, dense, tight-weave carpet.
6. Windows, Lighting and Colors. The more light the better to aid failing eyesight; abundant natural light also lifts mood; good task lighting in smart locations; contrasting colors and reflective surfaces; windows easy to unlock, operate and reduce need to lift heavy elements.
7. Kitchens, cabinets, countertops, closets and storage. Provide to the extent feasible shelves, clothes rods, etc., within reach of persons disabled, seated in a wheelchair or an otherwise frail elder.



*Grab bars and built-in seating in shower*



*Adjustable shower head (and beautiful tile work)*

*Images courtesy of Remodeling Construction Solutions, Tallahassee, FL*

Still, a risk and barrier-free home will be more than visitable, and will do more than just prevent falls. In addition to items noted above, the basic aging-friendly, risk and barrier-free home will have the following essential elements:

8. General Planning Guide. One-story living with at least one accessible bedroom and bathroom on main entry level; open plan w/ minimal obstructions; eliminate hallways or provide space(s) for turning wheelchair; 36" entrance door(s).
9. Doors and Accessways. All doors to have min. 34" wide door leaves / min. 32" net clear passage space (lever-style door hardware preferred); where unavoidable 36" min. hallway width but 42" wide with turn-about space(s) much preferred.
10. Bathroom(s). Access in and maneuvering room at all fixtures; provide seating and lighting in bath/shower; handheld shower head within reach adjusts to varying heights; curb-less roll-in shower w/ no shower door for wheelchairs.

Critical dimensions to remember for planning purposes are 32", 36", 48" and 60". These four numbers are central to the majority of accessibility designs, as noted:

- 32" preferred net clear passage between doors and other obstructions
- 36" typical height of grab bars, railings and guardrails; appropriate dimension of doors; minimum depth of shower
- 48" depth of wheelchair, space in front of appliances or plumbing fixtures (48" x 30" wide), also max. height reach for person seated in wheelchair
- 60" diameter of wheelchair turning radius

### **B1.1.2 Aging-Friendly Amenities**

Risk and barrier-free homes, and falls prevention, are essential for safely aging in place. Aging-friendly amenities take a step beyond the basics to enhance comfort, convenience and usability for older individuals. The most comprehensive application of aging-friendly is Universal Design. Definitions vary but in essence it is:

***Universal Design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Universal Design is the process of imbedding choice for people of all ages, abilities or circumstances.***

The Center for Universal Design at North Carolina State University has a wealth of resources, including numerous links to manufactured and affordable housing, home modification and accessible home plans. The Universal Design Alliance and AARP also offer a host of information, education, training, publications and other Universal Design resources. While Universal Design is an aging-friendly ideal, not all homes may be able to meet or afford all aspects of Universal Design. Yet, adding the following amenities will help foster optimal quality of life for elder Floridians:

11. *General Planning Guide. Include porches and other outdoor 'living spaces' in front of house and in other locations as well. This will encourage older adults to be outdoors for more physical activity and reduce feelings of isolation. Small or modest size spaces with quality low maintenance materials preferred.*
12. *Hardware and Other Operators. Level-style door hardware; 'D' or other pull- (not knob) style cabinet hardware; rocker or toggle switches for lights and other devices; remote control TV/fans, etc., if possible.*
13. *Kitchens, cabinets, countertops, closets and storage. Maximize areas within reach of person seated in wheelchair; provide knee spaces for wheelchair; multi-level*

*and/or adjustable height counters; pull-out, pull-down or pivot-out accessories; counter or ‘staging area’ next to entrance doors, sinks and appliances.*

14. Materials and Products. All selected for quality, durability and low maintenance.
15. Appliances. Raise appliances or re-arrange to reduce need to bend over or reach too far, for example dishwasher, oven, washer and dryer.

No. 11 outdoor ‘living spaces’ also plays a role in energy efficiency (section B1.1.3) and can moreover help in crime prevention. As noted in Crime Prevention Through Environmental Design (CPTED) principles, Natural Surveillance, Territorial Reinforcement and Natural Access Control provide protection to residents as residents also provide “*eyes on the street*” to help avert crime. CPTED is defined as:

***“CPTED is the proper design and effective use of the built environment which may lead to a reduction in the fear and incidence of crime, and an improvement of the quality of life.”*** National Crime Prevention Institute

For example, this 988 square foot home has a 168 square foot front porch (Natural Surveillance) raised and separated from the road with landscaping (Territorial Reinforcement and Natural Access Control). Fences, hedges and gates at front property lines are also effective. If a ramp or step-free entrance is provided, this could be a very aging-friendly, and affordable, home for aging in place.



*Quaint home on busy Tallahassee road*

### **B1.1.3 More Aging-Friendly Considerations**

With risk and barrier-free basics and aging-friendly amenities older individuals will have better opportunities to optimally age in place. A Certified Aging-In-Place Specialist (CAPS) professional can best assist with planning, design, real estate, remodeling or building needs for older individuals. At the same time, additional considerations can enhance an older individual’s quality of life and economic security. For example, the following items may be needed in multi-story homes, included as needed or requested, and/or as allowed by financial resources:

16. Lifts. Motorized stair lifts, residential elevators, power track lifts (beds/showers)
17. Mechanical and Technology Aides. Security or communication systems (alarms, programmable devices, detectors, sensors, intercoms); remote control devices; hearing and visual impairments aides (alarms, trigger blinking lights, etc.).



Bright, curb-less roll-in shower with no door



*While not "step-less", the easy rise and platforms are more manageable for frail elders, and can accommodate persons in a walker. Future plan is to enhance this beautiful entryway with a handrail.*



Light, bright and breezy outdoor living space

*Images courtesy of Carpenters Construction Co., Tallahassee, FL*

Further aging-friendly considerations include energy efficiency, resilience against wind storms, size of homes, and the inter-relationship between them.

**Florida Context and Climate:** Florida is hot, humid and hazardous. John Gorrie's ice machine and the introduction of air conditioning changed the face and future of Florida forever. Gorrie helped make living in a hot and humid climate much more comfortable, but air conditioning machines also brought new challenges in the production, cost of and emissions association with energy consumption.

Energy efficient homes require smaller, less expensive equipment and are more affordable to operate and maintain. Augmenting heating and ventilating (HVAC) equipment with ceiling fans are aging-friendly by, (1) increasing comfort while lowering energy demand, and (2) more individual control over room and occupant comfort, in effect more responsive to the physiological changes in older adults. Outdoor living spaces such as covered porches help with energy efficiency by, (1) shading doors and windows to lower energy consumption, especially those with west orientation, and (2) natural shady outdoor spaces and covered breezy porches provide comfortable 'living spaces' that may reduce use of indoor air conditioning.

Leadership in Energy and Environmental Design or LEED is an internationally-recognized green building certification system developed by the US Green Building Council (USGBC). LEED measures not only energy but also water efficiency, CO<sub>2</sub> emissions, air quality and more. See Attachment 3 for further information on "green" building and energy efficient programs, systems and standards.

Hurricanes are a part of life for Floridians. In addition to disaster preparedness and emergency planning, the design and construction of homes can also play a role in disaster resilience. The My Safe Florida Home (MSFH) program was created to help Floridians identify and make improvements to strengthen their homes. In addition to improving wind storm resilience some home features if certified by a licensed inspector may help lower insurance premiums, particularly in coastal areas, e.g.:

- Roof geometry ( a 'hip' roof earns highest rating and premium discount)
- One story, and reinforced masonry construction



Bungalow



1-1/2 Story w/ Hip Roof(s)



Vernacular

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*Images of 'Carolina Place' courtesy of Barnett, Fronczak Architects, Tallahassee, FL*

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The tremendously successful MSFH program expired on June 30, 2009 due to legislative budget constraints. It could possibly be revived in 2010.

**'Small is Beautiful'**: E.F. Schumacher popularized the phrase 'Small is Beautiful' in 1973, and Sarah Susanka reinvigorated the concept in *Creating the Not So Big House* published in 2000. A major rationale for smaller homes is environmental, both in terms of lower daily energy consumption, and fewer resources consumed during construction, all systematically measured in LEED certification. But smaller homes are taking on a new imperative with an escalating aging population. Small, open floor plan homes work for older adults for the obvious reason of a one or two-person 'empty nest', but also to lower monthly expenses because there is less to clean, maintain, repair and replace. This can help lessen exposure to risks and barriers.

Demographics suggest that a significant number of dwellings in Florida should be one or two bedroom single-story homes around the year 2030. Unfortunately, the national trend is for larger and more multi-story homes. The boomer demand for homes following WWII ultimately led to an average home size of about 1,450 square feet in 1963, about 1,650 square feet in 1975 to over 2,400 in 2005. Also, both the increase in home sizes and more compact urban development on smaller homesites have driven the construction of more two-story homes.

In Florida, close to half of all housing units are two bedrooms or smaller, but the trend is toward larger homes with more bedrooms, as noted in Table 1.1.3a.

**Table 1.1.3a      Number of Bedrooms, Florida Homes 2000 & 2004-07**

	2000	2004	2005	2006	2007
<b>2 BR, 1 BR and no bedroom (studio)</b>	<b>52.1%</b>	<b>49.2%</b>	<b>48.4%</b>	<b>47.9%</b>	<b>46.7%</b>
<b>3 BR, 4 BR, 5 BR and larger</b>	<b>47.9%</b>	<b>50.8%</b>	<b>51.6%</b>	<b>52.1%</b>	<b>53.2%</b>

*Source: US Census Bureau, American Community Survey and State of Florida Consolidated Plan 2005-2010*

The trend may in part be driven by construction and real estate indicators. Measuring cost of construction and real estate price in dollars per square foot (\$/SF) leaves a lasting impression that the lowest \$/SF is the best “value.” Moreover, the \$/SF indicator is only applied to mechanically conditioned spaces. Comfortable outdoor living spaces like covered porches and breezeways seemingly have no real estate value. Conversely, smaller homes obtain a higher rating or “value” in a Leadership in Energy and Environmental Design (LEED) point system. In summary, homes that foster optimal quality of life for elder Floridians are:

- more than visitable
- risk and barrier-free and prevent falls
- one level of living with at least one accessible bedroom and bath
- ideally planned, designed and built to Universal Design standards
- durable quality and low-maintenance
- best small, sturdy and energy efficient, and
- have both indoor and outdoor living spaces

The optimal aging-friendly dwelling unit may be situated by itself, grouped in clusters, and/or associated with intergenerational or caregiver living arrangements.

## ***B1.2 Intergenerational Living and Home-Based Caregiving***

Smaller one and two-bedroom homes may be most appropriate for older ‘empty-nesters’ who are still healthy, fit and active. However, in case of illness, frailness or disability a diverse array of living options that may include home-based caregiving can be affordable and positive choices. A new creative flexibility in home planning and design to address elder needs are, (1) attached rooms and, (2) ADUs.

### **B1.2.1 Attached Rooms, Suites and Wings**

Homes with attached Rooms, Suites and Wings (RSWs) afford any and all occupants – whether older individual, teenager or college student, or visiting guest – some measure of independence and dignity. RSWs are still a part of but somewhat separate from the principle structure: under the same roof but with their own entry. RSWs will have their own private bedroom and bath, and may or may not have private living spaces separate from the bedroom. If a RSW has its own kitchen, then it is an attached Accessory Dwelling Unit (ADU).

### **B1.2.2 Accessory Dwelling Units**

An Accessory Dwelling Unit (ADU) is a dwelling unit separate from a principle house or other structure, but on the same private property. ADUs have their own cooking facilities and a distinct and separate entry, maximizing the potential for independence and dignity. ADUs may be attached, semi-attached with a covered walk, breezeway or trellis, or totally detached.

Older individuals can live in primary residences, ADUs or attached RSWs. All scenarios provide numerous benefits to the elderly:

1. Family and/or other caregivers can be close at hand for most frail/disabled
2. Nearby occupants, whether family, friends or tenants:
  - a. *Increase sense of security and are available for emergencies*
  - b. *Can reduce potential feelings of isolation (and depression)*
  - c. *Can also enhance opportunities to share and exchange companionship and services, i.e. babysitting, transportation, pet care, etc.*
3. Extra unit rented can supplement income

4. RSWs and ADUs maximize housing flexibility allowing for numerous living options that can adapt to changing elder and family dwelling needs over time



*Intergenerational farmhouse, Rock Elm, Wisconsin*

Intergenerational living and home-based caregiving can also be accommodated in larger, two-story homes such as this sturdy, century-old five-bedroom dwelling built by a farmer born in 1869. The first floor is a self-contained one-bedroom home of about 850 square feet. A door separates this from second floor bedrooms, making it efficient to clean, maintain, heat and cool. A level, no-step entrance is at the rear near the parking area.

Generations have lived in the home continuously since about 1910. *"Indoor plumbing"* was added in the mid-1960s. Occupants open up the second floor as needed and close the door to use just the first floor when only one or two live in the home. Parents usually use the first floor bedroom and put children upstairs, but they have also used upstairs rooms when an aging parent lived at home on the first floor.

More information on intergenerational living and home-based caregiving models is noted in Key Element No. 3, Community.

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## B2 Mobility

Once older individuals have a safe and supportive home to live in the next thought is getting out of that house from time to time. Everyone likes independence and mobility.

Mobility or transportation options for older individuals are of four main types: (1) driving motor vehicles, (2) riding in motor vehicles with others driving, (3) multimodal mobility options and alternatives to motor vehicles, including (4) walking.

## MOBILITY

*"As driving skills diminish with age, parents become increasingly dependent upon others for mobility, just as their children were once dependent upon them. ... divine justice, but hardly satisfying..."*

Duany, et al. *Suburban Nation: The Rise of Sprawl and the Decline of the American Dream* (2000)

### B2.1 Personal Mobility and Transportation

All forms of mobility are safer, more feasible and more affordable with healthy, active older adults, i.e. those that have personal physical mobility. Transportation means, (1) driving motor vehicles, or (2) riding in motor vehicles with others driving, which may include automobiles, buses, vans, taxis or other motorized transportation. Major concerns and considerations of aging and typical forms of transportation are:

1. Safe driving diminishes with diminishing abilities
2. Once unable to drive and house-bound:
  - i. *Dependent on others, not independent or dignified*
  - ii. *Transit solutions may be unavailable, infrequent or un-affordable*
  - iii. *Subject to isolation and related maladies, i.e. depression*
3. Driving and riding are passive, not active healthy exercise

Personal mobility and transportation work as long as the older individual still has the abilities and resources to drive or ride with others. Identifying at-risk driving and the need for transportation services and programs can be problematic, costly and a sensitive issue for seniors. In addition to public transit there are various solutions including para-transit, Dial-A-Ride, voucher programs and volunteer services.

However, public and human resources may not be able to meet the needs of 10 million, and more, older Floridians. These “*solutions*” are not sustainable. Hence the reason to identify as many alternatives as possible to, (1) driving motor vehicles, and (2) riding in motor vehicles with others driving.

## B2.2 Multimodal Mobility

Multimodal mobility broadens the concept of transportation to include (3) multimodal mobility options and alternatives to motor vehicles, for example scooters, wheelchairs, golf carts, etc.; including (4) walking. Multimodal mobility can be implemented in distinct urban areas or districts that accommodate motorized vehicles, but at the same time, *“A multimodal transportation district is an area where primary priority is placed on “assuring a safe, comfortable, and attractive pedestrian environment, with convenient interconnections to transit.””* (Florida Department of Transportation (FDOT) Model Regulations and Plan Amendments).

### Multimodal Mobility

- *Priority focus on:*
  - pedestrian environment
  - alternatives to the automobile
- *Relies on:*
  - good urban or community design
  - appropriate mix, density and intensity of land uses
  - connectivity of streets and between land uses
- *Reduction in Vehicle Miles Traveled (VMTs) also reduces:*
  - air pollution, environmental degradation & related health risks
  - carbon dioxide (CO2) emissions

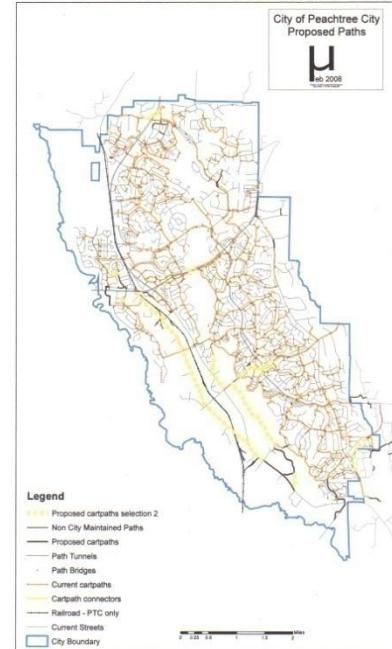
FDOT further notes that, *“The goal of a multimodal transportation district is to facilitate the use of multiple modes of transportation, leading to a reduction in automobile use and vehicle miles traveled. Local governments may designate a multimodal transportation district .... The designation of such districts recognizes the inherent, integral relationship between transportation, land use, and urban design and the degree that these elements affect the other.”* (FDOT Multimodal Transportation Districts and Areawide Quality of Service Handbook).

Multimodal mobility infrastructure in its' simplest form is the provision of sidewalks for walking. Yet, communities that are walkable, or in other words pedestrian, bicycle and transit-friendly, or '*multimodal*', promote healthy lifestyles because they have a collection of characteristics and amenities, or in other words **good urban design** that typically includes traffic calming strategies – *not just sidewalks* – that encourage and invite walking and other forms of physical activity and exercise.

**Peachtree City, Georgia** was recently nominated No. 8 Best Place to Live in America 2009 by CNN Money Magazine. When families were asked why they chose to put down roots in this Atlanta suburb the top three reasons were: (1) excellent schools, (2) low crime, and then, the unexpected – (3) multimodal paths and golf carts.



Peachtree City, Georgia has a unique system of paved multi-use recreational paths that are enjoyed by pedestrians, bicycles, and golf carts. The 90 plus mile network of paths connects neighborhoods, retail centers, churches, schools and recreation areas, using tunnels and bridges to safely cross major thoroughfares.



*Images courtesy of City of Peachtree City, Georgia, Public Information Office*

Peachtree City's multi-use paths may be used by:

- Pedestrians: walking, running, strolling, dog-walking, etc.
- Wheelchairs and bicycles (manual and electric)
- Registered electric personal assistive mobility devices (EPAMDs)
- Electric vehicles designed to carry one person at a speed of 20 mph or less
- Registered golf carts (cannot exceed 20 mph)
- Registered Low Speed Motor Vehicles in mode restricted to 20 mph or less

- Roller skates, roller blades & skateboards (daylight only)
- Emergency and authorized maintenance motorized vehicles

Children drive golf carts to school, the workforce to work, families to either of two lakes, and golfers to any of the three courses in town. The 2003 census estimated a total population of 32,458 with a 65 and older population of 3,051 (9.4%) and a total of 12,017 housing units in 24 square miles. A 2003 study reported an estimated 9,000 golf carts in use in Peachtree City. Hence Peachtree City in 2003 had an estimated:

- 3.75 miles of multi-use path for each square mile of land
- One golf cart for each 3.6 residents and 1.33 homes for each golf cart
- Three times the number of golf carts as there are 65 and older residents

Thus, Peachtree City has the gold standard in multi-modal mobility: over 90 miles of multi-use multimodal paths in 24 square miles that allows 15 different types of mobility above and beyond all types of motorized passenger transportation.

**Advent Christian Village** (ACV) at Dowling Park in Suwannee County is a rather unique community established nearly a century ago as a children's orphanage and home for retired preachers and missionaries. An ACV administrator said, "*I never realized how important golf carts and mobility are until I came here!*"



For extra needs or just for pleasure: golf cart rides



Golf carts privately owned and operated

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**Advent Christian Village at Dowling Park, Suwannee County, FL**

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In addition to traditional transportation choices, ACV residents have a safe community environment where they can ride bikes, scooters, golf carts and

motorized chairs. ACV has elder housing and mobility choices for all income groups and is now a dedicated 55 and older community but intergenerational ties remain strong. Although more research is needed ACV believes that their residents age in place more positively and avoid institutional care longer than the national average. Safe and fun mobility choices may just be part of the secret key to positive, optimal aging and longevity.



*Multi-modal paths & traffic calming make it work*



*Some still ride bikes*



*Scooters and walkers*

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*Advent Christian Village at Dowling Park, Suwannee County, FL*

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## B3 Community

Beyond the individual dwelling unit and mobility options are the neighborhood or community, and broader context, in which a dwelling unit is sited.

Community choices for older individuals are of four main types: (1) walkable traditional neighborhood, village or rural community before the age of the automobile, (2) suburban neighborhood typically post-WWII, (3) some form of senior-segregated living, and (4) a new and necessary paradigm: genuine **Communities for a Lifetime**.

## COMMUNITY

*"Mariemont, outside Cincinnati, was established ... as a residential community "for all ...". Mariemont's planner, John Nolen, called his scheme, "A New Town Built to Produce Local Happiness."*

Gwendolyn Wright. *Building the Dream: A Social History of Housing in America*. (1981)

Communities for a Lifetime allow different sizes and prices of homes, home-based caregiving, are pedestrian-friendly and walkable, and ideally have an extensive network of multi-modal paths and reduce reliance on the automobile. Also they may have recreational amenities and other useful and interesting spaces and places to walk to and from. They are more traditional and less suburban. Communities for a Lifetime are the nexus of aging-friendly with Smart Growth.

### B3.1 *Communities for a Lifetime and Smart Growth*

A plethora of titles and acronyms define alternatives to post-WWII suburban development. These include Smart Growth, New Urbanism, Traditional Neighborhood Development (TND), sustainable communities, Transit-Oriented Development (TOD), livable and walkable communities, neo-traditionalism, new ruralism, and Leadership in Energy and Environmental Design for Neighborhood Development (LEED-ND). They all have common threads and common goals:

1. **Save taxpayer dollars** with compact development and urban infill utilizing existing local government infrastructure and services

2. **Conserve natural resources and environmental stewardship**, including reducing reliance on motor vehicles and associated emissions/pollutants
3. **High quality of life and good health**, whether people live in a rural village, suburb, small town, city or mega-urban region

Smart Growth is healthy communities that encourage and provide a wide range of opportunities to walk and find other forms of exercise, and to get out of the house, be mobile, and to be engaged in community and civic life. Smart Growth is all about better, smarter ways to grow but it is also an attempt to connect to past traditional neighborhoods that were designed at a human scale, for people of all ages, and for walking before the age of the automobile. Basic Smart Growth guiding principles are:

1. Range of housing sizes, types, styles, choices and opportunities
2. Community plan designed for multimodal mobility and range of transportation/mobility choices and opportunities
3. Mix of land uses within reasonable distances to maximize pedestrian opportunities and diverse mobility solutions
4. Distinctive, attractive communities with quality planning and design
5. Conserve and efficiently use natural, man-made and financial resources
6. Multi-stakeholder participatory processes, and predictable, fair and cost effective development decisions and regulatory environment

A range of housing sizes and types broaden choices and opportunities for independent and shared living, and home-based caregiving. Older individuals also need a range of mobility choices and opportunities to get around safely, and to maintain their dignity and independence. A mix of uses with easy access to daily goods and services, faith and civic resources, parks and recreation is good for all. Smart is not only a better way to grow, it is a smarter better community for all ages – a genuine Community for a Lifetime.

Yet, Smart Growth and new urban towns have not been universally loved. Some new urban communities are extraordinarily expensive, some just another kind of suburb, while some are more transitional or seasonal resort communities that may lack the character and durability of established residential neighborhoods. Smart Growth critics furthermore allege that large homes on large lots in suburban, auto-dependent neighborhoods are what people want and what sells. But the suburban migration is more likely due to what has been available on the market for decades: an abundance of cheap land developed with segregated land use zoning codes.

## **B3.2 Florida Regulatory Environment**

The regulatory environment having an impact on affordable housing for the elderly includes building codes (Section B1), comprehensive plans and implementing codes that govern land use, housing, transportation and more at the state and local levels.

**Chapter 187, Florida Statutes**, is the State Comprehensive Plan. Although most of the 25 goals of the State Comp Plan have some bearing on affordable elder housing, some of the more salient goals and policies are noted below:

### **(3) THE ELDERLY.--**

(a) Goal.--Florida shall improve the quality of life for its elderly citizens by promoting improved provision of services, with an emphasis on independence and self-sufficiency.

(b) Policies.--

1. Increase the percentage of elderly persons who are living self-sufficiently, with emphasis upon those individuals aged 75 years and older.
2. Develop and implement preventive services and strategies to maximize individual independence and to delay or to avoid institutionalization.
3. Strengthen the caregiving capacity of family members and other informal support providers in order to prevent neglect, exploitation, and abuse of elderly persons.
4. Support cost-effective community alternatives to long-term institutional care.
5. Integrate health care and social service delivery systems to provide comprehensive coordinated, cost-effective care that is responsive to individual needs.
9. Provide services designed to increase the involvement of elderly persons in the day-to-day life of the community, to ensure their adequate housing, and to improve employment opportunities for those elderly persons who are willing and able to work.
10. Improve and expand transportation services to increase mobility of elderly persons.

### **(4) HOUSING.--**

(a) Goal.--The public and private sectors shall increase the affordability and availability of housing for low-income and moderate-income persons, including citizens in rural areas, while at the same time encouraging self-sufficiency of the individual and assuring environmental and structural quality and cost-effective operations.

(b) Policies.--

1. Eliminate public policies which result in housing discrimination, and develop policies which encourage housing opportunities for all Florida's citizens.
2. Diminish the use of institutions to house persons by promoting deinstitutionalization to the maximum extent possible.
3. Increase the supply of safe, affordable, and sanitary housing for low-income and moderate-income persons and elderly persons by alleviating housing shortages, recycling older houses and redeveloping residential neighborhoods, identifying housing needs, providing incentives to the private sector to build affordable housing, encouraging public-private partnerships to

*maximize the creation of affordable housing, and encouraging research into low-cost housing construction techniques, considering life-cycle operating costs.*

*4. Reduce the cost of housing construction by eliminating unnecessary regulatory practices which add to the cost of housing.*

Other important and relevant goals and policies of the State Comp Plan are (2) Families, (5) Health, (15) Land Use, (17) Public Facilities and (19) Transportation. Additionally, goal (11) Energy is relevant not only in the energy efficiency of homes and buildings, but also because of policy no. 4:

*4. Ensure energy efficiency in transportation design and planning and increase the availability of more efficient modes of transportation.*

**The 1985 Growth Management Act**, or Local Government Comprehensive Planning and Land Development Regulation Act, requires each city and county to prepare a Comprehensive Plan in a process that includes public participation. Comprehensive Plans have elements that address future land use, housing, transportation, recreation and open space, capital improvements, intergovernmental coordination, potable water, storm water, sanitary sewer, solid waste, natural groundwater aquifer recharge, conservation of natural resources and public school facilities. Coastal communities must also prepare a coastal management element.

### **B3.2.1 Implementing Codes and Regulation**

Procedures to implement a Comprehensive Plan are commonly called land development regulations, land development codes, or zoning codes. The most prevalent approach to contemporary land use regulation, codes or zoning is Euclidean which typically designate certain uses as “permitted” or “restricted” although conditional use zoning can be applied to provide more flexibility.

**The origins of Euclidean codes** are perhaps well-founded as cities grew randomly with slaughterhouses, industrial manufacturing and other noisy, noxious activities in any and all locations. Euclidean codes spread in the 1930s and 40s with the age of the automobile allowing easy land use separations but really took a foothold in the 1950s following WWII. Early codes and zoning ordinances also ensured the provision of affordable housing, creating the first public housing developments.

**Form-Based Codes** are an emerging alternative to Euclidean that provide an implementing tool for new urban Smart Growth guiding principles. As the name suggests, form-based codes place more emphasis on form and good design rather than land use. Form-Based Codes are prescriptive, stating what is wanted, rather than proscriptive Euclidean Codes which state what is not wanted or restricted.

**The Transect** is typically, but not always, utilized as a planning tool for form-based codes, and defined as (refer to Attachment 4 for a complete definition):

*A transect is a geographical cross-section of a sequence of environments. To provide meaningful choices, the rural-to-urban Transect is divided into six T-zones vary(ing) by the ratio and level of intensity of their natural, built, and social components; coordinated to all scales of planning, from the region through and down to the individual lot and building.*

SmartCode Central (abbreviated)

Form-based codes create opportunities for affordable housing through its focus on design, form and a mix of uses rather than a single use and density restrictions.



[The Transect: from SmartCode Version 9.2: "freeware"](http://www.smartcodecentral.org) [www.smartcodecentral.org](http://www.smartcodecentral.org) or [www.transect.org](http://www.transect.org)

The SmartCode is a model form- and transect-based development code now in Version 9.2 available on-line but intended for “*local calibration*” or adapted to each town or neighborhood. A summary comparison of Euclidean vs. Form-Based Codes and additional related material are noted in Attachment 4.

**Miami 21 Code 2009** is a form-based code guided by the tenants of new urbanism and Smart Growth on the verge of being adopted. Miami 21 is based on the transect and is intended to advance the interests of both conservation and development while responding to the existing conditions of the City of Miami, its regional context and natural features. Significant guiding principles contributing to aging-friendly affordability in Miami 21 are:

- Within neighborhoods, a range of housing types and price levels should accommodate diverse ages and incomes
- Ordinary activities of daily living should occur within walking distance of most dwellings, allowing independence to those who do not drive
- Affordable and workforce housing distributed throughout the City to match job opportunities and avoid concentrations of poverty
- Framework of mobility systems providing alternatives to automobile use
- A diversity of land uses distributed throughout the City, with compact, pedestrian-oriented and mixed-use neighborhoods and urban centers

The Miami 21 Code allows Accessory Dwelling Units (ADUs) and discourages oversized “McMansions.” Miami 21 also has a significant Public Benefit program that allows bonus building capacity in exchange for developer contributions into the Miami 21 Public Benefits Trust Fund, providing a funding source for a number of public benefits, including subsidized affordable and workforce housing. Similar to a Public Benefit strategy are programs administered through the US Department of Housing and Urban Development (HUD). The HUD HOPE VI Program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing.



**HOPE VI: Smart Growth & Affordable**

Unfortunately, with the exception of HUD HOPE VI developments which require new urban planning and design principles, most new urban communities neglect affordable housing and in fact most are at the higher end of the real estate price spectrum.

**The City of Bloomington, Illinois** also has form-based codes. The Gridley, Allin, & Prickett (GAP) Neighborhood form-based code evolved from the bottom-up after a property owner “... maxed-out the former code and erected a 3-story vinyl box in a historic and traditional neighborhood.” Outraged neighbors and community activists lobbied for a better form-based code. The GAP code is short and simple, received very little resistance and has been reasonably successful in its 2+ years of operation.

**Table B3.2.1a GAP Form-Based Code, Bloomington, Illinois**

	House	Manor Multifamily	Rowhouse
<b>Minimum Lot Width</b>	40'	50'	18'
<b>Minimum Lot Size</b>	3,000 SF	3,000 SF (2-unit) plus 500 SF for each additional DU	1,260 SF
<b>Street Frontage</b>	Build to 7.5'-17'	Built to 10'-25' or 20'-35' (GAP 1)	Build to 7.5'-15'
<b>Side Corner Frontage</b>	Build to 5'-15'	Build to 5'-15'	Build to 7.5'-15'
<b>Side &amp; Rear Setbacks</b>	5'	5'	5'

Although it does not specifically address affordable housing, the successful GAP Code allows accessory buildings, and development standards are modest. However, a newer form-based code initiated by two local universities and a hospital in Bloomington and its sister City of Normal with the goal of Main Street improvements has met some headwinds.



*Bloomington, Illinois: Signs of Protest*

Unfortunately, the public participation process was not widely attended and as a result local businesses have balked and protested. Rationale for the opposition includes concern that parking behind buildings will create opportunities for crime and vandalism, and in some cases just an ideological opposition to regulation, period.

Mayors from both cities have now retreated and future plans for this form-based code are uncertain. No doubt more information and knowledge, and public participation, could have led to a far different outcome.

### **B3.2.2 Role of Urban Design**

The principle element which separates form-based from Euclidean codes is urban design. Urban design guidelines attempt to guide all elements of the built environment to be truly designed at a human scale, for a great variety of human

activity, and for walking. In residential neighborhoods it means a combination of design, details, dimensions and a density appropriate for each community.



*Jaimeson Bungalow with two master bedroom suites upstairs and down, and with a living unit over the garage, which is set back from the front porch*



*Carabelle Beauty Vernacular with master suite downstairs; indigenous landscaping & rain gardens; garage doors turned sideways not facing the street*



*Rice Creek Cottage with master suite downstairs; home adapts to and blends into topography, rather than clear-cutting all trees & vegetation*

#### **K2 Urbancorp's 'Evening Rose' new urban mixed use community, Tallahassee, FL**

All three homes illustrated above have a potential caregiver's cottage over garages, and the bungalow has two master suites that could accommodate a family and an elderly parent or couple living in the home. Each home is enhanced by being nestled in existing trees, lush landscaping and quality textures and detailing. Affordable townhomes with similar design standards are planned in the same community.

**Multi-Modal Transportation Districts (MMTD)** are areas where urban design and investments are focused on creating a comfortable, safe, attractive environment for walking, cycling and using transit. MMTDs are further described in Section B, Mobility, and rely on good urban design to create an environment conducive to multi-modal mobility and provide a mechanism for funding multi-modal improvements, amenities and infrastructure. Traffic calming strategies are essential to enhance safety in a bike-ped environment.

**The City of Tallahassee's MMTD and Community Code** will employ many tenets of New Urbanism and form-based codes and is a collection of design standards to:

- improve urban design
- promote in-town amenities and destinations
- increase bicycle and pedestrian mobility
- complement urban and regional transit systems

### **B3.3 Creative and Affordable Home-Community Solutions**

Senior-segregated retirement and continuing care communities are well known, as are assisted living and nursing home care facilities. However, they may not be affordable and attainable to all, or desirable for everyone. This section presents creative alternatives for older Americans who want to age in place and for those who appreciate inter-generational settings. The planning and design solutions may need to overcome regulatory and other barriers, and be paired with affordability tools and techniques, to provide the broadest array of price ranges and affordable choices.

#### **B3.3.1 ADUs and More**

Smaller homes, homes with attached rooms, suites and wings (RSWs); and homes with Accessory Dwelling Units (ADUs) are more appropriate for older individuals and for home-based caregiving. Except for homes with attached RSWs all of these living solutions differ from the vast majority of modern neighborhoods and the regulating codes which govern them. However, in 2004, the Growth Management Act was revised to promote the use of ADUs as an affordable rental option (Section 163.31771, Florida Statutes) and amended again in 2006 to broaden the range of affordability to extremely low-income residents.



*ADU: a Small Dwelling*

**Accessory Dwelling Units**, a 2007 Report to the Florida Legislature noted 131 or 45% of 290 surveyed Florida communities do not authorize or reference accessory dwelling units as an allowable or conditional use. Furthermore, 109 communities (38%) authorize ADUs but their use is restricted and/or rental is prohibited, and 43 or just 15% of communities authorize ADUs. In conclusion, although governing and enabling legislation exists, few jurisdictions have capitalized on this desirable affordable housing solution.

Detached ADUs are simply small dwelling units, and they can be as beautiful and well-designed as any size home in any neighborhood. Although the established and emerging ADU ordinances are starting to relax implementing codes, many barriers and constraints remain. Significant issues that may govern ADUs are:

1. Minimum lot size, location on property and required setbacks
2. Size, height, design and form of dwelling unit standards or restrictions
3. Affidavits or other legal instruments that:
  - a. validate ownership and/or occupancy
  - b. may allow or prohibit renting accessory dwellings
  - c. rental rate guidelines or restrictions
4. Screening, fencing, landscaping and buffering requirements

**Three Sample Jurisdictions:** *Citrus County* permits ADUs but with restrictions that include minimum lot size, maximum size of accessory unit in square feet or percent of principle residence, height limitations and design standards. *Tallahassee* and *Leon County* are in the process of updating ADU codes.

**Table B3.3.1a Detached ADU Codes: Established and Emerging**

	Citrus County	Leon County	City of Tallahassee
Property	1 acre or larger (with well/septic) through Level II Conditional Use review. Smaller lot ok with central utilities.	Any single family residential, retail, office or industrial properties	Any single family detached residential property
Location	<i>"Shall enhance and be compatible with the neighborhood ..."</i>	<i>"Shall be located and designed not to interfere with the appearance of the principle structure"</i>	Same criteria as a residential garage (not allowed in front or side corner, rear yard only)
Height and Setbacks	1 story max., except for a 2 <sup>nd</sup> story above a detached garage	Must meet all applicable minimum zoning district setbacks	Varies per district, same standards as a residential garage
Area of ADU	Max. of 40% of principle residence, or 750 SF, whichever is less, and no more than two bedrooms	Shall not exceed 800 SF nor 5% of total lot area (attached ADUs shall not exceed 45% of principle structure)	No more than 750 SF and no more than 1/3 <sup>rd</sup> the size of principle residence

Although there are similarities, there are also many variables and differences among even the most enabling ADU codes, as noted in Table B3.3.1a. Legal instruments requiring rental at an affordable rate are not a part of the three examples noted above. However, if incorporated, local jurisdictions may be able to utilize ADU housing stock in complying with their Comp Plan Housing Element in meeting

affordable housing goals. The differences between the City of Tallahassee, which is within Leon County, and Leon County ADU codes are striking. The City code is most restrictive, and is best illustrated with the following example.

**This established residential neighborhood** in the City of Tallahassee is blessed with two significant historic sites, nearby parks, recreation and commercial establishments, and a bounty of green spaces. It is one of the first platted neighborhoods, has over 400 homes, and one of the highest median ages of any census tract in Leon County. It is an emerging NORC. Two homeowners have started ADU plans for elderly family members but both are experiencing constraints:

- *The 1/3<sup>rd</sup> Rule: one couple with one child is very comfortable in their 1,346 square foot home. They would like a detached ADU for aging parents in the future but in the short-term hope to use it for doctoral research and guests. ADUs are limited to no more than 1/3<sup>rd</sup> the area of the principle structure. 448 SF is not sufficient to include a fully accessible, aging-friendly bathroom.*
- *Location & Setbacks: A family has a triangular lot with 58% of its street frontage and no real backyard. ADUs are allowed in rear yards only, similar to garages. Although the 0.43 acres is too large for this boomer family to maintain, and even if an ADU was allowed facing one of the streets, setback requirements would still inhibit construction of an ADU.*



ADUs and other types of urban infill are often opposed by residents if they believe small, compact neighborhoods have a bearing on property values. But because the community is in Tallahassee's MMTD, design standards could be applied in consultation with residents. In this way, ADUs and other proposed aging-friendly amenities would undergo transparent and participatory approval processes.

### **B3.3.2 Small Cluster Communities**

Smaller homes and ADUs may, in addition to being positioned in and around single family residences, also be grouped in small cluster communities. As a community or urban planning technique it is simply the placement or grouping of smaller homes in

one particular area together. They may cluster around a public right-of-way or private community grounds, and may be with or without social support systems.

**Mews** date back to the European Middle Ages as a place to keep the king's falcons during their "mewing" or change of plumage. Over time mews were converted to horse stables, and then to dwellings for all from poor servants to high society. Mews may be situated on a small vehicular alley or lane, but may also sometimes be clustered around a common pedestrian courtyard.



*Mews (in purple) co-mingled in community of large, medium and small single family homes.*

*Images from Leon County Board of County Commissioner's public agenda item.*

A singular characteristic of mews is that they are typically found in the midst of neighborhoods co-mingled with other homes of all sizes, types and styles. Mews are similar in plan to a co-housing community.



Woodstock, Georgia



Clarks Grove, Covington, Georgia

*Mews images courtesy of Tunnel-Spangler-Walsh & Associates, Atlanta, Georgia*

**Cohousing** is typically attributed to having its origins in Denmark, although it really is not a new concept. Human settlements have historically consisted of people of all ages living near one another linked by multiple interdependencies. The Danish cohousing concept was “re-introduced” to America in the 1980s.



*Cohousing: where people of all ages grow and age well*

*Image courtesy of The Cohousing Association of the United States (Coho/US)*

Cohousing is defined as, “*... a form of intentional neighborhood in which residents actively participate in the design and operation of their own community.*” A typical cohousing development is 20 to 30 homes, but they may range from less than 10 to more than 60 households. Cohousing residents usually have both their own private dwelling unit and common facilities to share. Residents cooperate in management and governance of their own community, and they may sometimes share common meals.



*Cottages and walking paths*



*Relaxation of infrastructure standards, applying the Community Land Trust (CLT) model and/or other affordability tools, techniques and strategies can enhance cohousing affordability.*



*Private gardens and rear alley*



*DayStar Cohousing Community, Tallahassee, FL*

Although cohousing is often groups of “kindred spirits”, cohousing communities do not have a shared economy and also have no specific ideology or religious affiliation. There are over 200 cohousing communities either established or in various stages of development across the United States. In Florida, four are in the formative stages in Gainesville, Delray Beach and Tampa Bay.

In Tallahassee, the DayStar cohousing community took roots in the early 1990s and now consists of 13 homes ranging from 1,000 to 2,000 square feet nestled in lush landscaping. Some households use a communal parking lot and walk to homes while others have a rear-access alley and garages. DayStar residents lament escalating property values and infrastructure expenses required by the local jurisdiction as making the community *“middle class.”*

**Senior Cohousing** takes the cohousing concept and adapts it to seniors, which may be primarily for 55+ active adults or a part of an intergenerational community.



*Neighbors out for a stroll at Harmony Village, Golden, CO (Photo by J. Rainer)*  
*Image courtesy of Coho/US*

Senior cohousing can also include living arrangements for home health aides whose services may be shared by elderly residents. Four key reasons why cohousing can be a wonderful solution for older individuals:

1. *Smaller homes and private gardens, less to clean, repair and maintain*
2. *Generous outdoor common areas for walking, exercise and socialization*
3. *Community of strengths and weaknesses, people share and help one another, or “co-care” voluntarily according to willingness and abilities*
4. *Small, close-knit community enhances safety and minimizes isolation*

Yet, the cohousing concept with community governance and a social coop infrastructure is not for everyone. At the same time, cohousing, mews and ADU clusters as a community or land planning tool can provide exceptional flexibility to accommodate elders, caregivers and people of all ages. Mews and cohousing are

simply homes – of any size but typically smaller than average - clustered together in a traditional pattern of human settlements. They can be privately owned homes and homesites, a condominium association, single family detached or attached, or multi-family residences.

Small cluster developments may be with or without shared community lands and facilities, and with or without home health aides on site.

A similar planning model that supports aging in place but with skilled nursing care is the Green House® home.



*Picturesque Pioneer Valley, Amherst, MA  
Image courtesy of Coho/US*

**Green House®** is a variation on the cluster community theme. Green House® homes are residences for 6 to 10 older individuals who require skilled nursing care. A Green House® home blends architecturally with neighboring homes in a residential setting intended to de-institutionalize long-term care. Each resident has their own bedroom with abundant light and a private bathroom, and shares the “hearth” consisting of kitchen, living and dining spaces, and vibrant outdoor areas. Green House® homes are developed and operated by long-term care organizations but look and feel like a home – warm, smart and green - with few medical signs or other institutional indicators. Architecturally, a Green House® home could resemble an estate or manor home under one roof, or planned more like a small cluster community.

### **B3.3.3 Mobile Home Parks and Manufactured Housing**

Mobile homes parks and manufactured housing are an important affordable housing choice for older individuals in Florida. Manufactured housing is a dwelling unit that is constructed in a manufacturing facility as opposed to “stick-built” or constructed on site, and may include everything from the most mobile mobile home on wheels to the most advanced precision or system-built home designed, engineered, permitted by local jurisdictions similar to any dwelling, shipped to site and fully anchored in to the ground. A government document reported on manufactured housing units that:

*"... almost 50% have at least one (household) member who is over 65 and 37% have residents who are all over 65 years of age. This mirrors national statistics that show that the elderly are disproportionately represented among manufactured housing residents."*

State of Florida Consolidated Plan, Federal Fiscal years 2005-2010

**Mobile home parks** are neighborhoods that often have supportive social networks to enable positive aging in place as may be found in any friendly, neighborly community where residents willingly help each other with errands, transportation needs and/or check in on those housebound with illness or frailty.

U.S. Census data from 2000 reported 849,304 mobile homes in the state or 11.6% of all dwelling units. Shimberg Center data indicates that mobile home and manufactured housing parks are located in nearly all Florida counties but are most heavily concentrated in the seventeen counties noted in Attachment 5a. All seventeen counties with the highest number of mobile homes are also in the top seventeen ranks of very low income elderly-headed households spending more than 30% of their income on housing. At the same time, mobile home parks have been subjected to "*highest and best use*" land use conversions and resident displacement across the state. Many of those displaced from mobile home parks are older adults and the frail elderly.

**Chapter 723, Florida Statutes**, provides the regulations that govern and protect mobile home parks. Chapter 723 F.S. states that a land use change from a mobile home park to some other type of zoning is a sufficient basis to evict all residents from the park upon six months notice. There are, however, substantial provisions that should protect mobile home residents including right of first refusal to purchase the park if the mobile home park residents have formed a Homeowner's Association (HOA). Most significantly, local governments are prohibited from changing the land use of a mobile home park unless the government has made a determination that adequate replacement housing is available for the relocation of mobile home owners who would be displaced from a park closure (Section 723.083, F.S. – see also Attachment 5b). Additionally, the State of Florida has established a compensation method for mobile home park residents evicted due to land use change which is administered by the Florida Mobile Home Relocation Corporation.

**Table B3.3.2a Preserving Mobile Home Park Communities**

STATE	Noteworthy Policies, Practices or Legislation
California	<ul style="list-style-type: none"> <li>• Right of 1<sup>st</sup> Refusal to purchase park for tenant cooperative organizations</li> <li>• Ombudsman to mediate landlord-tenant disputes</li> <li>• Mobile home relocation funds from \$2.1B Proposition 46 (expired)</li> </ul>
Massachusetts	<ul style="list-style-type: none"> <li>• Pending sales advertisements must be sent to the attorney general, housing and community development and local board of health</li> <li>• Regulatory barriers reduced and flexible building permits</li> <li>• Lending institution partners guarantee loans for mobile home cooperatives</li> <li>• Non-profit support to residents to pool resources, purchase and manage parks</li> </ul>
Nevada	<ul style="list-style-type: none"> <li>• Compensation provided for forced relocation from mobile home parks</li> </ul>
New Hampshire	<ul style="list-style-type: none"> <li>• Manufactured housing is real estate, transferred by deed rather than bill of sale</li> <li>• Tenant Right of 1<sup>st</sup> Refusal to purchase park</li> <li>• Community housing assistance led to 78 mobile homeowner cooperatives</li> <li>• 60 and 270 day waiting periods on offer and purchase agreements</li> <li>• Tenants have 18 months to vacate if it becomes necessary</li> <li>• Lending institution partners guarantee loans for mobile home cooperatives</li> </ul>
Oregon	<ul style="list-style-type: none"> <li>• Relocation expenses of evicted homeowners from state income tax credits</li> <li>• Tax credits provided to purchase and manage mobile homeowner's park</li> </ul>
Washington	<ul style="list-style-type: none"> <li>• \$50M fund for relocation expenses and down payment on replacement homes</li> </ul>

Source: *Mobile Home Living in Boise: its uncertain future and alarming decline* (2007)

**"Manufactured Housing Community Tenants: Shifting the Balance of Power"** was published in 2004 by AARP, et al., with a proposed Model State Statute, "... to provide advocates and state legislators with a useful tool to evaluate their own statutory protections for residents of manufactured home communities; ... (and) to improve the rights of manufactured home residents." The Model Statute includes provisions on, for example, perpetual renewable leases, consumer and resident rights, prohibition on "hidden" fees and establishment of relocation funds.

**"Mobile Home Living in Boise"** published in 2007 provides background on the AARP Model State Statute and highlights New Hampshire and Massachusetts as having the most comprehensive protection for mobile home park residents. One New Hampshire model has been replicated with Florida Mobile Home Owner (FMO) Conversion Services, which helps mobile home owners to purchase their mobile home park through the cooperative model.

**Local jurisdiction initiatives** in Florida include No-Net Loss Provisions, Exit Plan Ordinances and Re-Zoning Moratoriums.

### No-Net Loss Provisions in a Martin County Comp Plan Amendment / Rezoning

Review Request of 2008-2009 established the intent for a no-net gain or loss of residential land within the Indiantown Primary Urban Service Districts. The proposed amendment upon approval would add approximately 191 acres of low density residential land at an Okeechobee Waterway site and swap with the removal of approximately 191 acres of low density residential lands at two other sites. This is expected to, *"... meet the housing needs of the anticipated population and provide residents with a variety of choices in housing types and living arrangements throughout the County."*

Exit Plan Ordinances have been adopted by the Town of Davie and Pinellas County. Proposed re-zoning changes have been denied without viable and mandatory exit plans that provide housing alternatives for residents displaced by closure of mobile home communities, to include (from Town of Davie Workshop Meeting 2007):

- *"help residents find affordable, sustainable housing"*
- *replace the asset/satisfy the mortgage on the mobile unit"*
- *offer down payment assistance or rent gap financing"*
- *increase staffing to accomplish these requirements"*

Re-Zoning Moratoriums have been developing in Miami-Dade County following repeated onslaughts to mobile home park communities. Since 2006 over 12,000 mobile home units with a population near 35,000 have been at risk and a 2007 moratorium sought to protect 40 mobile home parks and 8,000 mobile home units. A new two-year waiting period on land use re-zoning may soon take effect in 2009.

**Community-based organizing** is central to the mission of Millennium Housing in Irvine, California, and to Resident Owned Communities (ROC) USA™, which exists to make quality resident ownership possible nationwide. When a manufactured home community or mobile home park is for sale, ROC USA™ seeks to provide homeowners who are working together as a democratic organization with the opportunity to purchase their community, providing groups with on-going technical, training and networking support. ROC USA™ goals are:

- Preserve and improve affordable communities;
- Build assets for low- and moderate-income families and individuals; and
- Support mutually-supportive communities and leaders.

**Millennium Housing** in Irvine, California is a non-profit organization created to provide affordable housing through the acquisition and rehabilitation of mobile home and apartment communities. Millennium's goals are to encourage and empower its residents to take an active role in budget and management decisions; provide enhanced maintenance and services; and to ensure that its communities remain valuable sources of quality affordable housing. [www.millenniumhousing.net](http://www.millenniumhousing.net)

**Community Land Trusts** (CLTs) are described in Section A2.3.3 and are a very useful, important affordable housing strategy for all types of homes and communities, including mobile homes and mobile home parks. CLTs can provide the mechanism to off-set "*highest and best use*" land redevelopment values and preserve mobile home parks for all low income persons, including the elderly.

**Additional considerations** for mobile home parks and manufactured housing include aging-friendly amenities, post-1994 manufactured units and wind storm resilience, and revised "*eligible housing*" definitions under the SHIP program.

**Advent Christian Village** (ACV) affordable housing choices are varied and include cluster homes, and a recreational vehicle and mobile home park. The 'Park of the Pines' neighborhood at ACV has about 40 mobile homesites available to rent for about \$250 per month. Most have accessible ramps and many find golf cart mobility affordable.



*Mobile home, golf cart and a ramp in the cool shade  
'Park of the Pines' at Advent Christian Village*

**"Manufactured Housing and Hurricanes"** was published in October 2004 by the Shimberg Center for Affordable Housing. The report summarized a study of on-site inspections in seven counties across Florida following hurricanes Charley and Frances. Important findings of the 2004 report are the great distinction between

mobile homes manufactured prior to 1976, and those built and installed after 1994 HUD code updates. Newer homes manufactured in the past 10-15 years are a very safe, smart and affordable housing choice, and may be the strongest and safest of all.

**GreenSteel Homes™** were developed after Hurricane Katrina to deliver hurricane-rated sturdiness along with architectural beauty and sustainability. GreenSteel Homes™ are manufactured in a factory in Carrabelle, Florida.



*GreenSteel Homes™ at 'Evening Rose' in Tallahassee*

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GreenSteel Homes™ have a strong steel structure, high-impact tested windows and recycled content materials.

Many styles and floor plans are offered ranging in size from 600 to over 2,500 square feet, and each can be very affordable, depending on cost of the land.

**The Franklin County Community Development and Land Trust Corporation** is developing partnerships with GreenSteel Homes™ and Habitat for Humanity. Five homesites have been acquired or allocated, two families identified to occupy the homes, and more is in the works with municipal and school board partners.

**The State Housing Initiatives Partnership (SHIP) Program** was revised on June 4th, 2009 with Senate Bill 360 when the definition of "*eligible housing*" was amended to include "... manufactured housing constructed after June 1994 and installed in accordance with the installation standards ..., for home ownership or rental for eligible persons as designated by each county or eligible municipality participating in the State Housing Initiatives Partnership Program." Also, section 420.9075 (5)c was amended to read, "Not more than 20 percent of the funds made available in each county and eligible municipality from the local housing distribution may be used for manufactured housing." Newer manufactured homes therefore differ not only in terms of resilience to wind storms but also in accessing financial resources.

#### **B3.3.4 Adaptive Reuse of Existing Housing Stock**

Rehabilitation and adaptive reuse of existing residential properties in Florida is an important strategy for multiple reasons: (1) provide essential modifications to enable an older individual to safely and optimally age in place, (2) effect necessary repairs and/or make improvements that can enhance energy efficiency and/or disaster resilience, (3) make use of existing housing stock and reduce environmental impact to build new, (4) revitalize communities, and (5) potential to alter or adaptively reuse existing properties to better accommodate our aging population.

US census data indicated in 2000 close to one million or 13.2% of all housing units in Florida were reportedly vacant. It fluctuates with the market but has generally increased steadily since 2000, with over 1.6 million vacant housing units reported in 2007. The large inventory of Florida's existing housing stock indicates the need to consider existing structures to meet the housing demands of an escalating elder population. Adaptive reuse strategies may include:

1. Dividing larger single family homes into 2 or more aging-friendly units
2. Modifying homes to have RSWs and/or attached or detached ADUs
3. In largest units, modify along the lines of the Green House® model
4. Introduce ADUs in multiple locations wherever possible
5. Modify homes and communities to accommodate home health aides

#### **B3.3.5 Service Models and NORCs**

The Village Concept is a self-help, grassroots community based on the simple concept that it not only takes a village to raise a child, a village can also support successful aging in place. When community residents come together with the common desire to stay in their neighborhood as they age, they incorporate as a nonprofit, charge an annual fee, and use revenue generated to help provide support and services as needs arise. At the core of all Village models is basic assistance with members' daily needs including transportation, meals, housecleaning, health care referrals and handyman work. The Village Concept is more about programs and services and less about community planning, but the ability to "... achieve efficiencies in health and social services ..." is what makes the Village Concept elder-friendly.

### **B3.4 Legacy and Challenges**

A half-century of 3 and 4-bedroom homes, segregated land development, highways and freeways, and suburban sprawl has served mobile families with children, and the automobile, very well. However, this legacy of infrastructure is not going to help elder Floridians positively age in place. Significant challenges to more affordable elder housing and truly achieving *Communities for a Lifetime* are:

1. **Homes** have traditionally been and still mainly are designed for nuclear families with children, not the elderly. Also:
  - a. *The lifespan of buildings leaves a legacy of inappropriate structures, in particular challenging given the escalating number of older individuals*
  - b. *Although nearly half of all homes in Florida are 2 bedroom and smaller, trends are toward an increasing number of larger homes with more bedrooms*
  - c. *Even when homes and communities are purportedly planned and built specifically for seniors and “aging-friendly”, many lack important details and amenities, for example: grab bars, wide doors or a fully accessible bathroom*
  - d. *Numerous barriers and constraints need to be overcome to facilitate home-based caregiving and intergenerational living (RSWs and ADUs)*
  - e. *Building and real estate indicators based on heated and cooled \$/SF do not encourage smaller homes, nor the provision of outdoor living space amenities*
2. An overriding dependence on automobiles and other motor vehicles to serve **transportation** needs, rather than **mobility**, has been growing for nearly a hundred years and especially entrenched over the past half century. Also:
  - a. *This is also leaving a legacy of inappropriate infrastructure designed for the movement and convenience of motor vehicles, not human beings*
  - b. *Additionally part of the legacy are established institutions and their human resources solely devoted to serving the needs of motorized transportation*
  - c. *More emphasis on multi-modal mobility is better for older individuals, for people of all ages, and in addition environmentally for our planet*

3. **Communities** based on segregated Euclidean land uses are also adding to the legacy of inappropriate infrastructure which is often not “aging-friendly.”

Also:

- a. *Both Euclidean and new urban form-based codes neglect affordable housing*
  - b. *Most proponents (and opponents) believe that communities have to be either suburban Euclidean sprawl, or new urban Smart Growth; and insisting on one or the other typically leads to inertia, friction and inhibits success*
  - c. *Most codes, including the SmartCode, are rather voluminous and quite complicated and the regulatory processes to implement and administer codes can be equally complicated and time consuming*
4. **Who** is involved and **how** things are done matters a lot. Again, relying on **either** regulatory interventions **or** market enterprise alone has not proved successful. But, open lines of communication, sharing expertise and knowledge, and public-private partnerships do tend to deliver quality results.

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## ACTION

## SECTION C

### C1 Blueprint Recommendations

Small, flexible, adaptable and affordable aging-friendly **homes**, a diverse set of multimodal **mobility** options, and creative/flexible land use **community** plans; and the ability, “*... to achieve efficiencies in health and social services to older individuals ...*” are the linchpins of successful Communities for a Lifetime. Specific recommendations to overcome challenges and improve opportunities for success are:

#### C1.1 Regulatory

- 1) Amend Housing Element in Comp Plans and local implementing code to include provisions for all types of independent, shared and assisted living to include 1-level homes, RSWs and ADUs, ADU clusters and more
- 2) Preserve mobile home parks, and strengthen local mechanisms to ensure affordable and supportive housing prior to mobile home displacement
- 3) Encourage adoption of existing, and introduce new combination regulatory/incentive tools:
  - *Inclusionary Housing Ordinances*
  - *Encourage and allow ADUs and Small Cluster Communities*
  - *Adaptive Reuse of Existing Properties*
  - *Promoting Multi-Modal Mobility*

#### C1.2 Societal / Human Resource Development

- 1) State, regional and local intergenerational public awareness raising events, campaigns, activities and media opportunities
- 2) State, regional and local conferences, training seminars, webinars and the like for diverse interested parties w/ continuing education credits:

*'Small, Flexible  
and Adaptable  
are all Beautiful'*



*546 square feet and 'just right'  
for one older individual aging  
in place. One day a ramp may  
be just the right amenity.*



*Large 5-bedroom home but the  
downstairs is a complete 850  
SF one-bedroom living unit  
separate from upstairs.*



*Small cottage in a cohousing  
community with friends,  
neighbors ... perhaps  
caregivers ... close at hand.*

- Aging-friendly and Universal Design homes with CAPS experts
  - Simple, succinct and user-friendly form-based & design-oriented codes
  - LEED and other green building standards
  - LEED-ND and other sustainable community guidelines
  - Multi-modal mobility and MMTDs
- 3) State, regional and local Forums or Roundtable Meetings with building, development and real estate professionals

### C1.3 Private Sector Market

- 1) Incentives or other mechanisms to help design, building, development and real estate professionals to create model Communities for a Lifetime
- 2) Encourage market transformation that recognizes the value of small, efficient homes through Roundtable Meetings and other consultation opportunities
- 3) Incentives or other mechanisms to encourage utilization of existing buildings and properties

### C1.4 Financial Resources / Housing Assistance Programs

- 1) Encourage local jurisdictions to use SHIP funds and other financial resources to improve existing homes of older individuals
- 2) Highlight important programs and resources in need of renewed or enhanced funding, and/or with more priority emphasis on the elderly:
  - SHIP, CDBG, SAIL and HOME funds
  - Energy efficiency, "green" building and weatherization resources
  - HUD Section 202 and FHA 203(k)
  - Elderly Housing Community Loan (EHCL)
  - My Safe Florida Home (MSFH) program
  - MMTD funding opportunities

All financial resource programs may need to be re-evaluated for appropriate mission, parameters and implementation guidelines by relevant parties, for example by Florida Housing Finance Corporation (FHFC), DCA and others.

## C2 Implementation Strategies

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Fully implementing all recommendations will likely require a diverse set of partners and resources from public, private and non-profit sectors; and at local, regional and state levels. A few of the recommendations are further articulated as follows.

## 1. SHIP Rehab



*Grab Bars and More*

### **GOAL: Accessibility and Weatherization Improvements**

Description: encourage local jurisdictions to use SHIP and other affordable housing funds to assist low income elderly aging in place by modifying existing homes, to include:

1. Accessibility and Risk/Barrier-Removal: widen doors, install grab bars or ramps, enhance lighting, and more
2. Energy Efficiency: add insulation, building improvements, high efficiency equipment, and more

*For more on a Sample Strategy see Attachment 6.1.1*

## 2. ADUs and More



*ADU Cottage Clusters*

### **GOAL: Independent, Shared and Assisted Living**

Description: encourage local jurisdictions to amend and transform codes, and leverage SHIP funds:

1. Comp Plan Housing Element: ensure ADUs are permitted and encourage small cluster communities and other solutions similar to the Green House® model
2. Implementing Codes: encourage form-based codes, Density Bonuses and liberal ADU objectives and policies
3. Finance Construction: of ADUs with SHIP funds

*For more on a Sample Strategy see Attachment 6.1.2*

## 3. Mobile Homes



*Affordable Solutions*

### **GOAL: Preserve Mobile Home Park Communities**

Description: preserve mobile home park communities and other aging-friendly manufactured housing:

1. Adhere to statutory requirements that prohibit park closure and redevelopment if there are no affordable alternatives
2. Protect rights of mobile home park residents and assist with community organizing and park purchase agreements
3. Upgrade manufactured housing w/ aging-friendly amenities, post-1994 standards and consider aesthetic review

*For more details: Attachment 6.1.3*

## 4. Mobility



*Multi-Modal Mobility*

### **GOAL: Healthy, Connected & Optimal Quality of Life**

Description: encourage local jurisdictions to construct multi-modal paths similar to Peachtree City, Georgia at every possible opportunity and adopt Multi-Modal Transportation Districts (MMTDs) where applicable. Also:

1. Awareness-Raising: with transportation and motor vehicle planners and policy-makers to understand the essential paradigm shift needed to best serve elderly

*Attachment 6.1.4*

## C3 A Better 2030, and Beyond

Additional implementation strategies, and further details, will best respond to both the extraordinary challenges and opportunities ahead. Communities for a Lifetime will:

1. *Have homes, communities and mobility solutions planned, designed and built aging or senior-friendly and boomer-ready - and with affordable choices, and;*
2. *By design, and especially with mobility infrastructure and opportunities for home-based caregiving, be able to achieve efficiencies in health and social services to older individuals living in their community (NORC, def. 2).*

As a result, Communities for a Lifetime will be able to foster optimal aging in place and quality of life for elder Floridians. They will also have the potential to effectively leverage and maximize nursing home diversion strategies, ultimately lessening the burden on the state and nation's social welfare system.

With these recommended strategies, affordable elder housing in Communities for a Lifetime may soon be within our reach. However, efforts should begin urgently, now, because the built environment and decades of infrastructure dedicated only to families, children and the automobile is an enduring legacy. Transforming that legacy to work for all - for elders, families and children – will create genuine Communities for a Lifetime and ensure that Floridians can be *senior-friendly and boomer-ready* well before the coming generational storm, or *Silver Tsunami*, of 2030.

### HOME



*Small w/ Outdoor Living*

### MOBILITY



*Multi-Modal Mobility*

### COMMUNITY



*ADUs, and More*

## APPENDICES

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### About the:

- *Florida Housing Coalition* ..... -1-
- *Contributors* ..... -2 and 3-

References and Resources ..... -5 thru 12-

### Definitions, Terms and Acronyms:

- *General Blueprint* ..... -13 thru 15-
- *Glossary of Housing Terms* ..... -16 thru 24-

Blueprint Attachments 1 – 6 ..... -25 thru 43-

## About the Florida Housing Coalition

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



FHC Collaborating Partner: Beth C. Hollister is an architect with a MS in urban development planning and environmental management. She conducted her master's thesis on sustainable communities, worked 1995-2002 in sustainable development affairs and with new urban development companies 2004 - 2007, and served on the City of Tallahassee's Urban Design Commission 2006 - 2009.

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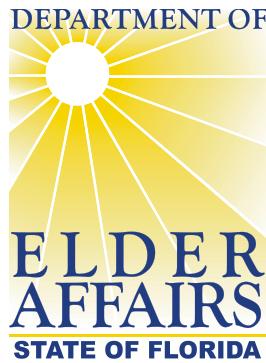
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904 630 1900  
<http://www.coj.net/Departments/Planning+and+Development/default.htm>

City of Peachtree City, Georgia  
Public Information Office  
<http://www.peachtree-city.org/>

Cohousing Association of the United States (Coho/US)  
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## References and Resources

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*Note: all weblinks accessed between June – September 2009 unless otherwise noted.*

### General Resource Links

American Association of Retired Persons	<a href="http://www.aarp.org">www.aarp.org</a>
Florida Housing Finance Corporation	<a href="http://www.floridahousing.org">www.floridahousing.org</a>
Florida Department of Community Affairs	<a href="http://www.dca.state.fl.us">www.dca.state.fl.us</a>
Florida Department of Elder Affairs	<a href="http://www.elderaffairs.state.fl.us">www.elderaffairs.state.fl.us</a>

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### Elder Housing

- American Association of Homes and Services for the Aging at [www.aahsa.org](http://www.aahsa.org)
- Communities for a Lifetime at [www.communitiesforalifetime.org/](http://www.communitiesforalifetime.org/)
- Claude Pepper Institute on Aging and Public Policy  
at <http://www.claudepepperfoundation.org/>
- National Investment Center for the Senior Housing and Care Industries at [www.nic.org](http://www.nic.org)

### Supportive Housing

- Agency for Health Care Administration Assisted Living Unit at [www.fdhc.state.fl.us](http://www.fdhc.state.fl.us)
- Agency for Persons with Disabilities at <http://apd.myflorida.com/>
- Florida Supportive Housing Coalition at [www.flshc.net](http://www.flshc.net)
- National Resource Center on Supportive Housing and Home Modification at [www.homemods.org](http://www.homemods.org)
- Floridahousingsearch.org at [www.floridahousingsearch.org](http://www.floridahousingsearch.org)

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## **Definitions, Terms and Acronyms**

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### ***General Blueprint***

AARP: American Association of Retired Persons

Accessory Dwelling Unit (ADU): A supplementary housing unit that can be integrated into existing neighborhoods to provide a housing alternative with little or no negative impact on the character of the neighborhood. Because the units are usually small, they are more affordable than full-size dwellings. ADUs may be freestanding, semi-attached or incorporated in to the primary residence or other structures.

Affordable Elder Housing Blueprint (Blueprint): A document providing guidance to facilitate elder-friendly housing fostering aging in place by improvements to elder housing units and the related environment in which the housing unit is located.

Aging in place: The process of aging in one's own dwelling unit, which may involve providing increased or adjusted services to a person to compensate for the physical or mental decline that may occur with the aging process. Aging in place is expected to maximize the person's dignity and independence and permit them to remain in a familiar, non-institutional, residential environment for as long as possible.

Certified Aging in Place Specialist (CAPS): The Certified Aging-in-Place Specialist (CAPS) designation program teaches the technical, business management, and customer service skills essential to competing in the fastest growing segment of the residential remodeling industry: home modifications for the aging-in-place.

CDBG: Community Development Block Grant

Communities for a Lifetime: Communities for a Lifetime (CFAL) is a statewide initiative that assists Florida cities, towns and counties in planning and implementing improvements that benefit their residents, youthful and elder. The Communities for a Lifetime Bureau is comprised of the following focus areas: Housing, Transportation, Senior Employment, Health and Wellness, Volunteerism, and Intergenerational Programs.

CNU: Congress for New Urbanism

Crime Prevention Through Environmental Design (CPTED): "*CPTED is the proper design and effective use of the built environment which may lead to a reduction in the fear and incidence of crime, and an improvement of the quality of life.*" - National Crime Prevention Institute

DOEA: Department of Elder Affairs, State of Florida

DOH: Department of Health, State of Florida

EHCL: Elderly Housing Community Loan

FHA: Federal Housing Administration

FHC: Florida Housing Coalition

FHFC: Florida Housing Finance Corporation

HUD: Housing and Urban Development (US Federal Department)

HVAC: Heating, Ventilating and Air Conditioning

LEED-ND: Leadership in Energy and Environmental Design (LEED) for Neighborhood Development (ND).

Mobility Systems: A variety of transportation methods available to travel through the community, including cars, public transportation, buses, walking, biking and more.

MSFH: My Safe Florida Home

Naturally Occurring Retirement Community (NORC): The federal law defines a NORC as a community with a concentrated population of older individuals, which may include a residential building, a housing complex, or an area (including a rural area) of single family residences. It may also include a neighborhood composed of age-integrated housing where (1) 40% of the household heads are older individuals or (2) a critical mass of older individuals exists, based on local factors that, taken in total, allow an organization to achieve efficiencies in health and social services to older individuals living in the community and (3) that is not an institutional care or assisted living setting. (Under the Older Americans Act, "older individuals" are those age 60 or over.) <http://www.cga.ct.gov/2007/rpt/2007-R-0148.htm>

New Urbanism is an American planning movement that arose in the 1980s to create and promote walkable, neighborhood-based development as an alternative to sprawl. Based on the Charter for New Urbanism, the movement is based on the urban centers of the past. Sharing many philosophical tenets of Smart Growth, New Urbanism encourages the re-establishment of mixed-use urban neighborhoods and the efficient use of existing infrastructure and preservation of natural habitats.

Optional State Supplementation (OSS) is a cash assistance program. Its purpose is to supplement a person's income to help pay for room and board costs of an assisted living facility, mental health residential treatment facility, and adult family care home. OSS is NOT a Medicaid program.

Sadowski Act: short for the "William E. Sadowski Affordable Housing Act of 1992" created a dedicated revenue source for affordable housing in Florida to fund the state and local housing trust funds. The funding source was an increase in the documentary stamp tax. Seventy percent of the monies are distributed to the local housing trust fund for the SHIP program, providing local governments with monies needed to implement the housing elements of their comprehensive plans. Thirty percent of the monies are distributed to the state housing trust fund for programs such as SAIL, used to provide affordable rentals.

SAIL: State Apartment Incentive Loan

SHIP: State Housing Initiatives Partnership

Smart Growth: the application of a series of principles to planning and public space administration strategies in support of development that is environmentally sensitive, economically viable, community-oriented, and sustainable. Its origins are as an anti-sprawl movement in the 1970s.

TND: Traditional Neighborhood Development

TOD: Transit-Oriented Development

Universal Design: Universal design is a relatively new paradigm that emerged from "barrier-free" or "accessible design" and "assistive technology" strives to be a broad-spectrum solution that produces buildings, products and environments that are usable and effective for everyone, not just people with disabilities.

USGBC: United States Green Building Council

Visibility features: A movement to change home construction practices so that virtually all new homes, whether or not designated for residents who currently have mobility impairments, offer three specific accessibility features:

- *At least one zero-step entrance on an accessible route leading from a driveway or public sidewalk,*
- *All interior doors providing at least 32 inches of unobstructed passage space, and*
- *At least a half bathroom on the main floor.*

VMT: Vehicle Miles Travelled

## **Glossary of Housing Terms**

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**Adjusted for Family Size**—Income limits that are either increased or decreased based on the number of persons in the **household** being assisted. For most housing programs, U.S. **HUD** determines the income limit for a family of four, and then increases (or decreases) the limit by a fixed amount for each additional person over four.

**Affordability Period**—The time period for which rent restrictions or resale restrictions apply to housing that has been assisted by government funding.

**Affordable Housing**—Housing is considered to be affordable if monthly housing cost does not exceed a certain percentage of a family's monthly income. The acceptable percentage usually ranges from 30-40 percent of a family's monthly income.

**Amortization**—A plan for paying off a financial obligation by making periodic installment payments over a set period of time, at the end of which the **loan** balance is zero. Often **mortgages** have a 30 year amortization, requiring the borrower to make 360 equal monthly payments.

**Annual (Gross) Income**—Total income (earned, unearned and asset income) anticipated to be received by all persons who currently reside or intend to reside in a program assisted-unit for the coming 12-month period. When determining whether a **household** is income eligible, local governments, participating jurisdictions and project owners must use one of the following three definitions of annual income: (1) annual income as defined at 24 CFR section 5.609 (except when determining the income of a homeowner for an owner-occupied **rehabilitation** project, the value of the homeowner's primary residence may be excluded from the calculation of net family **assets**); or (2) annual income as reported under the Census long-form for the most recent available decennial Census; or (3) adjusted **gross income** as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

**Annual Report**—A yearly report of an organization's or government's **financial statements** and accomplishments.

**Appraisal**—In real estate, the estimate of the value of **real property**. The most common method for single family units is the sales-comparison approach in which the estimate of value is obtained directly from experiences in the real estate market (see “**comparable**” below).

**Appreciation**—Increase in the value of property due to improvements made to the property or surrounding area/neighborhood by the owner or other parties, including the government and/or more general market forces. Commonly, and incorrectly, used to describe an increase in value through inflation.

**Articles of Incorporation**—Legal document submitted to a designated officer of the state for permission to commence business as either a for-profit or **non-profit corporation**. The articles of incorporation, or charter, state the purpose, rights and duties of the corporation.

**Assets**—Cash or non-cash item that can be converted to cash. Under most federally and state funded housing programs, the income from an asset, either actual or imputed, is included in a family's total **household** income.

**Back-End Ratio**—(i.e., debt ratio) A calculation used by the lender to determine if the amount of income less debt is sufficient to afford the monthly payment. It is calculated by taking the monthly **mortgage** payment (PITI) and dividing it by the sum of the gross monthly income minus the total monthly debt payments of the applicant. The maximum ratio varies from 32% to 40%, depending on the **loan** and program applied for. In other words, no more than 40% of the applicant's income less debt should be set aside for the monthly **mortgage** payment.

**Balance Sheet**—A **financial statement** showing a “snap-shot” of the **assets, liabilities** and net worth (fund balance) of an organization on a given date.

**Bond Money or Bond Program**—See “**MRB** – Mortgage Revenue Bonds.”

**Cash Flow**—Revenue less expenditures over a set period of time.

**Catalyst Program - Affordable Housing Catalyst Program**—The Catalyst Program, administered by the Florida Housing Finance Corporation, provides training and technical assistance to local governments and community-based organizations to assist in developing capacity to undertake **affordable housing** and specifically in the implementation of the CDBG Small Cities, HOME and SHIP programs. (Catalyst Program, FHFC, (850) 878-4219).

**CDBG - Community Development Block Grant**—The U.S. Department of Housing and Urban Development (**HUD**) administers two CDBG programs. Under the CDBG Entitlement Program, HUD provides funds directly to urban counties and metropolitan cities based on a population-based formula. The CDBG Small Cities Program, administered by the Florida DCA, Bureau of Community Development, awards **grants** on a competitive basis to non-entitlement counties, cities, and towns in Florida.

**CDC - Community Development Corporation**—A CDC is usually a local, non-profit entity organized to address long-term community revitalization by building **affordable housing**, assisting or starting small businesses, and creating jobs.

**CHDO - Community Housing Development Organization**—Under the **HOME** Program, a CHDO is a private, non-profit, **501(c)(3)** tax exempt organization that has, among its purposes, the provision of decent, **affordable housing** to low- and **moderate-income** persons. CHDOs must, among other things, have demonstrated capacity for carrying out

activities funded with HOME funds, and must maintain at least one-third of its governing board's membership for residents of low income neighborhoods, other low income community residents, or elected representatives of low income neighborhood organizations. Further information can be found in the HOME Rule, 24 CFR, Parts 91 and 92.

**Closing**—The final procedure in a real estate sale, in which property ownership is transferred in exchange for an agreed upon payment.

**Compliance**—The act of meeting requirements and conditions specified in statutes, rules and/or federal laws regarding the **CDBG** Small Cities, **HOME**, **SHIP**, or other state and federal housing programs.

**Consolidated Plan**—A plan developed by a local government which describes the needs, resources, priorities, and proposed activities to be undertaken with funds provided under various federal programs. A consolidated plan is required for all participating jurisdictions.

**CRA - Community Reinvestment Act**—enacted by Congress in 1977, states that banks and savings institutions have an affirmative obligation to serve the public, and especially to help meet the deposit and credit needs of local communities in which they are chartered, including the needs of residents in low- and moderate-income neighborhoods. Failure of an institution to meet these needs can result in a financial institution being unable to expand or merge with another lender.

**Credit Underwriting**—A process used by lenders (including government lenders) to evaluate the feasibility of a rental development, i.e., whether project income will be sufficient to pay the **loan** and operating expenses.

**Deferred Payment Loan**—Funds provided to a borrower under terms that calls for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met. In housing programs, deferred payment loans are often used as a recapture mechanism. In home ownership programs the loans often become due when the assisted family sells the home. Under rental programs the loans often become due if the affordability requirements are breached. In most housing programs these loans have an interest rate of zero percent; in some communities interest does accrue.

**Demographic Data**—Information about the characteristics of human populations, including size, income, age, wealth, race, ethnicity, gender, housing conditions, etc.

**DRI - Development of Regional Impact**—Large-scale developments that are required to undergo a comprehensive regional impact review prior to local government approval. The review process is coordinated by a regional planning council (**RPC**). Among other considerations, the RPC must consider whether nonresidential DRIs ensure the availability of accessible housing for use by the employees of the development. The Adequate Housing Standard Rule, 9J-2.048 F.A.C. was adopted by **DCA** in 1993.

**EAR - Evaluation and Appraisal Report**—This is a report that each local government must initially prepare five years after the adoption of its local government comprehensive plan to look at how the plan is working. It is required to be reviewed periodically thereafter. The EAR is intended to reflect changes in state policy on planning and growth management. The EAR must set forth the “actions” or “plan amendments” that are necessary to respond to changes in growth policies and updated information on local conditions.

### **EHCL – Elderly Housing Community Loan**

**Eligible Household**—An individual, family or group of individuals living together as a unit, determined to be of very low- to **low-income** for participation in the CDBG Small Cities or HOME programs and ranging from very-low up to **moderate-income** for participation in the SHIP Program.

**Equity**—The **market value of real property**, less the amount of existing debt or **liens**.

**Fair Housing Act**—The Fair Housing Act makes it illegal to deny housing, refuse to rent, sell, or negotiate, or offer different terms and considerations because of race, color, religion, sex, national origin, handicap, or familial status. If you suspect violation of the Fair Housing Act or want more information, you may contact the U.S. Department of Housing and Urban Development, Fair Housing, 451 7th Street, SW, Washington, D.C. 20410, 1-800-669-9777.

### **FHA – Federal Housing Administration**

**FHFC – Florida Housing Finance Corporation**—The FHFC’s mission is as follows: (1) finance affordable housing for very low-, low-, and moderate-income people; and, (2) to stimulate the home building industry. The FHFC obtains funds through program revenues and by issuing bonds that are secured by mortgages taken in exchange for the FHFC’s loans. The FHFC also receives appropriations of federal grants and tax credits as well as Sadowski Act documentary stamp tax revenues to finance affordable single- and multi-family housing to be occupied by very low-, low-, and moderate-income persons (FHFC, 227 North Bronough Street, Suite 5000, Tallahassee, Florida 32301-1329 (850) 488-4197).

**Financial Statements**—Written record of the financial status of an individual, organization or governmental entity. Statements commonly include **income statement**, **balance sheet**, **cash flow** statement, and if the organization is a non-profit, a funds balance statement.

**Financing Fee**—money charged by a lender to originate a loan. The fees are based on a percentage of the loan amount, and one point is equivalent to 1 percent.

**501(c)(3)**—Section of the Internal Revenue Code that addresses the requirements that an organization must meet in order to be considered a tax exempt organization. Many people refer to agencies that have obtained a tax exempt status as a “501(c)(3).”

**Foreclosure**—The legal process a lender uses to exercise its right to force the sale of a property to gain repayment of mortgage debt. Generally, lenders exercise this right when a borrower has failed to make timely payments.

**Front-End Ratio**—(i.e., income ratio) A calculation used by the lender to determine if an applicant's income is sufficient to afford the monthly payment. It is calculated by taking the monthly **mortgage payment (principal, interest, taxes and insurance)** and dividing it by the gross monthly income of the applicant. The acceptable ratio for **affordable housing** is between 30-35%. In other words, no more than 30-35% of the income should be set aside for the monthly mortgage payment.

**HOME - HOME Investment Partnerships Program**—The Home Investment Partnerships Program was enacted in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. HOME funds are allocated on a needs-based formula to state and local governments designated participating jurisdictions (**PJs**) and require non-federal **match** of HOME dollars. The Florida Housing Finance Corporation (**FHFC**) administers the state's HOME program. (HOME, FHFC, (850) 488-4197).

**Household**—Individual, family, or group of individuals living together in a unit.

**HUD - U.S. Department of Housing and Urban Development**—The department within the federal government that is mandated by Congress to create conditions for every family to have decent and **affordable housing**, to ensure equal housing opportunities for all, and to strengthen and enrich the nation's communities. Offices are located at the national and state levels. HUD Locator for general information: (202) 708-1422; Affordable housing information center: (800) 998-9999.

**Income Statement (Profit & Loss)**—Summary of revenues, costs and expenses for a business.

**Interest**—The **financing fee** for a **loan**, usually calculated on a percentage of the amount loaned spread over the term of the loan.

**Lease-up Period**—The amount of time it takes for a building, such as multi-family housing, to reach a stable occupancy rate and income stream.

**Leveraging**—Using a small amount of funds to attract other funds, including **loans, grants** and **equity** investments. The premise of leveraging is to use public dollars in conjunction with private dollars to increase the number of **affordable housing** units that can be produced.

**Liabilities**—A general term encompassing all types of debts and obligations.

**Lien**—Recorded claim against a property whereby the property is security for a debt. Under certain circumstances, the holder of the lien is entitled to have the property sold to satisfy the debt. A lien is an encumbrance against the property.

**Loan**—Loans are often referred to as debt financing and must be repaid according to a fixed payment schedule, generally with **interest**. Use of a **deferred payment loan** is common in **affordable housing**. In a deferred payment loan, funds provided to a borrower under terms that calls for repayment to be delayed for a certain length of time, until certain circumstances change, or a certain threshold is met. In housing programs, deferred payment loans are often used as a recapture mechanism. In home ownership programs the loans often become due when the assisted family sells the home. Under rental programs the loans often become due if the affordability requirements are breached. In most housing programs these loans have an interest rate of zero percent; in some communities interest does accrue.

**Loan-To-Value Ratio**—The **loan amount(s)** as a percentage of the property's appraised value or sales price, whichever is less. For example, a loan amount of \$57,000 on a home that has a sales price of \$60,000 has a 95 percent loan-to-value ratio ( $57,000/60,000$ ). A lender will use a loan-to-value ratio to determine the maximum amount it will lend on a property.

**Low-Income Person or Household**—A person or **household** whose **annual (gross) income** does not exceed 80 percent of the area **median income**, as determined by **HUD**, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (**FHFC**).

**Market Value**—The price a property would sell for in a competitive market when there has been a normal offering time, no coercion, arms-length bargaining, typical financing, and informed buyer and sellers.

**Match**—The commitment of non-federal funds to supplement **HOME Investment Partnerships Program** funds for **affordable housing**.

**Median Income**—A determination made through statistical methods establishing a middle point for determining income limits. Median is the amount that divides the distribution into two equal groups: one group having income above the median and the other group having income below the median.

**Moderate-Income Person or Household**—A person or **household** whose **annual (gross) income** does not exceed 120 percent of the area **median income**, as determined by **HUD**, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (**FHFC**).

**Mortgage**—A temporary and conditional pledge of property to a creditor as security for the repayment of a debt. The borrower (mortgagor) retains possession and use of the property.

**MRB - Mortgage Revenue Bonds**—State and local housing finance agencies (HFAs) sell tax-exempt bonds and use the money that is raised to lend to first-time homebuyers. Because buyers of these bonds accept a lower rate of return on their investment than if the bonds were taxable, HFAs can lend proceeds to the homebuyers at **interest** rates below conventional **mortgage** rates.

#### **MSFH – My Safe Florida Home**

**NHS - Neighborhood Housing Services**—NHS is a national network of locally-funded and operated, autonomous, self-help programs which are revitalizing declining neighborhoods. NHSs are **non-profit corporations** which: operate housing **rehabilitation** programs; offer financial counseling; refer residents to lenders or others about home improvement financing; conduct new construction and home repair inspection monitoring to assist homeowners in working with contractors; and, encourage community involvement to strengthen neighborhood pride through work with local organizations.

**NOI - Net Operating Income**—Gross profits minus operating expenses and taxes.

**Non-profit Corporation**—A corporation established under state law for purposes other than making profits that would be distributed to the owners, directors, members or officers.

**One Hundred Twenty (120) Day Rule**—This rule governs the SHIP program and refers the amount of time that income verification forms are current and up-to-date. HUD Handbook 4350.3 states that “Verifications are valid for 90 days from the date received. If the information is orally updated by the source, these verifications may stand for an additional 30 days. You may not rely on verifications that are more than 120 days old.” Refer to the SHIP Program Manual, Step 5 “Income Verification and Certification” for more guidance on this rule.

**PHA - Public Housing Authority**—Created by local governments pursuant to Chapter 421, Florida Statutes, local PHAs develop, own, and operate public housing and administer Section 8 programs.

**PJ - Participating Jurisdiction**—The term given to any state or local government that HUD has designated to administer an allocation of **HOME** Investment Partnerships Program funds. There are currently 29 PJs throughout Florida in addition to the state PJ, the Florida Housing Finance Corporation (**FHFC**).

**PMI - Private Mortgage Insurance (also referred to as MI)**—Coverage that, in instances of default, guarantees a lender the partial payment of an outstanding **loan** balance. Traditionally, lenders require PMI in instances where the loan to value ratio is higher than 80 percent, however, lenders have been known to waive this requirement under their **affordable housing** programs. PMI premiums are included in a borrower’s monthly **mortgage** payments. The amount can range anywhere from \$30-\$50 per month, depending

in the loan amount. The insurance can be discontinued when an **appraisal** shows that the loan to value ratio has dropped below 80 percent. The cost of such an appraisal is the responsibility of the borrower.

**Principal**—The currently unpaid balance of a **loan**, not including **interest**.

**Pro Forma**—Projected annual income and expenses for a rental development (usually a 15 year period).

**RD – Rural Development** Provides funding for mainly rural housing programs. Sometimes used by local governments to supplement **CDBG** projects. Initial inquiries should be made at the local RD office. See federal government listing in local telephone directory for U.S. Department of Agriculture or resources section of handbook.

**Real Property**—Land, including all things permanently attached to the land, such as buildings and infrastructure, commonly referred to as appurtenances.

**Reconstruction**—Rebuilding of a structure, usually on the same foundation as the existing housing which will be demolished.

**Rehabilitation**—The alteration, improvement or modification of an existing structure.

**REO - Real Estate Owned**—Property that is owned by a lender, usually acquired through a **foreclosure**, or through a **deed** in lieu of foreclosure.

**Reserves**—Funds held to pay future **liabilities**. Typical reserves include replacement reserve for major repairs, operating reserve for covering negative **cash flow** and contingency funds.

**RPC – Regional Planning Council**—RPCs provide planning and technical assistance to local governments on federal and state issues such as housing, growth management, emergency management, and intergovernmental coordination. The State of Florida has 11 RPCs.

### **SAIL – State Apartment Incentive Loan**

**Secondary Market**—Markets into which originating lenders sell their **loans** to **investors** who are seeking longer term investments (such as Fannie Mae).

**SHIP - State Housing Initiatives Partnership Program**—SHIP was the centerpiece of the William E. Sadowski Affordable Housing Act of 1992. SHIP is administered by the Florida Housing Finance Corporation (**FHFC**) and channels documentary stamp revenue to Florida's counties and **CDBG** entitlement cities for the express purpose of creating and preserving **affordable housing**. (SHIP, (850) 488-4197).

**Section 504**—Section of the Handicapped Accessibility/Architectural Barriers Act that requires all public buildings to be designed, constructed, or renovated to provide access for physically handicapped persons.

**SRO - Single Room Occupancy**—SROs provide housing for elderly, disabled, the working poor and others who, without SROs might otherwise be homeless. An SRO room typically has a sink, closet, and sleeping space. Bathroom, shower and kitchen spaces are generally shared with others.

**Strategic Plan**—A plan of action that guides how a goal, such as developing **affordable housing**, will be accomplished.

**Subordinated (Secondary or Tertiary) Debt**—If more than one lender has a **lien** on a property, the subordinated debt is paid after the debt of lien holders in superior (or first) positions.

**Subsidy**—Financial assistance in the form of government **loans, grants**, or other contributions that are used to make housing affordable.

**Sweat Equity**—The value of volunteer labor in producing **affordable housing**.

**Unsecured**—A **loan** that has no **collateral** pledged as security.

**VA - Veterans Administration**—A **mortgage** guaranty program begun after World War II to enable returning service personnel to purchase homes, offering 100 percent financing and requiring no down payment or insurance premium on the **loan**.

**Very Low-Income Person or Household**—A person or **household** whose **annual (gross) income** does not exceed 50 percent of the area **median income**, as determined by **HUD**, with adjustments for smaller and larger families. Florida publishes these figures annually, and updated charts may be obtained from the Florida Housing Finance Corporation (**FHFC**).

# BLUEPRINT ATTACHMENTS

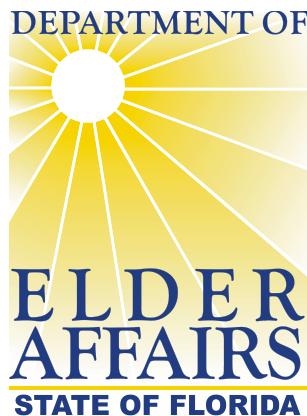
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## TAB Attachments 1 – 5

1. Florida Elder Population, Poverty and Housing	-27-
2. Elderly and Very Low Income Households	-27-
3. Short-List: Energy and Sustainability Resources	-28-
4. Planning Trends, Principles and Codes	-29 and 30-
<i>4a Planning Trends and Principles</i>	
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5. Mobile Homes, Elderly Households and Poverty	-31-
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## TAB Attachment 6

6. Proposed Implementation Strategies and Financial Resources	-33 thru 43-
6.1 Proposed Implementation Strategies .....	-35 thru 42-
6.2 Financial Resources .....	-43- and attached



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## 1 Florida Elder Population, Poverty and Housing

	2000	2007 (3-YR)	2009	2015	2030
	US Census	US/ACS	DOEA	US/AoA	US/AoA
<b>Total Population</b>	15,982,378	18,014,927	19,058,404	21,192,060	28,723,469
<b>60+ Population</b>	3,545,093	3,983,786	4,396,017	5,658,280	9,737,256
<b>% 60+ Population</b>	22.2%	22.1%	23.1%	26.7%	33.9%
<b>*No. 60+ in poverty</b>	-	-	496,924	650,702	1,071,098
<b>* % 60+ in poverty</b>	-	-	11.3%	11.5%	11%
<b>65+ Population</b>	2,807,597	3,036,771	3,304,535	4,133,945	7,769,452
<b>% 65+ Population</b>	17.6	16.9%	17.3%	19.5%	27.1%
<b>85+ Population</b>	331,287	411,310	494,463	618,812	943,675
<b>% 85+ Population</b>	2.1%	2.3%	2.6%	2.9%	3.3%
<b>Total Housing Units</b>	7,302,947	8,504,557	9,032,419	10,091,457	14,361,735
<b>People/housing unit</b>	2.188	2.118	2.11	2.1	2
<b>*Housing for 60+</b>	1,621,254	1,879,507	2,086,489	2,694,419	4,868,628
<b>*Housing for 65+</b>	1,285,319	1,437,270	1,562,608	1,967,834	3,892,030
<b>*Housing for 85+</b>	153,362	195,605	234,843	292,652	473,937

Sources: US Census Data, US Census American Community Survey (ACS), DOEA 2009 Florida State Profile,

US Administration on Aging (AoA); and projections/interpolations\* based on %

NOTE: "in poverty" is average of "below poverty guidelines" and "below 125% poverty guidelines"

## 2 Elderly and Very Low Income Households

County	Total 60+ older adults as % of total population	65+ Elderly-Headed Households 2009 with Cost Burden Above 30% and Income Below 60% AMI		
		# of households	% of all elderly households	rank by number of households
Miami-Dade	18.7%	49,261	41.8	1
Broward	19.4%	37,498	26.4	2
Palm Beach	27.2%	29,019	18.5	3
Pinellas	27.8%	22,705	20.9	4
Hillsborough	17.1%	16,317	22.2	5
Duval	16.0%	11,941	24.0	6
Orange	13.5%	11,876	23.3	7
Lee	30.6%	11,453	14.4	8
Brevard	27.5%	10,234	16.1	9
Pasco	30.0%	9,805	16.7	10
Volusia	27.9%	9,666	16.3	11
Polk	23.8%	9,167	16.2	12
Sarasota	39.1%	8,205	12.4	13
Manatee	29.0%	7,007	17.4	14
Lake	32.8%	6,078	15.1	15
Marion	31.1%	5,903	12.7	16
St. Lucie	27.9%	5,436	16.0	17
<b>SUB-TOTAL</b>		<b>261,571</b>		

Source: Shimberg Center for Housing Studies. <http://www.shimberg.ufl.edu/> and Florida Department of Elder Affairs [http://elderaffairs.state.fl.us/english/pubs/stats/County\\_2009projection](http://elderaffairs.state.fl.us/english/pubs/stats/County_2009projection)

### **3 Short-List: Energy and Sustainability Resources**

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Enterprise Community Partners, Inc.

Solutions and financing for affordable housing and thriving communities

“Green Homes and Sustainable Communities”

<http://www.enterprisecommunity.org/>

Florida Department of Community Affairs

Weatherization Assistance Program

<http://www.dca.state.fl.us/fhcd/wap/index.cfm>

Florida Green Building Coalition

<http://www.floridagreenbuilding.org/db/>

Florida Housing Coalition

<http://www.flhousing.org/>

USGBC United States Green Building Council

<http://www.usgbc.org/>

## **4 Planning Trends, Principles and Codes**

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### **4a Planning Trends and Principles**

[http://www.miami21.org/PlaningTrends\\_jump.asp](http://www.miami21.org/PlaningTrends_jump.asp)

**Smart Growth** is the application of a series of principles to planning and public space administration strategies in support of development that is environmentally sensitive, economically viable, community-oriented, and sustainable. Its origins are as an anti-sprawl movement in the 1970s.

**New Urbanism** is an American planning movement that arose in the 1980s to create and promote walkable, neighborhood-based development as an alternative to sprawl. Based on the Charter for New Urbanism, the movement is based on the urban centres of the past. Sharing many philosophical tenets of Smart Growth, New Urbanism encourages the re-establishment of mixed-use urban neighborhoods and the efficient use of existing infrastructure and preservation of natural habitats.

The building block of New Urbanist SmartCodes is the Transect. The transect uses environmental methodology towards the creation of community design by developing zoning areas that encompass the natural progression from rural, natural settings to dense urban core environments.

#### **THE TRANSECT**

The SmartCode is a transect-based code. A transect of nature is a geographical cross-section of a region intended to reveal a sequence of environments. It helps study the many symbiotic elements that contribute to habitats where certain plants and animals thrive.

Human beings also thrive in different habitats. Some would never choose to live in an urban core, and some would wither in a rural place. To provide meaningful choices in living arrangements, the rural-to-urban Transect is divided into six T-zones for application on zoning maps. These six habitats vary by the ratio and level of intensity of their natural, built, and social components. They are coordinated by these T-zones to all scales of planning, from the region through the community scale down to the individual lot and building.

**Sustainable Development / LEED.** First use of the term was in the IUCN World Conservation Strategy (1980). The first widely recognized definition wasn't until WCED (World Commission on Environment and Development) Our Common Future (1987; also known as The Brundtland Report) as follows: "Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs." The United Nations defines sustainable development on similar terms: it is development that meets social and economic goals without the depletion of resources, by protecting the environment, and by ensuring health and human welfare.

#### **Sustainable Building Practices / LEED**

The U.S. Green Building Council (USGBC) is a non-profit organization committed to expanding sustainable building practices. LEED (Leadership in Energy and Environmental Design) is a voluntary, consensus-based national rating system for developing high-performance, sustainable

*buildings. Developed by USGBC, LEED addresses all building types and emphasizes state-of-the-art strategies for sustainable site development, water savings, energy efficiency, materials and resources selection, and indoor environmental quality. LEED is a practical rating tool for green building design and construction that provides immediate and measurable results for building owners and occupants.*

*Transit-Oriented Development (TOD) is a planning and design trend that seeks to create walkable communities centered on a transportation node (transit station, transit route, or bus stop). The concept of the transportation node is an area of increased density near public transit. TOD communities include certain features that encourage the use of public transit such as pedestrian facilities, improved pedestrian crossings, reduced parking ratios, and the tapering down of buildings as they become more distant from the transportation node.*

#### *Illustrated Principles of Good Planning*

*The Miami 21 Zoning Code incorporates time-tested planning principles into the zoning regulations of our City. These are the principles that make for better neighborhoods, open spaces, civic spaces, revitalize areas, and foster economic growth.*

**4b TABLE: Euclidean vs. Form-Based Codes**

	<b>Euclidean Code</b>	<b>Form-Based Code</b>
<b>GOALS</b>	<ul style="list-style-type: none"> <li>Prevention of illegal overcrowding</li> <li>Separation of uses based on size, height, noise, pollution and parking requirements</li> </ul>	<ul style="list-style-type: none"> <li>Mixed-use activities within buildings and blocks and walkable distances to all uses</li> <li>Promote walkability through a greater emphasis on the pedestrian spaces</li> <li>Promote transit by establishing nodes of greater intensity concentrations</li> </ul>
<b>OUTCOMES</b>	<ul style="list-style-type: none"> <li>Suburban sprawl with segregated land uses</li> <li>Bedroom communities with long commutes</li> <li>Auto-dependent, unsustainable development patterns</li> <li>Excess parking and streets built only for cars</li> <li>Necessary Special Districts to address areas which require mixed uses or other configurations outside the standard "uses"</li> </ul>	<ul style="list-style-type: none"> <li>More transitional zones created by emphasis placed on form rather than use</li> <li>A more predictable physical result based on prescriptive standards (state what you want) rather than proscriptive (what you don't want)</li> <li>Zoning areas with greater intensity</li> <li>Mixed-use zones</li> <li>Pro-active rather than re-active</li> <li>Easier to read for citizens and more predictable</li> </ul>

*Source: Miami 21*

## 5 Mobile Homes, Elderly Households and Poverty

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5a TABLE: Mobile Homes, Elderly Households and Poverty

County	Total # of MH Lots	Elderly-Headed Households 2007 with Cost Burden Above 30% and Income Below 50% AMI		
	2009 data	# of households	% of all elderly households	rank by number of households
Brevard	10,465	10,234	16.1	9
Broward	16,956	37,498	26.4	2
Duval	8,075	11,941	24.0	6
Hillsborough	18,464	16,317	22.2	5
Lake	12,497	6,078	15.1	15
Lee	16,656	11,453	14.4	8
Manatee	14,249	7,007	17.4	14
Marion	8,332	5,903	12.7	16
Miami-Dade	11,340	49,261	41.8	1
Orange	12,603	11,876	23.3	7
Palm Beach	13,728	29,019	18.5	3
Pasco	12,106	9,805	16.7	10
Pinellas	28,740	22,705	20.9	4
Polk	31,217	9,167	16.2	12
Sarasota	8,884	8,205	12.4	13
St. Lucie	7,996	5,436	16.0	17
Volusia	17,388	9,666	16.3	11
<b>SUB-TOTAL</b>	<b>249,696</b>	<b>261,571</b>		

Source: Shimberg Center for Housing Studies. <http://www.shimberg.ufl.edu/>

## 5b: Chapter 723, Florida Statutes

### Current Statute:

723.083 Governmental action affecting removal of mobile home owners.

No agency of municipal, local, county, or state government shall approve any application for rezoning, or take any other official action, which would result in the removal or relocation of mobile home owners residing in a mobile home park without first determining that adequate mobile home parks or other suitable facilities exist for the relocation of the mobile home owners. History. -s, 1, ch. 84-80

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## Attachment 6: FHC Resources and Proposed Implementation Strategies

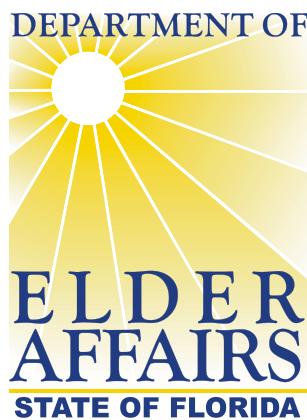
### 6.1 Proposed Implementations Strategies

6.1.1 SHIP Rehab: Accessibility and Weatherization Improvements	-35 and 36-
6.1.2 ADUs and More: Independent, Shared and Assisted Living	-37 and 38-
6.1.3 Mobile Homes: Preservation or Ensure Replacement Homes	- 39 thru 42 -
6.1.4 Mobility: Healthy, Connected and Optimal Quality of Life	- 42 -

### 6.2 Financial Resources

**-43-**

- 6.2a Matrix of Financial Resources
  - 6.2b Financial Resources for Affordable Housing
- 43-  
(attached)



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## 1. SHIP Rehab



## GOAL: Accessibility and Weatherization Improvements

Description: encourage local jurisdictions to use SHIP and other affordable housing funds to assist low income elderly aging in place by modifying existing homes, to include:

1. Accessibility and Risk/Barrier-Removal: widen doors, install grab bars or ramps, enhance lighting, and more
2. Energy Efficiency: add insulation, building improvements, high efficiency equipment, and more

*Grab Bars and More*

*Attachment 6.1.1*

### Name of Strategy: Rehabilitation of Elderly Owner Occupied Homes

**1. Summary of Strategy:** This rehabilitation program provides a ten (10) year deferred payment loan with a maximum award of \$50,000 per eligible owner-occupant household. Repairs will address accessibility and seek to improve the energy efficiency of the unit.

**2. Income Categories to be served:** Very-Low and Low Income, i.e. less than or equal to 80% AMI.

**3. ELIGIBLE USES** for barrier removal modifications include:

- Widen doorways and halls and/or install accessible doors to accommodate mobility aides (canes, walkers, wheelchairs and scooters)
- Install grab bars; entry ramps, railings, walkways and landings and improved lighting
- Non-slip floor surfaces throughout the home environment
- Push-able or lever door hardware or faucets; accessible touch- type light switches and thermostats; delaying opening and closing mechanisms on egress or garage doors
- Accessible appliances which include but are not limited to front or touch-type controls
- Installation of accessible cabinets, shelves, drawers, sinks, toilets, appliances and fixtures
- Installation and provision of assisted technology products to increase accessibility in the home environment, including but not limited to roll in style or permanent shower chair, hand held shower, non-slip surfacing on accessible roll in with or without curb shower
- Smoke alarms and fire detectors; or environmental control systems

**4. ENERGY EFFICIENCY** and Green Housing-related repairs shall be informed by a free Energy Audit to be completed by the local Utility Provider. As available SHIP funding with Utility Rebates may be used for insulation, air conditioner replacement and more. Repairs shall also be guided by the 2008 single family rehabilitation specifications included in the Enterprise Foundation's Green Communities Initiative. These repairs shall include but not be limited to the following:

- Window repair, replacement and weather stripping
- Building envelop sealing specifications
- Installation of Energy Star appliances or ceiling fans

**NOTE: more comprehensive documentation may be attached, and also may be distributed during potential FHC training events.**

**Name of Strategy: Rehabilitation of Elderly Owner Occupied Homes  
Sample Request For Proposals (RFPs)**

Request For Proposals (RFPs) are announced from qualified entities to implement **Barrier Free and/or Energy Efficiency Rehabilitation Strategies** for elderly owner-occupied households. This RFP is funded with approximately \$\_\_\_\_ of State Housing Initiatives Partnership (SHIP) Program funds from the Florida Housing Finance Corporation (FHFC).

The Jurisdiction is requesting applications from not-for-profit or for-profit housing entities (hereinafter referred to as "Applicants") who are qualified to implement the Scope of Work.

Proposals will be considered pursuant to the provisions of the Jurisdiction's Local Housing Assistance Plan (LHAP), as amended on September 10, 2008. The Jurisdiction's LHAP strategy is to assist very low and low income households, with priority attention on those with special needs and/or elderly household members.

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**ELDERLY REHABILITATION STRATEGY - SCOPE OF WORK**

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The selected Applicants will provide all services associated with delivery of home rehabilitation activities which shall include, but not be limited to the following:

- Assist applicant households with pre-screening and eligibility requirements, including 3<sup>rd</sup> Party Income-Household Size Verification
- Assessment of all appropriate barrier-free and/or energy efficiency repairs needed, and completion of Repair Proposal pursuant to SHIP and LHAP requirements
- Completion of all construction or repair contract documentation with specifications and obtain building or renovation permits required by local regulating authorit(ies)
- Solicit bids, negotiate and award contracts to local approved and licensed contractor(s) in accordance with DCA requirements
- Monitoring of all repair/renovation work in accordance with contract documentation
- Prepare final detailed activity and financial reports with supporting materials

**NOTE: more comprehensive documentation may be distributed during potential training events.**

## 2. ADUs and More

### GOAL: Independent, Shared and Assisted Living



ADU Cottage Clusters

Description: encourage local jurisdictions to amend and transform codes, and leverage SHIP funds:

1. Comp Plan Housing Element: ensure ADUs are permitted and encourage small cluster communities and other solutions similar to the Green House® model
2. Implementing Codes: encourage form-based codes, Density Bonuses and liberal ADU objectives and policies
3. Finance Construction: of ADUs with SHIP funds

Attachment 6.1.2

## Sample SHIP Strategy: Rental Construction of Accessory Dwelling Units

**1. Summary of the Strategy:** This construction loan program addresses the jurisdiction's need for affordable rental housing. The construction of rental housing in the form of Accessory Dwelling Units (ADUs) may provide additional benefits to elderly homeowners. This program provides an income eligible homeowner with a loan to partially finance the construction of an ADU, which is a residential unit that is secondary to the primary residence of the homeowner. It may be an apartment within the primary residence or it may be an attached or freestanding home on the same lot as the primary residence. All ADUs must be constructed with full accessibility and in accordance with Universal Design principles.

The homeowner will receive monthly rental income from the tenant in the rental unit. An owner may elect to live in the secondary ADU, freeing up the primary residence to be used as the rental unit. The rental tenant must:

- Have an annual income that is below 80 percent of the area median income.
- Provide an update of income eligibility on an annual basis.
- Tenants may be relatives of the homeowner, yet a monthly rent must be collected from the tenant, in accordance with a signed lease.

**2. Fiscal Years Covered:** 2010/2011, 2011/2012 and 2012/2013

**3. Income Categories to be served:** Very-Low and Low Income households with income equal to or less than 80 percent of the Area Median Income.

**4. Maximum award:** \$50,000 per eligible household. The eligible household must pay for or finance the first 10 percent of the construction costs.

**5. Terms, Recapture and Default:**

The deferred payment loan will be secured by a lien against the dwelling and land. The deferred payment loan is for 0 percent interest with a fifteen (15) year lien period.

The homeowner must collect monthly rent from the tenant in an amount not greater than permitted by the rent limits chart updated annually by the Florida Housing Finance Corporation. The homeowner must assist the jurisdiction's housing staff with collecting annual documentation that the tenant is income eligible and the homeowner has been collecting an affordable monthly rent. The jurisdiction will conduct an annual physical inspection of the property. Homeowners that sell their property before 15 years must give a first right of refusal to eligible nonprofit organizations for purchase the primary and secondary units at the current market value for continued occupancy by eligible persons.

**6. Recipient Selection Criteria:**

Applicants must be homeowners. Eligible applicants will be selected on a first come, first served basis, with priority provided to those households with a family member who is either disabled, elderly (62 years or older), or frail elderly and who resides in the home.

**7. Sponsor Selection Criteria:** An eligible service provider will be selected through the Request for Proposal process to perform these services. The selection will be based on experience with assisting elderly households and with barrier free construction, along with past performance and financial stability.

**8. Additional Information:**

a. The assessed value of the homeowner's property plus the construction cost for the ADU is not to exceed the following established value threshold:

- Condominiums \$170,000
- Townhome and Villa \$240,000
- Single-Family \$300,000

b. Eligible housing is any real property, including mobile homes, located within the municipality which is designated and intended for the primary purpose of providing decent, safe, and sanitary residential units which are designed to meet Chapter 553, F.S.

c. ADUs must be constructed in accordance with Universal Design principles, with features including:

- Wide doorways, accessible doors and hardware, wide halls, and kitchens/bathrooms/bedrooms that accommodate mobility aides (canes, walkers, wheelchairs and scooters);
- Non-slip floor surfaces throughout the home environment.
- Accessible cabinets, shelves, drawers, sinks, toilets, kitchen, bathroom, and utility.
- Provision of assisted technology products to increase accessibility in the home environment, including but not limited to roll in style or permanent shower chair, environmental control system, hand held shower, non-slip surfacing on accessible roll in with or without curb shower, accessible touch- type light switches and thermostats;
- Grab bars and entry ramps, lever faucets and accessible appliances

***NOTE: more comprehensive documentation may be distributed during potential training events.***

### 3. Mobile Homes

#### **GOAL: Preserve Mobile Home Park Communities**



Description: preserve mobile home park communities and other aging-friendly manufactured housing:

1. *Adhere to statutory requirements that prohibit park closure and redevelopment if there are no affordable alternatives*
2. *Protect rights of mobile home park residents and assist with community organizing and park purchase agreements*
3. *Upgrade manufactured housing w/ aging-friendly amenities, post-1994 standards and consider aesthetic review*

#### **Affordable Solutions**

#### **Attachment 6.1.3**

##### ***1. Adhere to statutory requirements that prohibit park closure and redevelopment if there are no affordable alternatives***

1.1 Further research and evaluate AARPs Model State Statute in conjunction with this Blueprint for adaptation and potential adoption

1.2 Further research and evaluate Best Practices and Lessons Learned from other states and construct comprehensive set of recommendations for community organizations and local jurisdictions complementary to state level policies and legislation (Model State Statute)

1.3 Accelerate and strengthen efforts to utilize all available strategies:

- *No-Net Loss Provisions, Exit Plan Ordinances & Re-Zoning Moratoriums*
- *Cooperative Organization and Community Land Trusts*
- *Partnering with Lending Institutions, Enabling Tax Policies*
- *Waiting Periods and Fair Compensation for Resident Displacement (in cases where this may be unavoidable)*

##### ***2. Protect rights of mobile home park residents and assist with community organizing and park purchase agreements***

##### ***3. Upgrade manufactured housing w/ aging-friendly amenities, post-1994 standards and consider aesthetic review:***

3.1 Leverage financial resources to add ramps and other aging-friendly modifications that can effectively help elders positively age in place

3.2 Build awareness, education and train diverse sectors on distinctions between different types of manufactured housing units (pre- and post-94)

3.3 Seek opportunities to upgrade or replace older mobile homes with newer post-1994 HUD-approved manufactured housing, and:

- *Encourage local jurisdictions to adopt policies and ordinances that regulate post-1994 manufactured housing similar to "stick- or site-built" homes*
- *Encourage aesthetic review to eliminate or mitigate against potential opposition to manufactured housing which can often arise (due to lack of understanding or knowledge, also addressed with item 3.2)*

3.4 Utilize to the extent possible SHIP and other financial resources to preserve mobile home parks and to upgrade manufactured housing stock

**See Also:**

**SAMPLE APPLICATION REQUESTING AMENDMENT TO THE  
COMPREHENSIVE DEVELOPMENT MASTER PLAN**

**SAMPLE APPLICATION REQUESTING AMENDMENT TO THE  
COMPREHENSIVE DEVELOPMENT MASTER PLAN**

**1. APPLICANT**

*Local jurisdiction (e.g. city or county)* \_\_\_\_\_

**2. APPLICANT'S REPRESENTATIVE**

*Local planning department or other representative*

**3. DESCRIPTION OF REQUESTED CHANGES**

It is recommended that the Housing Element be amended to include policies that allow efforts to enhance and preserve mobile home communities as affordable housing options.

**A. Revisions to the Housing Element**

*Local jurisdiction (e.g. city or county)* \_\_\_\_\_ shall support the preservation and enhancement of existing mobile home communities that provide affordable housing options for low and moderate income households.

*(City or county)* will support programs that assist residents of existing mobile home communities in purchasing their parks and forming resident owned communities.

*(City or county)* shall encourage the replacement of existing mobile units, also known as manufactured homes, provided the replacement residential units meet the County's design and building standards and are allowable in mobile home communities/parks.

*(City or county)* shall encourage the renovation or rehabilitation of existing mobile home units and mobile home communities/parks to ensure that housing units in mobile home communities are in compliance with health and safety Code requirements, including wind and storm safety standards.

Approval of any plans to develop or redevelop mobile home park sites (including changes to land use designations, zoning districts, or site plan approvals) to residential or non-residential uses shall require regulations that, at a minimum, require the following:

- a. *Determination that the proposed development action would not cause the displacement of mobile home residents or that there is suitable affordable housing available for all affected residents.*
- b. *Actions the mobile home park owner will take to assist mobile home owners and tenants to find suitable housing for relocation, including referrals to public and private subsidized housing resources.*
- c. *Actions the mobile home park owner will take to minimize hardship related to relocation, at a minimum, this should include a description of how owners of mobile home units will be compensated for their relocation expenses.*
- d. *If the mobile home park is vacant, approval shall be provided only upon the submittal of evidence demonstrating that all former residents relocated to suitable housing.*

(City or county) shall consider developing procedures for coordinating public services related to mobile home parks, including activities related to the closing of mobile home parks and the relocation of its residents.

#### **4. REASON FOR CHANGE**

#### **5. ADDITIONAL MATERIAL SUBMITTED**

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#### **4. Mobility**



#### **GOAL: Healthy, Connected & Optimal Quality of Life**

Description: encourage local jurisdictions to construct multi-modal paths similar to Peachtree City, Georgia at every possible opportunity and adopt Multi-Modal Transportation Districts (MMTDs) where applicable. Also:

1. *Awareness-Raising: with transportation and motor vehicle planners and policy-makers to understand the essential paradigm shift needed to best serve elderly*

**Multi-Modal Mobility**

**Attachment 6.1.4**

**Note: additional implementation strategies may be developed at a later date.**

	HOMEOWNER-SHIP NEW CONSTRUCTION	PURCHASE ASSISTANCE	REHABILITATION/ ACCESS MODIFICATION (MOSTLY FOR OWNER-OCCUPIED HOUSING)	RENTAL DEVELOPMENT	RENTAL REHABILITATION	LAND ACQUISITION: HOME- OWNERSHIP	LAND ACQUISITION: RENTAL	"DIRECT RESOURCE" INDIVIDUALS CAN APPLY DIRECTLY
COMMUNITY CONTRIBUTION TAX CREDIT (CCTC)	X		X	X	X	X	X	
SMALL CITIES CDBG			X		X			
COMMUNITY INVESTMENT PROGRAM (CIP)	X		X	X	X			
FLORIDA COMMUNITY LOAN FUND	X		X	X	X	X	X	
FL AFFORDABLE HOUSING GUARANTEE PROGRAM			X		X			
HOME: HOME OWNERSHIP	X	X	X			X		X
HOME: RENTAL				X	X		X	
HOME-OWNERSHIP ASSISTANCE PROGRAM-HAP	X		X					
HAP: DOWN PAYMENT ASSISTANCE		X						X
HOMELESS HOUSING ASSISTANCE GRANT – HHAG				X	X		X	
HOUSING CREDITS				X	X		X	
HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS				X	X		X	
LOW-INCOME EMERGENCY HOME REPAIR- LEHRP			X					X
LOW-INCOME HOME ENERGY ASSISTANCE- L HEAP								X
PRE-DEVELOPMENT LOAN PROGRAM						X	X	
MORTGAGE REVENUE BONDS, RENTAL HOUSING				X	X		X	
SECTION 8 SRO REHABILITATION				X	X		X	
SECTION 202 SUPPORTIVE HOUSING				X	X		X	
SECTION 8II SUPPORTIVE HOUSING				X	X		X	
STATE APARTMENT INCENTIVE LOAN				X	X		X	
STATE HOUSING INITIATIVES PARTNERSHIP-SHIP	X	X	X	X	X	X	X	X
SUPPORTIVE HOUSING – SHP				X	X		X	
U.S. DEPT. OF AGRICULTURE, RURAL HOUSING	X	X	X	X	X	X	X	X
WEATHERIZATION ASSISTANCE PROGRAM			X					X

## Attachment 6.2a: Matrix of Financial Resources

# ATTACHMENT 6.2b



## **FINANCIAL RESOURCES FOR AFFORDABLE HOUSING**

# FINANCIAL RESOURCES FOR AFFORDABLE HOUSING

**Florida Housing Finance Corporation (FHFC)** Resources. Please check the FHFC website for updates and contacts: [www.floridahousing.org](http://www.floridahousing.org)

COMMUNITY CONTRIBUTION TAX CREDIT - CCTC .....	.1
ELDERLY HOUSING COMMUNITY LOAN FUND .....	.2
AFFORDABLE HOUSING GUARANTEE PROGRAM .....	.3
HOME INVESTMENT PARTNERSHIPS PROGRAM – (HOME) – RENTAL FOR STATE AND NONPARTICIPATING JURISDICTIONS .....	.4
HOMEOWNERSHIP ASSISTANCE PROGRAM – HAP .....	.5
HOMELESS HOUSING ASSISTANCE GRANT - HHAG .....	.6
LOW INCOME HOUSING TAX CREDITS -LI HTC .....	.7
MULTI FAMILY MORTGAGE REVENUE BONDS FOR RENTAL HOUSING - MMRB .....	.8
PRE-DEVELOPMENT LOAN PROGRAM - PLP .....	.9
SINGLE-FAMILY MORTGAGE REVENUE BONDS (SFMRB) FIRST TIME HOME BUYER PROGRAM .....	.10
STATE APARTMENT INCENTIVE LOAN PROGRAM – SAIL .....	.11
STATE HOUSING INITIATIVES PARTNERSHIP – SHIP PROGRAM .....	.12

## FEDERAL RESOURCES

COMMUNITY DEVELOPMENT BLOCK GRANT – CDBG (Small Cities and Rural Areas) .....	.13
FEDERAL HOME LOAN BANK OF ATLANTA - AFFORDABLE HOUSING PROGRAM - AHP .....	.14
FEDERAL HOME LOAN BANK OF ATLANTA - COMMUNITY INVESTMENT PROGRAM - CIP .....	.15
HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS - HOPWA .....	.16
LOW-INCOME EMERGENCY HOME REPAIR PROGRAM - LEHRP .....	.17
LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM - LHEAP .....	.18
SECTION 8- SINGLE ROOM OCCUPANCY MODERATE REHABILITATION - SRO .....	.19
SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY .....	.20
SECTION 811 SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES .....	.21
SUPPORTIVE HOUSING PROGRAM - SHP .....	.22
U.S. DEPT. OF AGRICULTURE, RURAL HOUSING SERVICES - USDA/RHS .....	.23

## OTHER RESOURCES

COMMUNITY EXPRESS - FANNIE MAE .....	.25
ENTERPRISE FOUNDATION .....	.25
FLORIDA COMMUNITY LOAN FUND .....	.25
LOCAL INITIATIVES SERVICES CORPORATION (LISC) .....	.25
NEIGHBORHOOD LENDING PARTNERS (NLP) .....	.25



# COMMUNITY CONTRIBUTION TAX CREDIT (CCTC)

<b>AT A GLANCE:</b>	<b>Source:</b> <b>STATE OF FLORIDA ANNUAL APPROPRIATION</b>	<b>Applicants:</b> <b>NONPROFITS AND OTHER COMMUNITY ENTITIES</b>	<b>Finance Type:</b> <b>STATE TAX CREDITS EXCHANGED FOR GIFT/DONATION</b>
<b>Enacted:</b> <b>1995</b>	<b>Cycle:</b> <b>OPEN - NON-COMPETITIVE</b>		<b>Housing Type:</b> <b>RENTAL, HOMEOWNERSHIP</b>
<b>Regulation:</b> <b>SECTION 220.183, FLORIDA STATUTES</b>	<b>Administrator:</b> <b>FL. OFFICE OF TOURISM, TRADE &amp; ECONOMIC DEVELOPMENT</b>		<b>Primary Uses:</b> <b>ACQUISITION, CONSTRUCTION, REHABILITATION</b>

The Community Contribution Tax Credit Program (CCTCP) provides \$10 million each year as an incentive (50 percent tax credit) to encourage Florida corporations to make donations to community development and low-income housing projects. The tax credit is easy for a business to receive. Corporations doing business anywhere in Florida that make donations to approved community development projects may receive a tax credit equal to 50 percent of the value of the donation. Businesses may take the credit on Florida corporate income tax, franchise tax, or insurance premium tax. Businesses may donate up to \$400,000 per tax year and take up to \$200,000 in tax credits per year. Unused credits may be carried over for up to 5 years. Donations may be made in the form of cash, real estate, and equipment and/or supplies.

**Eligible Activities/Beneficiaries:** Approved sponsors of a project may construct, improve, or substantially rehabilitate housing, commercial, industrial, or public facilities, or promote entrepreneurial or job development opportunities for low-income (80 percent or less of AMI) persons.

**Eligible Applicants/Application Process:** The project must be undertaken by an eligible sponsor that may be: A community action program, community development corporation, neighborhood housing services corporation, local housing authority, community redevelopment agency, historic preservation district agency or organization, private industry council, direct-support organization, enterprise zone development agency, units of local government or such other agency as the Office of Tourism, Trade, and Economic Development (OTTED) may, from time to time, designate by rule. Eligible sponsors may submit an application at any time by contacting the OTTED.

**Program Contact:** Burt Von Hoff, Executive Office of the Governor, Office of Tourism, Trade, and Economic Development, The Capitol, Suite 2001, Tallahassee, FL 32399-0001  
Phone: (850) 487-2568  
Fax: (850) 487-3014  
Email: [vonhofb@eog.state.fl.us](mailto:vonhofb@eog.state.fl.us)  
Website: [www.floridaenterprisezone.com](http://www.floridaenterprisezone.com)

# ELDERLY HOUSING COMMUNITY LOAN PROGRAM

The Elderly Housing Community Loan (EHCL) program provides loans of up to \$750,000 to developers that are making substantial improvements to elderly housing. These funds are available for the purpose of making building preservation, sanitation repairs or improvements required by federal, state or local regulation codes, or life safety or security related improvements. These housing developments must provide housing for the elderly as defined in Section 420.503 Florida Statutes.

**Eligible Activities/Beneficiaries:** Eligible Activities include, but are not limited to: Emergency generator system; sprinkler system; emergency alert or call system; rewiring-fire safety & sprinkler system; fire alarms-new; smoke detectors or smoke detection systems-new; security surveillance system; fire alarms-update; smoke detectors or smoke detection systems-update; enhanced lighting; roof replacement or repair; plumbing replacement or repair; improvement of project access to handicapped persons; repair or improvement to large boiler and chiller water systems; closed circuit security TV system; intercom system; install locks-exterior or interior; regulatory federal, state, or local required repairs or improvements; security card access system; fence; exterior waterproofing of building; automated or remote activated entrance and exit door latch system.

**Set Aside Requirements:** 20% of the EHCL Development's units must be set-aside for residents with annual household incomes at or below 50% of the area, metropolitan statistical area ("MSA") or state or county median income, whichever is higher, adjusted for family size. The Applicant will comply with Federal Housing Act requirements and rent at least 80% of the total units to residents that qualify as Elderly pursuant to the Act.

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SADOWSKI ACT FUNDS</b>	<b>Applicants:</b> ANY PERSON OR ENTITY (FOR PROFIT OR NON PROFIT) THAT PROVIDES HOUSING TO THE ELDERLY	<b>Finance Type:</b> <b>SIMPLE INTEREST LOAN</b>
	<b>Enacted:</b> <b>1989</b>	<b>Cycle:</b> <b>ANNUAL</b>	<b>Housing Type:</b> <b>RENTAL</b>
	<b>Regulation:</b> <b>SECTION 420.5087 FS</b> <b>RULE CHAPTER 67-32 FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORPORATION</b>	<b>Primary Uses:</b> <b>REHABILITATION</b>

**Loan Terms:** The terms of the loan include a one percent simple interest which is deferred until maturity. The principal plus any deferred interest is due at loan maturity, and the maximum term of the loan should not exceed 15 years. The applicant is required to match at least 5 percent of the loan amount to pay the cost of the proposed repairs or improvements. A portion of the loan shall be forgiven for non profit organizations whose projects serve Extremely Low Income persons. The portion of the loan that may be forgiven shall not exceed 25 percent.

**Eligible Applicants/Application Process:** Applicants may be any person or entity, public or private, for-profit or nonprofit that provides housing for the elderly. The EHCL program generally has one funding cycle each year (with the option of a supplemental cycle should funds still be available) and the application period is open for a minimum of 30 days.

**Program Contact:** Derek Helms, *Administrator*,  
Florida Housing Finance Corporation, 227 North Bronough Street,  
Suite 5000, Tallahassee, FL 32301-1329;  
(850) 488-4197.  
Email: [derek.helms@floridahousing.org](mailto:derek.helms@floridahousing.org)  
Website: [www.floridahousing.org](http://www.floridahousing.org)

# AFFORDABLE HOUSING GUARANTEE PROGRAM

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SADOWSKI ACT FUNDS BOND ISSUE</b>	<b>Applicants:</b> <b>FOR-PROFIT, NONPROFIT, PUBLIC AGENCIES</b>	<b>Finance Type:</b> <b>“A” RATED LOAN &amp; BOND GUARANTEES</b>
<b>Enacted:</b> <b>1992</b>	<b>Cycle:</b> <b>YEAR ROUND</b>		<b>Housing Type:</b> <b>HOME OWNERSHIP, RENTAL</b>
<b>Regulation:</b> <b>SECTION 420.5092, FS RULE CHAPTER 67-39, FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORP. THROUGH QUALIFIED LENDING INSTITUTIONS</b>		<b>Primary Uses:</b> <b>GUARANTEES FOR PURCHASE, CONSTRUCTION, REHABILITATION, FINANCING AND REFINANCING</b>

The Florida Affordable Housing Guarantee Program (“Guarantee Program”) was created by the Florida Legislature as part of the William E. Sadowski Affordable Housing Act of 1992 for the purposes of:

- Stimulating creative private-sector lending activities to increase the supply and lower the cost of financing or refinancing eligible housing;
- Creating security mechanisms to allow lenders to sell affordable housing loans in the secondary market; and
- Encouraging affordable housing lending activities that would not have taken place or that serve persons who would not have been served but for the creation of this program.

The Guarantee Program encourages affordable housing lending activities through the issuance of guarantees on the obligations incurred in obtaining single and multifamily mortgage revenue bond financing for affordable housing. The Guarantee Program does not provide direct funding of developments; it facilitates direct funding by reducing the lenders' and bondholders' risk through the issuance of a guarantee.

**Eligible Activities/Beneficiaries:** Eligible obligations for guarantees include those made to finance the construction, rehabilitation, acquisition or refinancing of single and multifamily developments.

**Set aside Requirements:** Each development must set aside a minimum of

20 percent of its units for moderate income (120 percent or less of area median) households unless subject to more stringent restrictions.

**Eligible Applicants/Application Process:** Developers (non- and for-profits) can access the Guarantee Program through a Qualified Lending Institution (QLI) that meets certain criteria established in Rule Chapter 67-39, F.A.C. and is approved by the Guarantee Program Committee. Applications are accepted year round and commitments are issued on a non-competitive basis with emphasis placed on satisfying unmet demand for affordable housing. To apply, all subsidies must be firmly committed to a single or multifamily development and an Application for Guarantee Program Credit Enhancement must be completed and signed by a QLI. Upon approval of the Application, an application fee of 10 basis points (0.1 percent) of the total mortgage amount is required. Premiums, which vary with each loan type, coverage and coverage period, must be calculated from an independent feasibility study that is designed to help ensure the financial soundness of the Program. The Program has the flexibility to charge an annual premium or a one time premium.

**Program Contact:** Kevin Pichard, *Administrator*, Florida Affordable Housing Guarantee Program, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329; (850) 488-4197.  
Email: [kevin.pichard@floridahousing.org](mailto:kevin.pichard@floridahousing.org)  
Website: [www.floridahousing.org](http://www.floridahousing.org)

# HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) RENTAL FOR STATE AND NON-PARTICIPATING JURISDICTIONS

The federally governed and funded HOME Investment Partnerships (HOME) Program was enacted in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The HOME Program provides Participating Jurisdictions (PJ), such as the state of Florida and some eligible cities within

Florida, with the opportunity to administer and distribute federal funds to expand the supplies of decent, safe and affordable housing in accordance with their goals and strategies outlined in their Consolidated Plans. Florida Housing Finance Corporation (FHFC) administers the State's annual allocation of HOME funds as a multifamily rental development loan program.

**Eligible Activities/Beneficiaries:** HOME Rental: Acquisition (in conjunction with new construction or rehabilitation), new construction, reconstruction, and moderate or substantial rehabilitation of non-luxury rental housing with suitable amenities. HOME provides first or second position mortgage loans for rental developments. The Affordability period for rehabilitated properties is 15 years - 20 years for newly constructed properties. State and participating jurisdictions' eligible activities may vary and are not required to allow all eligible activities as provided by HUD. From time to time, FHFC may offer a tenant based rental assistance program to provide households with rent assistance for up to 24 months. Details of this program may be obtained on FHFC's Web site or by contacting program staff.

**Set aside Requirements:** Eighty percent of the HOME-Assisted Units must be occupied by families at 60 percent or less of the median family income for the area, as determined by HUD, with adjustments for fami-

## AT A GLANCE:

<b>Source:</b> NATIONAL AFFORDABLE HOUSING ACT - U.S. HUD	<b>Applicants:</b> NONPROFIT (INCLUDING CHDOS) FOR-PROFIT, PUBLIC AGENCIES	<b>Finance Type:</b> BELOW MARKET MORTGAGE LOANS
<b>Enacted:</b> 1990	<b>Cycle:</b> ANNUAL COMPETITIVE	<b>Housing Type:</b> RENTAL
<b>Regulation:</b> SECTION 420.5089, FS RULE CHAPTERS 67-47, FAC HOME FINAL RULE 24 CFR PART 92.	<b>Administrator:</b> FLORIDA HOUSING FINANCE CORPORATION	<b>Primary Uses:</b> NEW CONSTRUCTION, REHABILITATION

ly size, and 20 percent of the HOME-Assisted Units must be occupied by families at 50 percent or less of the median family income for the area, as determined by HUD, with adjustments of family size.

**Loan Terms:** Construction loans have a term of 15 years for rehab and 20 years for new construction. The loans are non-amortized and have a simple interest rate of zero percent for nonprofit and 1.5 percent for for-profit applicants with interest payments due annually.

**Eligible Applicants/Application Process:** For the State HOME program, nonprofit and for-profit corporations, Community Housing Development Organizations (CHDOs), local governments, Regional Planning Councils, and, in some instances, Public Housing Authorities are eligible to apply. Upon receipt, FHFC staff review, score and rank applications according to items such as funding, ability to proceed, leveraging and experience of development team.

**Program Contacts:** Derek Helms, *Administrator*,  
Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329  
(850) 488-4197  
Email: [derek.helms@floridahousing.org](mailto:derek.helms@floridahousing.org)  
Website: [www.floridahousing.org](http://www.floridahousing.org)

# HOMEOWNERSHIP ASSISTANCE PROGRAM (HAP) DOWN PAYMENT ASSISTANCE

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SADOWSKI ACT FUNDS</b>	<b>Applicants:</b> FIRST-TIME HOME BUYERS (THROUGH LENDERS) PARTICIPATING IN THE SINGLE-FAMILY MORTGAGE REVENUE BOND PROGRAM	<b>Finance Type:</b> <b>ZERO PERCENT SECOND MORTGAGE LOANS</b>
<b>Enacted:</b> <b>1992</b>	<b>Cycle:</b> <b>OPEN</b>	<b>Housing Type:</b> <b>HOME OWNERSHIP</b>	
<b>Regulation:</b> <b>SECTION 420.5092, FS</b> <b>RULE CHAPTER 67-39, FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORP.</b> <b>THROUGH APPROVED LENDERS</b>	<b>Primary Uses:</b> <b>DOWNPAYMENT, CLOSING COST ASSISTANCE, AND FIRST MORTGAGE REDUCTION</b>	

The Homeownership Assistance Program (HAP)/Down Payment Assistance Program works in conjunction with the Single Family Mortgage Revenue Bond (SFMRB) Program.

## Eligible Activities/Beneficiaries:

- Florida Assist provides, up to \$10,000 to assist persons with incomes at or below 100% percent of the state or county median income, whichever is greater. The loans are zero percent, non-amortizing second mortgages. Repayment of principal is deferred for the term of the first mortgage, except in the event of sale, transfer, refinancing, or non-occupancy of the single-family residence, in which case the HAP D/P loan is payable in full.
- The Home Ownership for Moderate Income (HAMI) assists moderate income borrowers with up to \$5000 in down payment and closing cost assistance HAMI is a loan amortized over 10 years at 5%.
- Three Percent (3%) Cash Option

This option, in the form of cash assistance, provides borrowers with 3 percent of the loan amount applied toward down payment and closing.

**Eligible Applicants/Application Process:** Prospective home buyers are encouraged to access the First Time Homebuyer Wizard at [www.floridahousing.org](http://www.floridahousing.org) to determine eligibility and apply through the lenders originating Single-Family Mortgage Revenue Bond funds (see SFMRB Homeownership Program).

**Program Contacts:** Charles “Chip” White, *Administrator*, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000 5000, Tallahassee, FL 32301-1329, Phone: (850) 488-4197. Email: [charles.white@floridahousing.org](mailto:charles.white@floridahousing.org) Website: [www.floridahousing.org](http://www.floridahousing.org)

# HOMELESS HOUSING ASSISTANCE GRANT (HHAG)

<b>AT A GLANCE:</b>	<b>Source:</b> SADOWSKI ACT	<b>Applicants:</b> CONTINUUM OF CARE LEAD AGENCIES	<b>Finance Type:</b> GRANTS
<b>Enacted:</b> 2001	<b>Cycle:</b> ANNUAL COMPETITIVE	<b>Housing Type:</b> TRANSITIONAL, PERMANENT	
<b>Regulation:</b> 420.621-625 FS	<b>Administrator:</b> FLORIDA DEPARTMENT OF CHILDREN & FAMILIES	<b>Primary Uses:</b> NEW CONSTRUCTION, REHABILITATION	

The Homeless Housing Assistance Grant is the state's newest homeless prevention program designed to supply Continuum of Care catchment areas with funds to construct or rehabilitate housing units to be used as either transitional or permanent housing for homeless persons. In 2008, \$5 million in funding was available and grants could not exceed \$750,000 per project.

**Eligible Activities/Beneficiaries:** A project to be assisted must serve homeless persons or families in either transitional or permanent housing. The grant is available for either new construction of housing units, or for the rehabilitation of existing buildings for housing units. Eligible costs for new construction and rehabilitation may include costs of permits and fees for the building process, on-site improvements to the property or utility service directly related to the building activity. Ineligible expenses include acquisition, development soft costs and impact fees. Manufactured housing units are eligible for assistance. All units assisted must be reserved for use by homeless persons. Assisted units may be part of a larger development. All assisted units must remain in reserve for homeless persons for a 10 year period.

**Eligible Applicants/Application Process:** Lead Agencies of a recognized Continuum of Care catchment area are eligible to apply for HHAG funds. Lead Agencies may sub-contract funds to housing development projects identified in the Continuum of Care Plan. Applications are ranked with preferences for leverage, number of units, and catchment area need. Lead Agencies may annually receive funding for up to two development requests per catchment area. Applications may be obtained from the State's Office on Homelessness.

**Contact Information:** Tom Pierce, *Executive Director*,  
Office on Homelessness,  
1317 Winewood Boulevard, Tallahassee, FL 32399-0700  
Phone: (850) 922-4691  
Fax: (850) 487-1361  
Email: [tom\\_pierce@dcf.state.fl.us](mailto:tom_pierce@dcf.state.fl.us)  
Website: [www.dcf.state.fl.us/homelessness](http://www.dcf.state.fl.us/homelessness)

# LOW INCOME HOUSING TAX CREDITS (LIHTC)

## AT A GLANCE:

<b>Source:</b> 1986 TAX REFORM ACT - U.S.	<b>Applicants:</b> NONPROFIT, FOR-PROFIT	<b>Finance Type:</b> FEDERAL TAX CREDIT - EQUITY
<b>Enacted:</b> 1986	<b>Cycle:</b> ANNUAL COMPETITIVE	<b>Housing Type:</b> RENTAL
<b>Regulation:</b> SECTION 420.5099, FS RULE CHAPTER 67-48, FAC SECTION 42 INTERNAL REVENUE CODE	<b>Administrator:</b> FLORIDA HOUSING FINANCE CORPORATION	<b>Primary Uses:</b> NEW CONSTRUCTION, REHABILITATION

The Low Income Housing Tax Credit (LIHTC) Program is governed by the U.S. Department of the Treasury, and Florida's allocation is administered by the Florida Housing Finance Corporation. Under the LIHTC Program, successful applicants are provided with a dollar-for-dollar reduction in federal tax liability in exchange for the development or rehabilitation of units to be occupied by very low- and low income households. Developers who cannot use the tax reduction may sell credits in exchange for equity to the development. On a project basis, the amount of credits available is approximately equal to 9 percent of the cost of building each very low-income unit, including a reasonable developer fee but excluding land cost. For certain federally assisted projects such as, Multifamily Mortgage Revenue Bonds and Rural Housing Development this translates into 4 percent of building costs. Syndication of the credits to investors can raise equity to pay for 40 percent or more of a project's costs.

**Eligible Activities/Beneficiaries:** The LIHTC Program targets the new construction or acquisition and substantial rehabilitation of housing for families at or below 60 percent of area median income. Rent, including utilities, for all tax credit assisted-units may not exceed 30 percent of the applicable income limitation for the surrounding area.

**Set-Aside Requirements:** Florida requires a higher standard than the minimum federal requirements for this program<sup>1</sup>. In order to be competitive in Florida Housing Finance Corporation's application

process for Low-Income Housing Tax Credits, developers must commit to set aside at least 70 percent of the development's units at 60 percent AMI or less, and depending on location, developers may have to additionally commit to set aside at least 15 percent (included in the previously stated 70 percent figure) of the development's units at 30

percent AMI or less. Moreover, developers are induced to provide additional units at 40 percent AMI or less by allowing them to request more tax credits. Set aside units must remain affordable for a minimum period of 15 years; but in practice, all tax credit units are set aside for 50 years to be competitive in scoring.

**Eligible Applicants/Application Process:** For-profit and nonprofit organizations and public agencies may apply for tax credits on a competitive basis through a cycle that includes MMRBs and SAIL. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

**Program Contact:** Candice Allbaugh, *Administrator*,  
Florida Housing Finance Corporation,  
227 North Bronough Street, Suite 5000,  
Tallahassee, FL 32301-1329; (850) 488-4197.  
Email: [candice.allbaugh@floridahousing.org](mailto:candice.allbaugh@floridahousing.org)  
Website: [www.floridahousing.org](http://www.floridahousing.org)

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<sup>(1)</sup>*The minimum federal requirements for the LIHTC Program is for developers to set-aside either 20 percent of a development's units at 50 percent AMI or less, or 40 percent of the development's units at 60 percent AMI or less.*

# MULTI FAMILY MORTGAGE REVENUE BONDS FOR RENTAL HOUSING (MMRB)

AT A GLANCE:	Source: BOND ISSUES	Applicants: FOR- & NONPROFIT DEVELOPERS	Finance Type: BELOW MARKET RATE LOANS
	Enacted: 1986	Cycle: YEAR ROUND WITH PREFERENCE IN LIMITED CYCLE	Housing Type: RENTAL
	Regulation: SECTION 420.508(2), FS RULE CHAPTER 67-21, FAC	Administrator: FLORIDA HOUSING FINANCE CORPORATION	Primary Uses: ACQUISITION, NEW CONSTRUCTION, REHABILITATION

The Multifamily Bond Program utilizes funds generated from the sale of both taxable and tax-exempt bonds to make below-market interest rate loans to nonprofit and for-profit developers of rental housing. Developments that receive tax exempt financing also receive automatic four percent Housing Credits directly from the federal government.

**Eligible Activities/Beneficiaries:** Low-interest rate loans, not to exceed 95 percent of the total development costs, are available for the new construction or acquisition and rehabilitation of rental housing units.

**Set Aside Requirements:** For Tax Exempt bonds, developers must agree to minimally set aside 20 percent of the development's units for very low-income persons with incomes at or below 50 percent of the area median, or 40 percent of the development's units for persons with incomes at or below 60 percent of the area median. (If loan funds are combined with another rental program, e.g. HOME, HC, or SAIL, the more stringent requirements regarding income, set-asides and affordability periods apply). For taxable bonds, developers must agree to set aside 20 percent of the units for low income persons with incomes at 80 percent of the area median. In practice, almost every development sets aside 100 percent of the units for income eligible families.

**Terms of the Loan:** Maximum Loan term is 45 years. Interest rate is determined at the time bonds are sold. Loans are limited to the lesser of 95 percent of total development cost or amount economically feasible and supported by project cash flow.

**Eligible Applicants/Application Process:** For-profit and nonprofit organizations and public agencies may apply for MMRBs on a competitive basis through a cycle that includes HC and SAIL. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

Program Contact: Len Stirrat, *Administrator*,  
Florida Housing Finance Corporation,  
227 North Bronough Street, Suite 5000, Tallahassee, FL 32301-1329,  
Phone: (850) 488-4197.  
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# PRE-DEVELOPMENT LOAN PROGRAM (PLP)

## AT A GLANCE:

<b>Source:</b> <b>SADOWSKI ACT FUNDS</b>	<b>Applicants:</b> <b>NONPROFIT DEVELOPERS AND PUBLIC ENTITIES</b>	<b>Finance Type:</b> <b>BELOW MARKET RATE LOANS</b>
<b>Enacted:</b> <b>1992</b>	<b>Cycle:</b> <b>YEAR ROUND</b>	<b>Housing Type:</b> <b>RENTAL, HOMEOWNERSHIP</b>
<b>Regulation:</b> <b>SECTION 420.5099, FS</b> <b>SECTION 420.521-529, FS</b> <b>RULE CHAPTER 67-38, FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORPORATION</b>	<b>Primary Uses:</b> <b>ACQUISITION AND PRE-DEVELOPMENT ACTIVITIES</b>

The Pre-Development Loan Program (PLP) provides below market interest rate financing and technical advisory services to nonprofit organizations and public entities for preliminary development activities necessary to obtain the requisite financing to construct homeownership or rental housing developments.

**Eligible Activities:** Funds are provided as a line of credit of up to \$500,000 for pre-development activities including but not limited to: market and feasibility analysis, credit underwriting fees, consulting fees, biological and environmental assessments, appraisals, professional fees and site acquisition. Projects that include site acquisition with PLP funds are eligible for \$750,000 with a limit of \$500,000 for acquisition only.

**Eligible Beneficiaries and set aside requirements:** For rental developments, a minimum of 60 percent of the units must be rented to persons whose income is 60 percent or less of the area median income. For Homeownership, a minimum of 50% of units must be sold to households at 80% or less of area median income and no more than 50% can be sold to households earning 120% of AMI. A minimum affordability period of 15 years is required for rental developments. Home buyers must be income eligible at time of purchase.

**Loan Terms:** The loan is set at 1 percent interest for nonprofits and 3 percent interest for nonprofit/for-profit partnerships and is non-amor-

tizing with repayment of principal and interest deferred until maturity. A loan may be forgiven if applicant is unable to obtain construction or permanent financing for the development. The loan matures on the earlier of (i) the date of closing

of the permanent/construction loan for the development or (ii) 3 years from the date of execution of loan documents. Loan terms can be extended. With respect to homeownership developments, lots can be released from the mortgage lien with partial payment of the loan.

**Eligible Applicants/Application Process:** Applicants must submit a PLP Application, which is accepted on an ongoing basis as funds remain available. Applications can be obtained from Florida Housing Finance Corporation or online at [www.floridahousing.org](http://www.floridahousing.org). The application fee is \$100. The application is open to nonprofit organizations, Community Development Corporations, local governments, and public housing authorities. Applicants that meet threshold requirements are then invited to create a development plan. A PLP loan is issued once the Florida Housing Finance Corporation approves a development plan. Technical Assistance is provided to each applicant. To remain informed of current and upcoming notices of funding availability, contact the program administrator to place your name on the mailing list.

**Program Contact:** Rob Dearduff, *Administrator*,  
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Website: [www.floridahousing.org](http://www.floridahousing.org)

# SINGLE FAMILY MORTGAGE REVENUE BONDS (SFMRB)First Time Home Buyer Program

The Single-Family Mortgage Revenue Bond (SFMRB) Program (First Time Home Buyer Program) uses proceeds from tax-exempt and taxable mortgage revenue bonds to provide first time, low- to moderate-income home buyers with below-market interest rate mortgage loans. Buyers generally benefit by taking advantage of the low interest rate coupled with down payment and closing cost assistance. This savings often determines whether a potential buyer will be able to purchase a home.

## **Eligible Activities/Beneficiaries:**

Eligible applicants include first time home buyers with incomes at or below 120 percent AMI adjusted for household size.( Income limits and first time home buyer requirements may be waived for Federally designated target areas.)

**Terms:** Mortgages to home buyers are 30-year, fixed rate loans issued at the lowest possible interest rate. Zero percent, non-amortizing second mortgage loans also provided by Florida Housing are used in conjunction with the bond loans to help with down payments and other closing costs (See Homeownership Assistance Program/HAP).

## **Eligible Applicants/Application**

**Process:** First-time home buyers who are income eligible may apply through an approved local participating lender.

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SINGLE FAMILY MORTGAGE REVENUE BONDS</b>	<b>Applicants:</b> <b>LOW AND MODERATE INCOME FIRST TIME HOMEBUYERS OR OTHER BUYERS IN FEDERALLY DESIGNATED TARGETED AREAS</b>	<b>Finance Type:</b> <b>FIRST MORTGAGE LOANS</b>
	<b>Enacted:</b> <b>1982</b>	<b>Cycle:</b> <b>CONTINUOUS FUNDING</b>	<b>Housing Type:</b> <b>HOME OWNERSHIP</b>
	<b>Regulation:</b> <b>SECTION 420.508.FS</b> <b>RULE CHAPTER 67-25 FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORPORATION</b>	<b>Primary Uses:</b> <b>FIRST MORTGAGE FINANCING</b>

Potential homebuyers may visit [www.floridahousing.org](http://www.floridahousing.org) to obtain a current list of participating lenders or call 1 (888) 447-2977 to request a First-Time Home Buyer Program brochure. Lenders can obtain an application packet for participation in the program by visiting [www.floridahousing.org](http://www.floridahousing.org) or contacting the Program Administrator.

**Program Contact:** Charles “Chip White, *Administrator*, Florida Housing Finance Corporation, 227 North Bronough Street, Suite 5000,Tallahassee, FL 32301 1329. Phone: (850) 488-4197. Email: [charles.white@floridahousing.org](mailto:charles.white@floridahousing.org) Website: [www.floridahousing.org](http://www.floridahousing.org)

<b>RATE TYPE</b>	<b>WHO'S ELIGIBLE</b>
FLORIDA FIRST	All buyers who qualify for a bond loan qualify for this 30 year, fixed rate product that may be used with one Florida Housing down payment and closing cost assistance second (HAMI or Florida Assist).
FL PLUS FOR GOVERNMENT LOANS	All buyers who qualify for a bond loan qualify for this 30 year, fixed rate product that provides automatic assistance that is 3.00% of the Note amount. HAMI and Florida Assist MAY NOT BE USED WITH THIS PRODUCT.
FLORIDA ADVANTAGE	For buyers purchasing in special geographic areas, rural self-help buyers or for households with at least one disabled member. The program is for buyers at or below 80% of AMI or below adjusted for household size. Buyers using this product qualify for Florida Assist.
COMMUNITY HEROES	For buyers that are education professionals, sworn officers of the state of Florida, healthcare professionals and all active duty military and veterans. (HAMI or Florida Assist may be used with this product). Income and sales price limits are the bond limits.

# STATE APARTMENT INCENTIVE LOAN PROGRAM (SAIL)

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SADOWSKI ACT FUNDS</b>	<b>Applicants:</b> <b>FOR-PROFIT, NONPROFIT, PUBLIC AGENCIES</b>	<b>Finance Type:</b> <b>GENERALLY SECOND OR BRIDGE LOANS</b>
<b>Enacted:</b> <b>1988</b>	<b>Cycle:</b> <b>ANNUAL COMPETITIVE CYCLE</b>	<b>Housing Type:</b> <b>RENTAL</b>	
<b>Regulation:</b> <b>SECTION 420.5087, F.S. RULE CHAPTER 67-48 FAC</b>	<b>Administrator:</b> <b>FLORIDA HOUSING FINANCE CORPORATION</b>	<b>Primary Uses:</b> <b>NEW CONSTRUCTION, SUBSTANTIAL REHABILITATION</b>	

The State Apartment Incentive Loan (SAIL) Program provides low-interest rate mortgage loans to developers who build or substantially rehabilitate rental developments, made affordable to very low (50 percent or less of area median) income households. The SAIL loan bridges the gap between a development's primary financing and total development costs.

**Eligible Activities/Beneficiaries:** The SAIL Program targets the new construction or rehabilitation of very low-income housing in the following categories: farm worker or commercial fishing worker, elderly housing, family housing, and homeless developments. The program targets very low income persons, but allows a mixed income development in conjunction with private financing.

**Terms:** Loans are typically issued for a maximum of 15 years but can go longer. Loans generally are limited to 25 percent of the project costs but may go higher to certain nonprofit developments. One percent interest only, cash flow loans (1% on developments that set aside 80% of their units for farm workers, commercial fishing workers and the homeless).

**Set aside Requirements:** Twenty percent of the units must be available to persons earning 50 percent or less of the area or state median

income. Developments in the Florida Keys may use a minimum set-aside of 100% of the units for residents with annual incomes below 120% of AMI. For developments using Housing Credits a minimum of 40 percent of the units must be available to persons earning 60 percent or less of the area or state median income. Both are adjusted for family size. The minimum affordability term is 15 years though almost every applicant commits to 50 years.

**Eligible Applicants/Application Process:** For-profit and nonprofit organizations and public agencies may apply for SAIL on a competitive basis through a cycle that includes HC and MRBs. Application cycles are held annually and are reviewed, scored and ranked according to such items as funding, ability to proceed, leveraging and experience of development team.

**Program Contact:** Derek Helms, *Administrator*,  
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Website: [www.floridahousing.org](http://www.floridahousing.org)

# STATE HOUSING INITIATIVES PARTNERSHIP (SHIP) PROGRAM

Created in 1992 as part of the William E. Sadowski Affordable Housing Act, the State Housing Initiatives Partnership (SHIP) Program's mission is threefold: (1) provide funding to eligible local governments for the implementation of programs that create and preserve affordable housing; (2) foster public-private

partnerships to create and preserve affordable housing; and, (3) encourage local governments to implement regulatory reforms and promote the development of affordable housing in their communities by using funds as an incentive for private development. Funds are allocated to every Florida county, as well as municipalities, which receive CDBG entitlement funds.

**Eligible Activities:** SHIP funds may be used for emergency repairs, new construction, rehabilitation, down payment and closing cost assistance, construction and gap financing, mortgage buy-downs, acquisition of property for affordable housing, special needs housing, home ownership counseling and match for federal housing loans and grants. A minimum of 65 percent of the local government's distribution plus recaptured funds must be used for home ownership. A minimum of 75 percent of a local government's distribution plus recaptured funds must be used for construction-related activities, including rehabilitation, new construction, emergency repairs, or financing for a newly constructed or rehabilitated unit.

**Eligible Beneficiaries:** At least 30% of the local government's total annual distribution plus program income and recaptured funds must be reserved for awards to both very low and low income (50 percent AMI), and an additional 30 percent of funds must be awarded to low-income persons (80 percent AMI). The remainder may serve any combination of very low, low- or moderate-income persons (120 percent AMI).

## AT A GLANCE:

<b>Source:</b> <b>SADOWSKI ACT FUNDS</b>	<b>Applicants:</b> <b>FOR-PROFIT, NONPROFIT, PUBLIC AGENCIES, INDIVIDUALS</b>	<b>Finance Type:</b> <b>GENERALLY SECOND OR BRIDGE LOANS, GRANTS</b>
<b>Enacted:</b> <b>1992</b>	<b>Cycle:</b> : LOCAL GOVERNMENT CONTROL BASED ON ANNUAL LEGISLATIVE APPROPRIATION	<b>Housing Type:</b> <b>HOME OWNERSHIP, RENTAL</b>
<b>Regulation:</b> <b>SECTION 420 PART VII, FS RULE CHAPTER 67-37, FAC</b>	<b>Administrator:</b> <b>FHFC - LOCAL GOVERNMENT CONTROL</b>	<b>Primary Uses:</b> GAP FINANCING, NEW CONSTRUCTION, REPAIRS, REHABILITATION, ACQUISITION, DOWN PAYMENT ASSISTANCE

**Eligible Applicants/Application Process:** Individuals, nonprofit organizations, and for-profit developers must apply to local government for funding. Each local government receives an annual allocation, which is appropriated by the Florida Legislature. To participate, a local government must establish a Local Housing Assistance Program; submit and receive approval of a Local Housing Assistance Plan by the Florida Housing Finance Corporation; adopt and incorporate Local Housing Incentive Strategies; establish or amend local land development regulations, policies, and procedures in order to implement incentive strategies; submit an annual report of the housing program's accomplishments; and encourage public and private sector involvement in the form of a partnership to further program goals and reduce housing costs. Each locally administered SHIP Program determines the process of awarding and distributing funds within its community and is required to establish a selection criteria to identify eligible applicants and the application process in their local Housing Assistance Plan.

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Website: [www.floridahousing.org](http://www.floridahousing.org)

# COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) Small Cities and Rural Areas

## AT A GLANCE:

<b>Source:</b> TITLE I OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 - U.S. HUD	<b>Applicants:</b> CITIES & COUNTIES NOT IN CDBG ENTITLEMENT PROGRAM	<b>Finance Type:</b> LOANS AND GRANTS
<b>Enacted:</b> 1981	<b>Cycle:</b> ANNUAL COMPETITIVE	<b>Housing Type:</b> HOME OWNERSHIP, RENTAL
<b>Regulation:</b> SECTION 290, FS RULE CHAPTERS 9B-43, FAC AND FEDERAL RULE 24 CFR PART 570	<b>Administrator:</b> DEPARTMENT OF COMMUNITY AFFAIRS	<b>Primary Uses:</b> REHABILITATION, INFRASTRUCTURE

The Florida Small Cities Community Development Block Grant (CDBG) Program provides grants to non-entitlement cities with populations less than 50,000 persons and counties with populations less than 200,000 persons to improve local housing, streets, utilities, and public facilities. The program also supports downtown redevelopment and creates jobs for low and moderate income Floridians. The program is administered under four grant categories: (1) housing; (2) neighborhood revitalization; (3) commercial revitalization; and, (4) economic development. Twenty percent of CDBG funds will go toward housing activities. The Department also administers the Small Cities 108 Loan Guarantee Program which can be used for a wide range of CDBG eligible purposes.

**Eligible Activities/Beneficiaries:** Small Cities CDBG housing funds must be used to rehabilitate or reconstruct (demolish and replace) substandard housing for very low-income (50 percent or less of the area median income) or low-income (50.01 to 80 percent of the area median income) persons or households. Activities may include:

- (a) The rehabilitation of houses or publicly owned or acquired properties;
- (b) Demolition of dilapidated housing and relocation of residents;
- (c) Weatherization and energy-efficiency improvements;
- (d) Code enforcement;
- (e) Installation of wells or septic tanks where water or sewer service is unavailable; and
- (f) Mitigation of future natural disaster hazards.

To qualify under the Low-Moderate National Objective, at least 51 percent of the beneficiaries must be low and moderate income persons. The U. S. Department of Housing and Urban Development has defined a low and moderate income person as one whose total family income is at or below 80 percent of the area's median income.

Under the Slum and Blight National Objective, the area must be a slum or blighted area as defined by state or local law. Activities funded under the Urgent Needs National Objective must alleviate existing conditions which pose a serious and immediate threat to those living in the area and are 18 months or less in origin. Additionally, the local government must demonstrate that it is unable to finance the activity on its own and that other funding is not available.

**Application Process/Eligible Applicants:** 244 local governments are eligible to apply as long as they have closed out previous developments under housing, neighborhood and commercial revitalization. Application cycles are held annually and are competitive. Scoring is based on such factors as: average cost of CDBG funds requested per unit; percentage of very low-income persons to be served; leveraging of funds; maintaining a Fair Housing Ordinance; establishing fair housing training programs for the general public and local professionals; and, performance on equal opportunity employment practices.

**Program Contact:** Jim Austin, *Planner*, Small Cities CDBG, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; (850) 922-1880;  
Email: [jim.austin@dca.state.fl.us](mailto:jim.austin@dca.state.fl.us)  
Website: [www.dca.state.fl.us/fhcd/programs/cdbg/index.htm](http://www.dca.state.fl.us/fhcd/programs/cdbg/index.htm)

# FEDERAL HOME LOAN BANK OF ATLANTA AFFORDABLE HOUSING PROGRAM (AHP)

The Affordable Housing Program (AHP) provides direct subsidies (grants) and subsidized interest rates for loans to FHLBank Atlanta member financial institutions engaged in lending to local governments and for- and non-profit corporations for the creation of affordable housing.

Generally, AHP funds are leveraged with other sources of funds (such as FHLBank Atlanta's Community Investment Program, SHIP, HOME, HC, etc.). The maximum AHP subsidy amount available is \$1,000,000 per project. In addition to making AHP funds available by competitive application, FHLBank Atlanta sets aside a portion of its annual AHP allocation each year for the First-Time Homebuyer Program (FHP). Interested member financial institutions, who are encouraged to involve nonprofit organizations, can submit an application to the Bank. Subsidies under FHP are limited to \$10,000 in downpayment/closing cost assistance for households at 80 percent or less of area median income, adjusted for family size. Homebuyers must provide at least \$500 of their own funds toward the downpayment. FHP subsidies may not be leveraged with AHP competitive funds.

**Eligible Activities/Beneficiaries:** AHP subsidized units must serve households earning 80% or less of the area median income. Subsidies under AHP must be used to finance the purchase, construction, and/or rehabilitation of the following: (1) owner-occupied housing for very low-, low- and moderate-income households; and, (2) rental housing, of which a minimum of 20 percent of the units must be occupied by and made affordable for very low income households. Rental projects are required to insure that 20 percent of the total units are for very low income (50% or

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SALE OF CONSOLIDATED OBLIGATIONS</b>	<b>Applicants:</b> NONPROFIT SPONSORS THROUGH FHLBANK ATLANTA MEMBER	<b>Finance Type:</b> <b>BELOW MARKET LOANS &amp; GRANTS</b>
	<b>Enacted:</b> <b>1989</b>	<b>Cycle:</b> <b>ANNUAL, COMPETITIVE</b>	<b>Housing Type:</b> <b>RENTAL, HOME OWNERSHIP</b>
	<b>Regulation:</b> <b>THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA).</b>	<b>Administrator:</b> <b>FEDERAL HOME LOAN BANK OF ATLANTA</b>	<b>Primary Uses:</b> <b>NEW CONSTRUCTION, REHABILITATION, ACQUISITION</b>

less of AMI) families. Owner-occupied properties must remain affordable for five years. Rental properties must remain affordable for 15 years.

**Eligible Applicants/Application Process:** FHLBank Atlanta holds up to 2 competitive application cycles annually, with application deadlines of March 15 and September 15. Project sponsors must register through the FHL Bank Atlanta website in order to obtain a user ID and password (required to access the AHP application). Once the sponsor completes an application, it must be approved and submitted for review through a FHLBank Atlanta member financial institution. The project is scored according to nine criteria (such as income targeting, AHP subsidy per units, sponsorship by a nonprofit organization or government entity, etc.). Applications are ranked by score, in descending order, and funds are awarded until the available subsidies are exhausted.

**Program Contact:** Louis Freeman, *Community Investment Services*, Federal Home Loan Bank of Atlanta, Post Office Box 105565, Atlanta, GA 30348; Phone: (404) 888- 8441; Fax: (404) 888-5632. Bank's Community Investment Services Department at **[ahpprogram@fhlbatl.com](mailto:ahpprogram@fhlbatl.com)** (800) 536-9650, ext. 8385 Website: **[www.fhlbatl.com](http://www.fhlbatl.com)**

# FEDERAL HOME LOAN BANK OF ATLANTA COMMUNITY INVESTMENT PROGRAM (CIP)

<b>AT A GLANCE:</b>	<b>Source:</b> <b>SALE OF CONSOLIDATED OBLIGATIONS</b>	<b>Applicants:</b> <b>NONPROFIT SPONSORS THROUGH FHLB MEMBER BANKS</b>	<b>Finance Type:</b> <b>BELOW MARKET LOANS</b>
<b>Enacted:</b> <b>1989</b>	<b>Cycle:</b> <b>AVAILABLE YEAR-ROUND</b>	<b>Housing Type:</b> <b>RENTAL, HOMEOWNERSHIP</b>	
<b>Regulation:</b> <b>THE FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA).</b>	<b>Administrator:</b> <b>FEDERAL HOME LOAN BANK OF ATLANTA</b>	<b>Primary Uses:</b> <b>NEW CONSTRUCTION, REHABILITATION, ACQUISITION</b>	

The Community Investment Program (CIP) is a targeted housing and economic development loan program which provides funds for community-oriented mortgage lending. CIP funds are available as advances, or loans, to FHLBank Atlanta members (financial institutions). Generally, a nonprofit, for-profit or local government will approach a FHLBank Atlanta member to make application on their behalf.

**Eligible Activities/Beneficiaries:** Mortgage loans are available for the acquisition, construction, or rehabilitation of the following:

- (1) single-family, owner-occupied housing for borrowers with incomes that do not exceed 115 percent of the area median income;
- (2) rental housing where the rents charged will be affordable to households with incomes under 115 percent of the area median income.

**Loan Terms:** Advances are available with fixed or adjustable rates, terms of one month to 20 years and with interest-only or amortizing payments

**Eligible Applicants/Application Process:** Member lending institution applies for CIP authorization by mailing or faxing a CIP Authorization request to the Community Investment Services (CIS) department. The CIS department reviews the request and will notify the member lender if the request is approved (along with CIP authorization number if approved). Lastly, the member faxes an Advance Application to Funding Desk and provides an authorization number.

**Program Contact:** Louis Freeman, *Community Investment Services*, Federal Home Loan Bank of Atlanta, Post Office Box 105565, Atlanta, GA 30348; Phone: (404) 888- 8441; Fax: (404) 888-5632. Website: [www.fhlbatl.com](http://www.fhlbatl.com)

# HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS (HOPWA)

<b>AT A GLANCE:</b>	<b>Source:</b> AIDS HOUSING OPPORTUNITY ACT - FEDERAL APPROPRIATION	<b>Applicants:</b> NONPROFITS & PUBLIC ENTITIES	<b>Finance Type:</b> GRANTS
<b>Enacted:</b> 1992	<b>Cycle:</b> FORMULA ALLOCATION AND ANNUAL CYCLE	<b>Housing Type:</b> RENTAL	
<b>Regulation:</b> 24 CFR PART 574 & PART 91	<b>Administrator:</b> HUD - COMMUNITY DEVELOPMENT - FLORIDA DEPARTMENT OF HEALTH AND HUMAN SERVICES - LOCAL GOVT.	<b>Primary Uses:</b> FINANCIAL SUPPORT SERVICES, TRANSITIONAL HOUSING, NEW CONSTRUCTION, LEASING, REHABILITATION, ACQUISITION	

The Housing Opportunities for Persons with AIDS (HOPWA) program provides housing assistance and related supportive services for low-income persons with HIV/AIDS and their families. The program seeks to prevent homelessness by encouraging comprehensive strategies for meeting the holistic needs of AIDS victims. HUD provides formula allocations to states and qualified metropolitan areas as well as a competitive cycle for innovative programs not sponsored on a state or local level. The Florida Department of Health and Human Services administers state funds through ten regional groups. Metropolitan areas which receive formula allocations typically disperse funds through a regional planning process.

**Eligible Activities/Beneficiaries:** HOPWA funds may be used for an array of housing, rental assistance, supportive services, and program planning and development costs. Activities include, but are not limited to: the acquisition, rehabilitation or new construction of community residences and SRO units; costs for the operation and maintenance of facilities and community residences; rental assistance; and short-term payments to prevent homelessness. State and local formula dollars are used in compliance with planning efforts that may not include all eligible activities. Beneficiaries are persons stricken with HIV/AIDS and related diseases and their families with low (80% or less of area median) incomes.

**Eligible Applicants/Application Process:** States and qualified metropolitan areas may receive formula grants while sponsors of individual projects may be eligible for competitive grants. Formula grants are awarded to states and metropolitan areas with either a high incidence of AIDS infection or an above average relative incidence per population. Eligible recipients are notified of their formula allocation amounts and must submit an application detailing how those funds will be used. Competitive grants are awarded for special projects of national significance and other projects in areas not receiving formula grants. These funds are announced through the NOFA process.

**Contact Information:** For more information on the HOPWA program, Contact: Office of HIV/AIDS Housing Office, U.S. Department of Housing and Urban Development, 451 Seventh St., SW, Room 7212 Washington, DC 20410-7000 Phone: (202) 708-1934 Fax: (202) 708-9313.  
Website: [www.doh.state.fl.us/Disease\\_ctrl/aids/index.html](http://www.doh.state.fl.us/Disease_ctrl/aids/index.html)

For a list of Florida regional HOPWA providers, Contact: Department of Health, Bureau of HIV/AIDS, 4052 Bald Cypress Way, Bin#A09, Tallahassee, Florida 32399-1715 Ph: (850) 245-4335. Website: [www.doh.state.fl.us/Disease\\_ctrl/aids/index.html](http://www.doh.state.fl.us/Disease_ctrl/aids/index.html)

# LOW-INCOME EMERGENCY HOME REPAIR PROGRAM(LEHRP)

<b>AT A GLANCE:</b>	<b>Source:</b> COMMUNITY SERVICES BLOCK GRANT	<b>Applicants:</b> WEATHERIZATION ASSISTANCE PROGRAMS	<b>Finance Type:</b> GRANTS
<b>Enacted:</b> 1981	<b>Cycle:</b> FORMULA GRANTS TO WEATHERIZATION ASSISTANCE PROGRAMS	<b>Housing Type:</b> HOMEOWNERSHIP	
<b>Regulation:</b> SECTION 420.36, FS AND RULE CHAPTER 9B-57, FAC.	<b>Administrator:</b> BUREAU OF COMMUNITY ASSISTANCE - DEPT. OF COMMUNITY AFFAIRS (DCA)	<b>Primary Uses:</b> EMERGENCY HOME REPAIRS	

The Low-Income Emergency Home Repair Program (LEHRP) provides grants to local agencies administering Weatherization Assistance Programs (WAPs) to assist low-income persons, especially senior citizens and persons with disabilities, with emergency home repairs.

**Eligible Activities/Beneficiaries:** A wide range of structural, health and safety repair assistance is available for persons with incomes at 150 percent or less of the poverty level (including TANF and SSI recipients) and includes the following: structural repair, ceiling repair, electrical repairs, adding handrails, wheelchair ramps or other accessibility items, plumbing, septic, termite treatments, etc. Preference is given to persons 60 years of age or older and persons who are physically disabled. The average level of assistance is approximately \$2,000 per unit.

**Eligible Applicants/Application Process:** Noncompetitive, formula grants are allocated to WAPs. Persons with incomes at 150 percent or less of the poverty level (including AFDC and SSI recipients) apply directly to the local WAP for assistance. WAPs maintain a waiting list for assistance and priority is given to senior citizens, persons with disabilities, and families with children under the age of twelve (12).

**Program Contact:** Norm Gempel, Manager, Weatherization Assistance Programs, Community Assistance Section, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; Phone: (850) 488-7541. Email: [norm.gempel@dca.state.fl.us](mailto:norm.gempel@dca.state.fl.us) Website: [www.floridacommunitydevelopment.org/wap/index.cfm](http://www.floridacommunitydevelopment.org/wap/index.cfm)

# LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM (LHEAP)

<b>AT A GLANCE:</b>	<b>Source:</b> COMMUNITY SERVICES BLOCK GRANT	<b>Applicants:</b> WEATHERIZATION ASSISTANCE PROGRAMS	<b>Finance Type:</b> GRANTS
<b>Enacted:</b> 1981	<b>Cycle:</b> FORMULA GRANTS TO WEATHERIZATION ASSISTANCE	<b>Housing Type:</b> HOMEOWNERSHIP, RENTAL	
<b>Regulation:</b> SECTION 409.58, FS FEDERAL OMNIBUS BUDGET RECONCILIATION ACT OF 1981	<b>Administrator:</b> BUREAU OF COMMUNITY ASSISTANCE - DEPT. OF COMMUNITY AFFAIRS (DCA)	<b>Primary Uses:</b> ENERGY ASSISTANCE PAYMENTS	

The Low-Income Home Energy Assistance Program (LIHEAP) provides grants to over 32 local governments and nonprofit organizations (serving all of Florida's 67 counties) to help low-income households pay their monthly energy bills during times of financial crisis.

**Eligible Activities/Beneficiaries:** The Low-Income Home Energy Assistance Program can assist customers in paying their home energy expenses. The program has three categories of assistance: home energy assistance, crisis assistance, and weather related or supply shortage emergency assistance. Each category has unique requirements. Applicants may receive up to one energy assistance payment and up to two crisis assistance payments annually.

**Eligible Applicants/Application Process:** Households with a net income that do not exceed 150 percent of the poverty level (including WAGES and SSI recipients) may apply directly to the local provider of LIHEAP funds. Applicants must present proof of an obligation to pay for home energy costs.

**Program Contact:** Hilda Frazier, *LIHEAP Planning Manager*, Bureau of Community Assistance, Florida Department of Community Affairs, 2555 Shumard Oak Blvd., Tallahassee, FL 32399-2100; Phone: (850) 488-7541.  
Email: [FloridaLIHEAP@DCA.STATE.FL.US](mailto:FloridaLIHEAP@DCA.STATE.FL.US)  
Website: [www.floridacommunitydevelopment.org/liheap/index.cfm](http://www.floridacommunitydevelopment.org/liheap/index.cfm)

# SECTION 8 SINGLE ROOM OCCUPANCY MODERATE REHABILITATION (SRO)

## AT A GLANCE:

<b>Source:</b> <b>MCKINNEY ACT - FEDERAL APPROPRIATION</b>	<b>Applicants:</b> <b>NONPROFITS &amp; PUBLIC ENTITIES</b>	<b>Finance Type:</b> <b>GRANTS</b>
<b>Enacted:</b> <b>1981</b>	<b>Cycle:</b> <b>ANNUAL CYCLE</b>	<b>Housing Type:</b> <b>RENTAL</b>
<b>Regulation:</b> <b>SECTION 441 OF THE MCKINNEY ACT (42 U.S.C. 11401 ET SEQ.) AND SECTIONS 8(E) (2) AND 8(N) OF THE U.S. HOUSING ACT OF 1937 (42 U.S.C. 1437F). 24 CFR 882, SUBPART H</b>	<b>Administrator:</b> <b>HUD - COMMUNITY DEVELOPMENT</b>	<b>Primary Uses:</b> <b>REHABILITATION OF SRO UNITS AND RENTAL ASSISTANCE</b>

The SRO Program provides Section 8 rental assistance for moderate rehabilitation of buildings with SRO units single-room dwellings, designed for the use of an individual, that often do not contain food preparation or sanitary facilities. A public housing authority makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units. The SRO program makes these units available by providing rental assistance to owners for the cost of some rehabilitation, ownership, and maintenance of SRO units. Rental assistance payments cover the difference between the tenant's rental payment (generally 30 percent of the tenant's adjusted income) and a unit's rent, which must not exceed the fair market rent for the area.

**Eligible Activities/Beneficiaries:** Housing providers may only use the funds for rehabilitation of housing into SRO units that will be coupled with rental assistance. One quarter of the units proposed for assistance must be vacant at the time of the application so that a significant portion of those served are homeless. To qualify, a unit must need between \$3,000 and \$16,000 in rehabilitation, which may be amortized by the rental assistance. The initial lease between a homeless person and the owner must be at least a year. The program gives priority to homeless individuals. It also provides rental assistance to people currently residing in SRO units eligible for Section 8 assistance.

**Eligible Applicants/Application Process:** Public housing agencies and private nonprofit organizations may apply. Nonprofit organizations must subcontract with public housing agencies to administer the rental assistance. HUD makes Section 8 SRO rental assistance available through an annual competition that includes the Supportive Housing and

Shelter Plus Care programs. HUD enters into annual contracts with eligible providers for 10 years. No single city or urban county can receive more than 10 percent of SRO funds awarded in a given year. After HUD publishes a Notice of Funding Availability (NOFA) for Continuum of Care Homeless Assistance in the Federal Register, applicants must submit specific information about a proposed project, along with their Continuum of Care application. They must also certify that the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found. The application packet for Continuum of Care programs is available online or by calling Community Connections, (800) 998-9999.

**Contact Information:** Alma Thomas,  
The Office of Special Needs Assistance Programs in HUD's Office of Community Planning and Development (CPD) administers the program.  
451 7th Street, SW, Washington, DC 20410,  
Phone: (202) 708-0614, ext. 4470.  
Hearing impaired users may call the Federal Information Relay Service at 1 (800) 877-8339.  
Website: [www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm](http://www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm)

# SECTION 202 SUPPORTIVE HOUSING FOR THE ELDERLY

<b>AT A GLANCE:</b>	<b>Source:</b> <b>HOUSING ACT OF 1959, 210 OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974 - U.S. HUD</b>	<b>Applicants:</b> <b>NONPROFIT SPONSORS</b>	<b>Finance Type:</b> <b>LOANS AND RENT SUBSIDIES</b>
<b>Enacted:</b> <b>1974</b>	<b>Cycle:</b> <b>ANNUAL COMPETITIVE</b>		<b>Housing Type:</b> <b>RENTAL</b>
<b>Regulation:</b> <b>24 CFR PART 891</b>	<b>Administrator:</b> <b>HUD - MULTIFAMILY</b>		<b>Primary Uses:</b> <b>NEW CONSTRUCTION, RENTAL ASSISTANCE, REHABILITATION, ACQUISITION</b>

HUD provides capital advances to finance the construction, rehabilitation or acquisition with or without rehabilitation of structures that will serve as supportive housing for very low-income elderly persons, including the frail elderly, and provides rent subsidies for the projects to help make them affordable. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

**Eligible Activities/Beneficiaries:** HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years.

Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for 5 years and are renewable based on the

availability of funds. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy.

**Eligible Applicants/Application Process:** Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$25,000 for national sponsors or \$10,000 for other sponsors. Public entities are not eligible for funding under this program. Applications may be submitted to the local HUD Field Office during the annual competitive cycle.

**Contact Information:** To learn more about the Section 202 program, see Supportive Housing for the Elderly (HUD Handbook 4571.3) and Supportive Housing for the Elderly-Conditional Commitment-Final (HUD Handbook 4571.5) which are available on the Internet at [www.hudclips.org](http://www.hudclips.org) or from the HUD Multifamily Clearinghouse at (800) 685-8470.

# SECTION 811: SUPPORTIVE HOUSING FOR PERSONS WITH DISABILITIES

<b>AT A GLANCE:</b>	<b>Source:</b> SECTION 811 OF THE NATIONAL AFFORDABLE HOUSING ACT OF 1990	<b>Applicants:</b> NONPROFIT SPONSORS	<b>Finance Type:</b> LOANS AND RENT SUBSIDIES
<b>Enacted:</b> 1990	<b>Cycle:</b> ANNUAL COMPETITIVE	<b>Housing Type:</b> RENTAL	
<b>Regulation:</b> 24 CFR PART 891	<b>Administrator:</b> HUD - MULTIFAMILY	<b>Primary Uses:</b> NEW CONSTRUCTION, RENTAL ASSISTANCE, REHABILITATION, ACQUISITION	

HUD provides funding to nonprofit organizations to develop rental housing with the availability of supportive services for very low-income adults with disabilities, and provides rent subsidies for the projects to help make them affordable. The program also provides project rental assistance, which covers the difference between the HUD-approved operating costs of the project and the tenants' contribution toward rent. The program is similar to Supportive Housing for the Elderly (Section 202).

**Eligible Activities/Beneficiaries:** HUD provides interest-free capital advances and project rental assistance to nonprofit sponsors to help them finance the development of rental housing such as independent living projects, condominium units and small group homes with the availability of supportive services for persons with disabilities. The capital advance can finance the construction, rehabilitation, or acquisition with or without rehabilitation of supportive housing. The advance does not have to be repaid as long as the housing remains available for very low-income persons with disabilities for at least 40 years. Each project must have a supportive services plan. An eligible

household may consist of a single qualified person with a very low income (within 50 percent of the median income for the area) and at least one member must be 18 years old or older and have a disability, such as a physical or developmental disability or chronic mental illness.

**Eligible Applicants/Application Process:** Nonprofit organizations can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the capital advance amount, up to a maximum of \$10,000. Applications may be submitted to the local HUD Field Office during the annual competitive cycle.

**Contact Information:** To learn more about the Section 811 program, see Section 811 Supportive Housing for Persons with Disabilities (HUD Handbook 4571.2) and Supportive Housing for Persons with Disabilities, Conditional Commitment to Final Closing (HUD Handbook 4571.4) which are available on Hudclips at [www.hudclips.org](http://www.hudclips.org) or view HUD's website at [www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm](http://www.hud.gov/offices/hsg/mfh/progdesc/disab811.cfm).

# SUPPORTIVE HOUSING PROGRAM (SHP)

<b>AT A GLANCE:</b>	<b>Source:</b> <b>MCKINNEY ACT - FEDERAL APPROPRIATIONS</b>	<b>Applicants:</b> <b>NONPROFITS &amp; PUBLIC ENTITIES</b>	<b>Finance Type:</b> <b>GRANTS</b>
<b>Enacted:</b> <b>1989</b>	<b>Cycle:</b> <b>ANNUAL, COMPETITIVE</b>	<b>Housing Type:</b> <b>RENTAL</b>	
<b>Regulation:</b> <b>SUBTITLE C OF TITLE IV OF THE STEWART B. MCKINNEY ACT (42 U.S.C. 11361 ET SEQ.) 24 CFR 583</b>	<b>Administrator:</b> <b>HUD - COMMUNITY DEVELOPMENT</b>	<b>Primary Uses:</b> <b>NEW CONSTRUCTION, LEASING REHABILITATION, ACQUISITION</b>	

**S**HP provides grants to develop supportive housing and services that will enable homeless people to live as independently as possible. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives.

**Eligible Activities/Beneficiaries:** SHP funds supportive housing projects that include: (1) transitional housing (generally used for 24 months or less as a stepping stone to permanent housing); (2) permanent housing for homeless people with disabilities; (3) supportive services for homeless people not living in supportive housing; and (4) other types of innovative supportive housing for homeless people. Supportive services include: child care, employment assistance, outpatient health services, case management, help in getting permanent housing, nutritional counseling, security arrangements, and help in obtaining other assistance. SHP provides funding for new projects and for the renewal of projects currently receiving SHP funds. Providers may choose among a variety of activities: to acquire a homeless facility; to build, rehabilitate, or lease a homeless facility; to pay for new or increased supportive services to homeless people; and to meet some of the day-to-day operating expenses of homeless facilities. Finally, they may use SHP to pay limited administrative expenses. Grantees must match funds for acquisition, rehabilitation, and new construction with equal or greater funding amounts from other sources. They may use up to \$200,000 for

acquisition and rehabilitation of structures (up to \$400,000 in designated high-cost areas) and up to \$400,000 for new construction. SHP funds up to 75 percent of the operating costs for a supportive housing project for the first 2 years, and up to 50 percent the third year. Finally, grantees may use up to 5 percent of their grant for administrative expenses. A person must be homeless to receive help from SHP projects.

**Eligible Applicants/Application Process:** Eligible applicants include States, local governments, other government agencies (such as public housing agencies), private nonprofit organizations, and community mental health associations that are public nonprofit organizations. HUD awards SHP funds as annual competitive grants through its NOFA process. Each application must include a certification that the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found. The application packet for Continuum of Care programs is available by contacting Community Connections Phone: (800) 998-9999, Fax: (301) 519-5027/5622, Web site: [www.comcon.org](http://www.comcon.org).

**Contact Information:** Relevant technical information on the Supportive Housing Program is available electronically through HUDCLIPS. Lora Routt, *Director State Assistance Division*  
451 7th Street, SW, Room 7256, Washington, DC 20410,  
Phone: (202) 708-2140 ext 4492.  
Website: [www.hudre.info](http://www.hudre.info)

# U.S. DEPT. OF AGRICULTURE, RURAL HOUSING SERVICES (USDA/RHS)

<b>AT A GLANCE:</b>	<b>Source:</b> <b>FEDERAL APPROPRIATIONS</b>	<b>Applicants:</b> <b>FOR-PROFIT, NONPROFIT, PUBLIC AGENCIES</b>	<b>Finance Type:</b> <b>LOANS AND GRANTS</b>
<b>Enacted:</b> <b>VARIOUS BY PROGRAM</b>	<b>Cycle:</b> <b>VARIABLES BY PROGRAM</b>	<b>Housing Type:</b> <b>HOME OWNERSHIP, RENTAL</b>	
<b>Regulation:</b> <b>7 CFR PART 1980, PART 3550 AND HB2-3550</b>	<b>Administrator:</b> <b>USDA REGIONAL AND LOCAL OFFICES</b>	<b>Primary Uses:</b> <b>NEW CONSTRUCTION, REHABILITATION</b>	

The USDA Rural Housing Service has various programs available to aid in the development of rural America. Rural housing services programs are divided into three categories, two of which are directly related to housing: Single-Family Housing (SFH), and Multifamily Housing (MFH). These programs were formerly operated by the Rural Development Administration and the Farmers Home Administration.

The Florida State Office, located in Gainesville, administers USDA Rural Development programs for Florida through six (6) areas and fifteen (15) local offices. Detailed information and applications for financial assistance are available through area and local Rural Development offices.

MULTI FAMILY PROGRAM TYPE	PURPOSE	FUNDING AMOUNT	TERMS
<b>RRH 515</b> Rural Rental Housing Direct Loan Program	Low Income Projects for Family and Elderly	\$1,000,000 Maximum	Fluctuate/30 years with 50 year amortization
<b>GRRH 538</b> Rural Rental Housing Loan Program	Creates incentive for commercial lenders to develop/ repair apartments for low/moderate income tenants	No Maximum	Negotiated between lender/borrower
<b>FLH 514/516</b> Farm Labor Housing Direct Loan and Grant Program	Farmworker Housing	\$3,000,000 Maximum	1% fixed; 33 years
<b>HPG533</b> Housing Preservation Grant Program	Access, Safety, health corrections in Single Family and Rental units	\$36,000-\$70,800	Grant

SINGLE FAMILY PROGRAM TYPE	PURPOSE	FUNDING AMOUNT	TERMS
SFH 502 - Single Family Housing Direct Loan	Homebuyer Assistance	\$80,000 - \$120,000 up to 100% of the market value	Based on market Interest rates (lower if subsidized); 33 years
SFH 502 - Single Family Housing Participation Loan	Low Income Homebuyer Assistance to increase mortgage financing capability	\$80,000 - \$130,000 up to 100% of the market value	Mortgage lender's loan is fixed; 30 years USDA interest rates fluctuate with market fixed (lower if subsidized); 33-38 years
SFH - Single Family Housing Guaranteed Loan	Creates incentive for mortgage lenders to finance low/moderate income persons	\$150,000-\$200,000 up to 100% of the market value of the home + amount of guarantee fee	Mortgage lender's rate is negotiated and fixed; 30 years Guarantee Fee is 2.0%
SFH 504 - Single Family Housing Loan	Modernizes or repairs a modest home	\$20,000 - Maximum	1%; 20 years
SFH 504 - Disaster Loan	Repair homes damaged directly from a natural disaster	\$20,000 - Maximum	1%; 20 years
SFH 504 - Single Family Housing Repair Grant	Remove Health and Safety Hazards	\$7,500 - Maximum	Grant
SFH 504 - Disaster Grant	Remove health and safety hazards caused by a disaster	\$7,500	Grant

SPECIAL RURAL DEVELOPMENT INITIATIVES	ACTIVITY	ASSISTANCE/CONTACT
Self Help Housing Program	Low and very low-income households participate in the construction of affordable homes - reserved for self help subdivisions	Significant RH 502 loan funds are reserved for Self Help subdivisions every year. Contact your area office or Family Housing Program Director at (352) 338-3436
Co-Ops Cooperative Initiative	Agricultural cooperatives and other types of co-ops. Technical Assistance provided by agency	Technical Assistance is available to cooperatives or groups interested in the Federal Register. Contact your Area Office or the Rural Business Co-Op Program Director at (352) 338-3441
RHLP/CDFI Rural Home Loan Partnership/Community Development Financial Institution	Dual programs designed to provide very low and low-income families the opportunity to obtain mortgage financing by linking 30 yr fixed rate funds from private lending institutions with Section 502 Program loan funds under Rural Housing Services. Reduces costs to the borrower by accessing funds through programs developed by local nonprofit community development corporations. e.g., Pre/Post mortgage counseling services.	Non-Profits or CDFIs can qualify. To receive more information contact the Area Office or the Single Family Housing Program Director at (352) 338-3436  New Construction, existing dwellings and transfers are eligible activities. Note CDFI status is granted by the Department of the Treasury and Certification is valid for three years

**USDA/RHS Program Contacts:** (State Office)  
Website:

[www.rurdev.usda.gov/rhs/index.html](http://www.rurdev.usda.gov/rhs/index.html)

#### CONTACTS:

Daryl L. Cooper, *Director*,  
Single Family Housing  
4440 NW 25th Place  
Gainesville, Florida 32606  
Phone: (352)338-3436  
Fax: (352)338-3437  
Email: [daryl.cooper@fl.usda.gov](mailto:daryl.cooper@fl.usda.gov)

Elizabeth Whitaker, *Director*,  
Multifamily Housing  
4440 NW 25th Place  
Gainesville, Florida 32606  
Phone: (352)338-3465  
Fax: (352)338-3437  
Email: [elizabeth.cooper@fl.usda.gov](mailto:elizabeth.cooper@fl.usda.gov)

# OTHER RESOURCES:

	COMMUNITY EXPRESS (Fannie Mae)	ENTERPRISE COMMUNITY PARTNERS	FLORIDA COMMUNITY LOAN FUND	LOCAL INITIATIVES SERVICES CORPORATION (LISC)	NATIONAL LENDING PARTNERS (NLP)
ENACTED:	2000	1982	1994	1985 Florida / 1979 National	1993
ADMINISTRATOR:	Fannie Mae Community Lending Group	Enterprise Community Partners	Florida Community Loan Fund	Local Initiatives Support Corporation	National Lending Partners
LOAN TYPE:	Short Term Direct Loan or Line of Credit	Grants, Loans, Low Income Housing Tax Credit	Loans to non profits, housing authorities, non profit/for profit partnerships, new markets tax credit financing	Grants, Loans, Equity, Housing Credits, New Market Tax Credits Equity, Bridge, Green Grants (upon availability)	Permanent
TERMS:	Up to 5 years, variable interest with flexible repayment sources	Various types	Variable rates and terms	Fixed interest with various years of affordability	36 months with floating prime interest rate
HOUSING TYPE:	Housing and housing related activity for Single Family, Multi Family, Mixed Use	Single Family, Multi Family	Rental, homeownership, supportive housing, mixed-use projects	Single Family, Multi Family, Rental/Ownership, Townhouses, Condos, Coops, Mixed Use	Multi family, single family, condominium conversion
PRIMARY USES:	Predevelopment, construction, rental, preservation, rehabilitation	Planning, construction, charrette, sustainability training grants, predevelopment, acquisition	New Construction, rehabilitation, acquisition, permanent financing	Predevelopment, Construction, Preservation, Rehabilitation, Acquisition	Construction, rehabilitation, acquisition
AMOUNT:	No limit with collateral up to 25% of the loan amount	No limit	\$5,000- \$1,500,000	No limit	Maximum 10 Million if Tax Credit project
APPLICATIONS:	Open cycle	Open cycle	Open cycle	Open cycle	Open cycle
CONTACT:	954-744-3306	407-246-0846	407-246-0846	904-353-1300	813-879-4525 305-666-6153
WEB SITE:	<a href="http://www.fanniemae.com">www.fanniemae.com</a>	<a href="http://www.greencommunitiesonline.org">www.greencommunitiesonline.org</a>	<a href="http://www.fclf.org">www.fclf.org</a>	<a href="http://www.liscjacksonville.org">www.liscjacksonville.org</a>	<a href="http://www.nlp-inc.comt">www.nlp-inc.comt</a>



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