



HOUSING NEWS

NETWORK

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Stayin' Alive- The 2003 Legislative Session

BY JAIMIE ROSS & MARK HENDRICKSON

That's the theme of the Florida Housing Coalition's 2003 Affordable Housing Conference. Why? Because that's exactly what housing advocates are trying to do in



we were celebrating a decade of the William E. Sadowski Affordable Housing Act.

SO, WHAT HAPPENED? The Governor



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

The Housing News Network is published by the Florida Housing Coalition as a service to its members and for housing professionals and others interested in affordable housing issues. Address questions and comments to: Jaimie Ross, Editor, Florida Housing Coalition, Inc.,

into safe, affordable homes. It has leveraged over 9 billion dollars in federal and private sector investment. It uses a minimal amount of dollars for administration. It provides flexibility, and accountability. It is a national model.

DO WE STILL NEED THESE DOLLARS? Of course. All our housing programs are oversubscribed or have waiting lists. Over 700,000 low income families in Florida spend over half their income on housing.

And yet, the House of Representatives voted to rip the heart out of the Sadowski Act, the dedicated revenue. HB 1793 which passed the full House of Representatives on April 4th redirects the documentary stamp tax revenues which were dedicated to the state and local housing trust funds to general revenue. Representative Ed Jennings filed an amendment to HB 1793 which restored the dedication of the doc stamp to affordable housing and the vote proceeded along party lines. All House Democrats voted for the Jennings Amendment and all House Republicans voted against the Amendment, with the exception of three courageous and independent Republican thinkers, Representative Nancy Detert, Representative Heather Fiorentine, and Representative Bill Golvano.

WHAT DID WE DO TO PROTECT THE SADOWSKI TRUST FUNDS?

THE SADOWSKI ACT COALITION, THE FLORIDA HOUSING COALITION MEMBERS, AND OTHER AFFORDABLE HOUSING ADVOCATES TOOK ACTION.

The Sadowski Act Coalition reconvened prior to the start of the session, but was minus the Department of Community Affairs and the Florida Housing Finance Corporation due to the Governor's position in favor of eliminating the affordable housing trust fund's dedicated revenue and reducing the appropriation to housing. The Sadowski Coalition maintained its strong membership commitment from the Florida

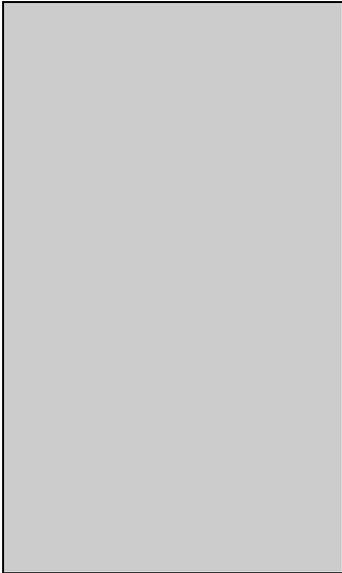
- The Sadowski Coalition and expanded alliance made a presentation to the Senate Appropriations Subcommittee on Transportation and Economic Development on Feb 12. This presentation was supplemented by SHIP Administrator's albums, and advocates letters, phone calls, and emails.
- A shorter version of the presentation made in the Senate was made to the House Appropriations Subcommittee on Transportation and Economic Development on February 21.
- All the while, legislators were hearing from constituents at home through emails, phone calls, faxes and in-person meetings.
- When the session opened, March 4th, we delivered "Sadowski packets" to every member of the legislature.
- Resolutions were adopted statewide from Liberty County to Miami Dade and delivered to appropriate delegations. Resolutions were also adopted by Regional Planning Councils, representing the numerous local governments within their region.
- A number of local government SHIP offices prepared albums with pictures, letters, testimonials, newspaper articles which were used to appeal to the members of their legislative delegations.
- All the while, a strong



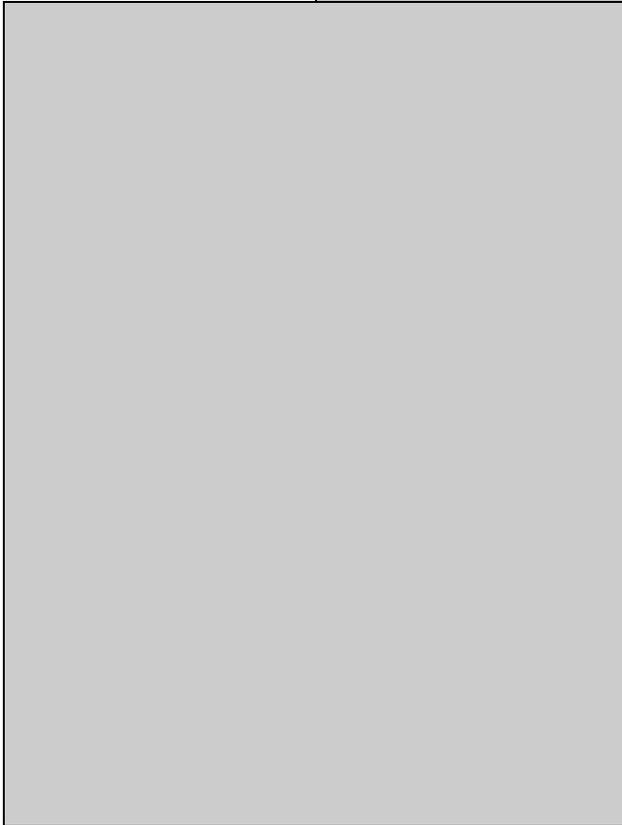
**JENNY AND DENIS
NASH OF AMERICAN
EXPRESS FINANCIAL
ADVISORS IN
TALLAHASSEE MADE
A \$1,000 DONATION
TO THE FLORIDA
HOUSING COALITION
IN MEMORY OF BILL
SADOWSKI, AND IN
HONOR OF JEAN
SADOWSKI FOR HER
EFFORTS TO PRE-
SERVE THE
SADOWSKI ACT
DURING THIS 2003
LEGISLATIVE
SESSION.**



Liz Ferrer from Bank of America explains how important the Sadowski Act is for bringing substantial private sector investment to Florida.



Mark Hendrickson explained that this year's budget can be balanced without permanently destroying Florida's dedicated revenue source for affordable housing. And showed the serious negative impact that a



Tom Salomone, President of the Florida Association of Realtors, addressing the promise made to use the doc stamps for affordable housing, implored the Legislature to "not break the trust".



Jaimie Ross, Affordable Housing Director at 1000 Friends of Florida and President of the Florida Housing Coalition, introduced the Sadowski Coalition and others such as Jean Sadowski (standing beside her) and Jack Levine from Voices for Florida's Children.



Debra Koehler, President of the Coalition of Affordable



members participated in these targeted meetings, including Deana Lewis, our SunTrust Gold Level Partner for Better Housing.



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WHY HAS IT BEEN SO DIFFICULT ?

Early on, House Leadership explained its position—they don't believe in trust funds. They believe that the revenue collected from the 10 cent increase in the documentary stamp tax should go to general revenue and that housing advocates should have to compete for these monies against everyone else. As sentiment against the House position grew statewide from constituents and the media, House Leadership began attacking the Sadowski Act programs, with every kind of misinformation, including allegations that the monies are used only for

rentals or for public housing. Under particular attack was the SAIL program. House members alleged that SAIL loans were not being paid back as they should be and that if SAIL loans were collected, we would have a self-sustaining program that would no longer need Sadowski funds. In response to this misinformation, Mark Hendrickson prepared the SAIL paper on page____.

Education may not prevail against House politics. Nonetheless, we are hopeful that with the support of our Housing Champion, Ken Pruitt, the Republican Senate Appropriations Chair, and the support of Senate President Jim King, we will find that we have been able to stay alive and perhaps not too badly injured this remarkable 2003 Session.



FROM THE EDITOR: JAIMIE ROSS

The issue foremost on the minds of housing advocates



Multifamily Rental Housing Development, Acquisition Rehabilitation and Preservation the not for profit way in Florida.

BY GUS DOMINGUEZ

 Most not-for-profit organizations engaged in rental housing production in Florida have done so using a combination of public and private financing including the sale to investors of Low Income Housing Tax Credits (LIHTC) in exchange for equity that pays for about half of the cost of producing units that cost around \$100,000 if you are in the southern part of the state.

In the last five to six years there has been a tremendous increase in the competition for the state resources - State Apartment Incentive Loan (SAIL) Programs, Housing Credits (LIHTC) and Mortgage Revenue Bonds (MRB) - to the point that the state has instituted a lottery system as the last tie-breaker.

At the same time this is happening in the new construction of affordable housing arena, we are losing hundreds of affordable units due to expiration of Section 8

QUALIFIED 501©(3) BOND.

A qualified 501©(3) bond is any private activity bond in which at least 95% of the net proceeds of the issue will be used by a qualified 501©(3) organization or a governmental unit in a related trade or business of the organization.

Without getting into the details of all the possibilities of what qualifies or not as 501©(3) bonds lets just say that in the case of residential rental property such property must:

1. Be owned by an IRC 501©(3) organization or a governmental entity.
2. Meet the definition of residential rental property as required by the Qualified Residential Rental Property for Exempt Facilities rules. (hotels, motels, dormitories and rooming houses will not qualify)





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4. IRC 501©(3) bonds are not subject to the bond volume limitations of IRC 146 (State Volume Cap). Therefore these bonds are not eligible for the exemption from the tax credit volume limits. Furthermore, tax credits cannot be claimed by 501©(3) projects because section 145 of the IRC requires that these projects be owned in their entirety by a tax-exempt organization or a governmental unit.

Additionally, if you intend to apply for HOME funds, you must notify the tenants of these intentions and advise them of their rights under the Uniform Relocation Act. This process will cost upwards of \$10,000 per unit to be relocated and probably render your project unfeasible. Most sellers will not allow this notice because it tends to scare people and cause vacancies without an assurance that the sale is going to close. Most sellers will not allow you to income certify the tenants before closing for the same reasons above. Most sellers will allow a revision of the exist-

COMPETITIVE ADVANTAGES:

- 1. Project has to be 100% owned by the not-for-profit.
- 2. In Florida the not-for-profit owned project is eligible for real estate tax exemption
- 3. The cost of acquisition, rehab and transaction costs is approximately half of the cost of developing anew construction unit. (See comparable budgets on a per unit basis for a new construction project and an acquisition rehab preservation project.).

WHAT NOT-FOR-PROFITS NEED TO WATCH OUT FOR:

1.POTENTIAL DISPLACE-

	ACQUISITION REHAB	NEW CONSTRUCTION
		PER UNIT COSTS
USES		
Acquisition/Land		5,000
Acquisition/Infrastructure/Clean-up & Clearing	18636	0
Accounting		110
Appraisal/Market Study	63	45
Architect Fees - Design		903
Architect Fees - Supervision		278
Building Permits		850
Engineering Fees	91	313
Environmental Report	25	174
Finance Fees	205	451
Net Impact Fees		1,542
Inspection Fees		104
Insurance		600
Legal Fees	354	833
Property Taxes		313

ing files which will give you a pretty good idea as to whether or not most people will qualify under the Safe Harbor rules (20/50 or 40/60 and 75/80) plus the bond regulations will give you one year after closing to comply as long as you meet the minimum set aside at the time of closing.

2. LEVEL OF REHAB NEEDED.

Anyone who has experience with rehabilitating any kind of real estate knows that it is always full of surprises. The financial institutions will order third party engineering studies that will project the capital improvement needs of the property for up to ten years. Make sure you budget enough rehab upfront to do the first five years immediately after closing and allow for a hefty contingency on top of that. The project operations at affordable rents will not allow for the kind of replacement reserves that otherwise your lender will want to see escrowed every month. You also need to be aware that in most jurisdictions if you go above a certain amount of rehab it triggers bringing all construction systems into compliance with the latest building code of that jurisdiction, which also may render your project unfeasible or your purchase price to be too high.



time that we can recover our equity plus a market return and our guarantees burn off. You get the upfront fee of 100K, the title to the property and all the net cash flow at the end of every year."

What you are not told at that point is that the property is going to be over leveraged with something called "senior/subordinate structure" in which you get a senior tax exempt bond at half a point to a point below market (first mortgage) and a subordinate taxable bond at above market (second mortgage) to cover what is known in the industry as "bad costs" (these are usually excess fees not allowed to be financed by tax exempt bonds by the IRS. Some of these fees are legitimate but most are excessive).

The end result is usually that the not-for-profit ends with a project with a debt coverage ratio of less than 1.10, a 30 or 40-year loan structure that will not produce any cash flow and no control over the management of the property. Since the bonds have to be non-recourse, the dealmaker has no real liability and he/she already pocketed usually six or seven times what the not-for-profit got.

The story usually ends with a foreclosure on the not-for-profit and the comments at various conferences and meetings about the incompetence of nonprofits or what are worse the innuendos about malfeasance of funds,

3. FOR-PROFITS TRYING TO USE THE NOT-FOR-PROFIT AS A FRONT.

Beware of deal offers that sound too good to be true. You might get an offer that will sound pretty much like this

"We have a deal in which you don't have to invest any cash and make \$100,000 fee and become the owner of 200

4. THE NEED FOR ADDITIONAL SUBSIDIES

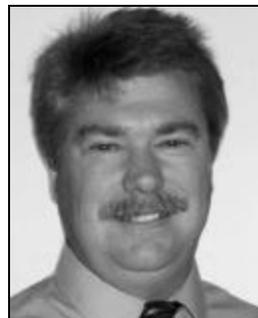
In spite of the horror story described above, there are good ways of structuring 501©(3) bond transactions that work for the benefit of the community and of the not-for-profit owner. Working backwards from the safe harbor rents and



Using Continuum of Care Funding to Provide Permanent Housing for People with Disabilities

BY MIKE SHAFER
FLORIDA HOUSING COALITION

While Continuums around the state are meeting to plan and prepare their applications for the 2003 SuperNOFA, I thought it would be a good time to talk about how your local continuum might use a portion of these funds to provide permanent housing for people with disabilities. As many of you already know, Congress has directed HUD to use at least 30% of the McKinney-Vento



Both the Supportive Housing Program (SHP) and the Shelter Plus Care program (S+C); can be used to provide permanent housing for people with disabilities. The disability may be physical, mental, or developmental. HUD's definitions of eligible disabilities are those that: 1) are expected to be of long-continued and indefinite duration; 2) substantially impedes their ability to live independently; and 3) is such a nature that the

BUILDING WITH SHP

The SHP program will provide up to \$400,000 in capital funding to pay for acquisition and new construction; or, up to \$200,000 for acquisition/ rehabilitation. The program also allows funding for operating (i.e. project-based rental subsidies) and for costs associated with providing supportive services to the residents. According to HUD's 2002 application "Permanent housing for persons with disabilities is long term housing for this population. Basically, it is community-based housing and supportive services designed to enable homeless persons with disabilities to live as independently as possible in a permanent setting. Permanent housing can be provided in one structure or in multiple scattered sites". Therefore, it would be acceptable to use SHP funding to acquire scattered site homes and condominium units in neighborhood settings, or to acquire vacant lots to build homes for supported living in residential communities.

LEASING WITH SHP

SHP funding may also be used to lease housing for a supported living program. Under the leasing model, an organization would use the SHP funding to lease units of housing, which the organization would then put its clients into. A sponsor may contract with a developer to lease a block of apartments in a project, may lease scattered apartments in different buildings, or could rent single family housing that could be shared by more than one unrelated tenant. In the shared situation, each bedroom is considered a separate unit.

RENTAL SUBSIDIES WITH SHELTER PLUS CARE

The Shelter PlusCare(S+C)programwascreatedbystatute

rental assistance in which the rental assistance is attached to specific units; or 4) SRO based rental assistance in an existing or reconfigured single room occupancy (SRO) setting.

Since the funding is based on dollars, not a set number of vouchers, there may be advantages to providing sponsor-based or project-based assistance when the owner uses other public funding sources to reduce the rent on the capital side. When using the S+C subsidies in units that already have lower rents due to public financing, the funds can serve more people with the same amount of money since the required rental subsidies will be smaller. Whereas tenant and sponsor-based assistance is limited to 5 years, project-based assistance can be up to 10 years when combined with rehabilitation. Developers can also "bank" on project-based rental assistance to secure other financing that makes it possible to produce new supported units.



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COLLABORATION

A number of creative models can be applied to addressing the permanent housing needs of people with disabilities when organizations within the continuum work together. Eligible applicants for S+C include States, units of local government and Public Housing Authorities. In one example of collaboration, a local Housing Authority (PHA) receiving S+C funding contracts with a non-profit to provide project-based rental assistance for scattered site housing being acquired and rehabilitated for shared housing in single family residential neighborhoods. The non-profit uses housing funds, such as SHIP, Home, SAIL, and CDBG to reduce the rent, by minimizing the debt service requirement. Between the reduced rent and the combined contributions from individuals sharing the housing, the subsidy requirement could be

be subsidized on the capital side with the tax credits. These developments are required by the tax credit rules to provide units of housing for very-low income households. Since each development requires local matching funds to compete for a credit allocation at the state, local governments often require developers to use their local funding to further reduce rents on a portion of the units. Local SHIP or HOME funds, combined with other sources such as SAIL and FHLB contributed by the developer, could essentially eliminate debt service on a portion of the units in a project, bringing rents down to a level which covers prorata operating costs (approximately \$250-\$300/mo.). By collaborating with your local housing agency, you may be able to maximize the effectiveness of S+C funding by linking rental subsidies to units receiving local matching funds in a combined RFP.



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MATCHING REQUIREMENTS

For S+C recipients the rental assistance must be matched by an equal amount of supportive services; which may be provided by the applicant, funded by the applicant but provided by a third party, or both funded and provided by a third party.

SHIP funds for operating pay for up to 75 percent of the actual operating costs. Tenant contributions based on 30% of income generally make up the difference.

When SHP funds are used as capital funding in construction or rehabilitation, HUD requires that the sponsor secure funding from other sources for at least as much as the SHP funds being requested. These matching funds can be obtained through a number of State and Local programs, such as: SHIP, SAIL, HOME, CDBG, and the Homeless Housing Assistance Grants Program administered by the Office on

apply to the State for HOME or the SAIL Homeless set-aside, you need to know that their application is in early Spring and that you need to have met minimal threshold requirements including: firm commitments for all other financing, an experienced development team, site control, site plan approval, infrastructure availability, zoning approval, and environmental assessment.

This means you need to secure the SHP and local funding prior to submitting an application for matching State funds.

Since SHP does not need a firm commitment of the matching funds at the time of the application, you could apply for the SHP funding this year, and work on local and State matching funds, as well as pre-development items you will need to compete for those funds, over the next year.

ACQUISITION AND PRE-DEVELOPMENT

Site control and predevelopment work costs money. Thankfully, The Florida Housing Finance Corporation (FHFC) can assist with these costs through their Pre-development Loan Program (PLP). The PLP program can provide funding to pay for consultants and pre-development activities with a simple application process. Additionally, once FHFC approves an application for pre-development funding, they will assign a technical advisor from the Florida Housing Coalition to provide you with as much free help as you need to plan and implement your project. Since most sellers aren't going to stick with you for the two years it's going to take

to close on your financing, it's great that the PLP program will provide up to \$500,000 for acquisition. Technical Assistance providers from the Florida Housing Coalition can also help your organization understand roles and responsibilities of developing, help you make decisions

FLORIDA HOUSING COALITION'S 16TH ANNUAL STATEWIDE AFFORDABLE HOUSING CONFERENCE

Miami Radisson-
September 22-24th, 2003

"STAYIN' ALIVE"

Featuring: State of the State Addresses

ORLANDO CABRERA,

the new Executive Director of the Florida Housing Finance Corporation

(confirmed)

GLEND A HOOD

the new Secretary of the Department of State

(invited)



Keynote Address by Angela Glover Blackwell, President of PolicyLink, a California based national nonprofit dedicated to advancing policies to achieve economic and social equity. Angela Glover Blackwell, a lawyer by training, has been an advocate for social change for over 30 years. She has served as the managing partner at Public Advocates, the founder-president of the Urban Strategies Council, and the senior vice president at the Rockefeller Foundation.

Courses will include: the basics of housing and the development process, credit issues for homebuyers, special needs housing, the insurance crisis, dealing with environmental hazards, media relations, non-profit bond financing, acquiring project based section 8 properties, scams, flams, and other threats to homeowners, lobbying, the new Rehab code, Fiscal Impact Analysis, predevelopment, new directions for PHAs, homeownership tax credits, housing development for service



Eliminating Double Taxation on Dividends

VS

Investment in the Housing Tax Credit

BY JEFFREY KISS

FLORIDA HOUSING COALITION

One of the centerpieces of the Bush Administration's recent tax reform proposal to stimulate job creation and economic growth would be to end the "double taxation" of dividend earnings at the corporate level. While the sound bite of a single tax on corporate earnings may be appealing to some, the overall impact to the housing tax credit and related programs is severe.



The problem created by the Administration's proposal will be a dramatically reduced investment by corporations in the tax credit program, who today account for nearly all the housing credit equity. Rather than invest in the housing credit and, at the same time, decrease their the dollar for dollar tax liability allowed under current law, corporations would be allowed to pass their earnings in the form of dividends to their shareholders tax free. The simplified result is that corporations will limit their investment in housing and pay much less per credit if they do since the investment is not as attractive to their balance sheet compared to the tax free dividend to shareholders.

The opposition to this aspect of the proposed tax plan by numerous housing organizations such as the National

to supply quality affordable housing throughout the nation since its inception in 1986. Unlike prior, federally-funded housing programs, the housing tax credit works by leveraging private investment capital with developer expertise and management to deliver units to lower income families and persons. To date the program has financed over 1.5 million apartments that serve the working poor and elderly as well as other special need groups. Every year the program helps produce 115,000 new units compared to

the more than 150,000 that are lost annually to rent increases, abandonment and deterioration according to NCSHA staff.

Given the net loss of affordable units each year under maximum program efficiency, this net loss would grow significantly due to the impact of the proposed double taxation plan. Based upon the analysis in the Ernst & Young report noted above, the reduced investment by the private sector would result in 35% fewer housing credit apartment units annually that could serve 100,000 lower income residents.

Not only are the residents denied affordable housing but the overall economy would lose the multiplier effects of that

plan as floated by Ernst & Young report would be to treat housing tax credits as taxes paid similar to how foreign tax credits are addressed. For example, a U.S. taxpayer or corporation that invests in a foreign company would receive a tax credit equivalent to the taxes withheld on that investment by the foreign company. The investment becomes the cost of doing business in that country rather than additional income to the corporate taxpayer and, thus an incentive to invest. Likewise, the housing tax credit was designed as an incentive to encourage private capital to invest in affordable housing.

Since the original tax cut program was introduced by the Bush Administration, Congress has determined that its \$726 billion cost was too much to approve given the rising deficits mounting from the War on Iraq and the extensive reconstruction needed for the country. The Senate has limited the tax cuts to \$350 billion while the House of Representatives upside is \$550 billion. The difference in these two legislative numbers may determine whether or not the elimination of the tax on dividends is adopted in whole or in part. It has been estimated



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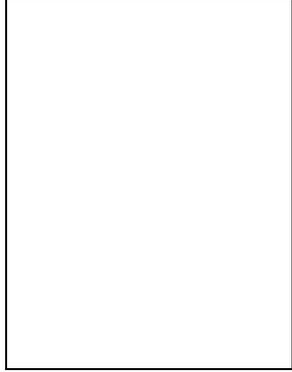
that the cost of this item alone to the tax cut package is close to \$400 billion. In the end the Bush Administration may be forced to agree to only a 50% reduction in the dividend tax. At that level the economy would see little, if any, short-term stimulus from the partial elimination of taxes on certain dividends. Instead, Congress might focus on those aspects of the tax cut plan that would have a more immediate effect on boosting the lethargic economy such as quicker write-offs of business investments, married couple tax breaks or the acceleration of rate cuts.

In conclusion, the Administration's proposed tax reform plan that includes the elimination of income taxes on dividends appears counterproductive to the economy in the short run and causes a significant decrease in the production of affordable housing units financed by the housing credit program. Contact your elected Congressional representatives today and let them know your concerns about the proposed tax plan. The continued success of the housing credit program and its importance to the economy hang in the balance.



head

BY
FLORIDA HOUSING COALITION





Frequently asked SHIP questions

Q: *One of the homeowners that we have previously assisted is requesting that the city subordinate its SHIP second mortgage on her house. What are some of the reasons why homeowners request subordination? What is the subordination policy of the SHIP program?*

A: There is no SHIP rule or statute that addresses this subordination issue. Each SHIP jurisdiction has the responsibility of formulating its own subordination policy. Put the policy in writing to fairly address all subordination requests. The Florida Housing Coalition recommends that local governments subordinate a SHIP loan if doing so will lower the homeowner's interest rate, lower the home owner's monthly housing cost, or increase the affordability of the housing. Furthermore, it is important to require any refinancing to lower the monthly payment by an amount that will allow the closing costs and fees to be recovered within a specified, reasonable number of years. Finally, the Coalition strongly advises against allowing recipients to receive cash back from refinancing.

vide affordable housing, not secure consumer debt. Since debt consolidation loans do nothing to lower monthly housing costs, this type of subordination request should be denied.

In other instances, homeowners may be working with a predatory lender whose refinancing proposal will only lower the mortgage interest rate by a fraction of a percentage, while charging the homeowner excessive fees. In this scenario, the monthly mortgage payment will go down, but only slightly. It will take a long time for this slight monthly savings to make up for the upfront fees charged. This is why SHIP administrators should require refinancing to produce interest rate reductions that are significant enough to compensate for closing costs and fees within a short timeframe.

Other homeowners may be faced with a growing household. The houses they purchased are no longer big enough for their families, and the homeowner may want to add a room onto the home with a home improvement loan. Even though this loan will increase the homeowner's overall housing costs, it may still be the most affordable option for

A: Do not use a tax return to obtain overtime estimates. It only provides information about past overtime earned and you need an estimate of overtime to be earned in the next 12 months. Instead, you must rely on the estimated overtime information provided to you by the employer on the Verification of Employment form. Verification forms are the primary source documentation for determining an applicant's annual income. The questions on this verification form should ask the employer to estimate all of the earned income that the applicant is expected to receive during the next twelve months. The form should include a question specifically asking about the amount of overtime that is expected to be earned.

For some jobs, it is easy for the employer to provide an estimate for future overtime, based on the applicant's past history of receiving overtime and the employer's knowledge of future work to be performed. In other cases, however, an employer may indicate on the verification form that it is not possible to estimate future



Have you got a question about the SHIP program? Free telephone technical assistance is available to help you successfully implement your SHIP funded work. Call the Florida Housing Coalition's SHIP telephone line at 1 (800) 677-4548.



Michael Chaney

Q: *Does Florida's Open Records law include an exemption for documents associated with individuals receiving SHIP housing assistance?*

A: No, SHIP housing files are not exempt from the Florida Open Records law. However, the law provides for a very limited exemption of certain information that may be included in the files of your housing assistance applicants. Chapter 119 of the Florida Statutes outlines what is commonly referred to as the open records law. The law is stated most directly in section 119.07:

"Every person who has custody of a public record shall permit the record to be inspected and examined by any person desiring to do so, at any reasonable time, under reasonable conditions, and under supervision by the custodian of the public record or the custodian's designee. The custodian shall furnish a copy or a certified copy of the record upon payment of the fee... of not more than 15 cents per one-sided copy."

The Florida Statutes also outline a list

state, or local housing assistance programs are confidential and exempt."

In addition, Section 119.0721 provides an exemption for social security numbers: "Effective October 1, 2002, all social security numbers held by an agency or its agents, employees, or contractors are confidential and exempt." Despite these exemptions, it is strongly recommended that you check with your legal counsel prior to denying anyone access to a public record.

Q: *I understand the policy for documenting child support income. Most of our applicants have initiated a file with the Child Support Enforcement Office, which provides a printout of the money it has collected for those people who have initiated files with their office. This printout often shows that no money has been collected. The Child Support Enforcement office can only provide this printout for individuals who have initiated a file with their office. For this reason, can I use this printout as the documentation that the applicant's child support is not being received and that the applicant has made every attempt possible to collect it?*

port is not being received. Briefly stated, the SHIP program requires that the full amount of court-ordered child support be counted as household income regardless of the amount being received. This is true unless you can document that the applicant has exhausted all legal means of obtaining the support. If all legal means have been exhausted, then the actual amount received is counted as income.

Your question pertains to the specific documentation that you must collect to document that child support is not being collected and that all legal means of obtaining the support have been exhausted. In Florida, there are two methods available to pursue child support that is not being received-filing a contempt of court hearing or establishing a file with the office of Child Support Enforcement. Either option meets the requirement of exhausting all legal means. If an applicant is pursuing the first option, the applicant must provide the SHIP office with documentation that a contempt of court hearing has been scheduled. If the applicant is pursuing the matter through Child Support Enforcement, adequate documentation is the printout mentioned above or a let-



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COALITION NEWS

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DAN HORVATH SELECTED AS AEO BOARD CHAIRPERSON

At its annual conference in Denver, Colorado on May 16 - 19, 2003; Dan Horvath will be sworn in as Board Chairperson of the Association for Enterprise

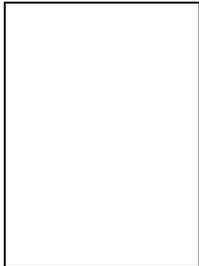
Opportunity ("AEO"). AEO is the national trade association for organizations engaged in micro enterprise development. Over 500

such organizations look to AEO for its extensive training and technical assistance program; its public policy, advocacy and research program; an extensive member communication program and a variety of other member benefits. When it comes to micro enterprise development and small

ment. Since it started lending in 1982, CEII has provided over \$10.5 Million in small/micro business loans. CEII is one of the largest SBA micro lenders, it is a certified Community Development Financial Institution ("CDFI"), and it operates a total of 5 separate loan programs throughout Northwest Florida and Southern Alabama. Dan's extensive hands-on experience in micro lending makes him an outstanding choice to lead AEO's 15 person board of directors over his upcoming two year term of office.

It may be that Dan is better known in Florida for his work in affordable housing, having served on the Florida Housing Coalition board of directors longer than any of our current board members. Dan is a Past FHC Board Chairperson and continues to be actively involved in the Coalition's activities. Under Dan's leadership, CEII has grown to be a major provider of affordable rental housing as well as home ownership opportunities for low income

The Florida Housing Coalition congratulates Dan on his selection as AEO Board Chairperson.



Dan Horvath



name



name

2003 CONFERENCE

SAVE THESE DATES

The 16th Annual Statewide Affordable Housing Conference will be at the Radisson Deauville Resort Miami, OCTOBER 26-28, 2003 . The record number of participants at the 15th annual conference has caused us to change the location of the 2003 conference. *Please save these dates.*

We look forward to seeing you in Miami.

THANK YOU

Our annual conference would not be possible without our Partners for Better Housing at all levels. We especially recognize our Platinum Sponsor: WASHINGTON MUTUAL, and our Gold Sponsors: AMSOUTH BANK, BANK OF AMERICA, SUNTRUST, AND WACHOVIA BANK.



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CARRFOUR CORPORATION RECEIVES FIRST PLACE NATIONAL AWARD FOR AFFORDABLE HOUSING WORK

The Florida Housing Coalition congratulates Carrfour Corporation for placing first in the U.S. for the 2002 MetLife Award for Excellence in Affordable Housing. The MetLife Awards Program recognizes, rewards and shares the best practices of community based nonprofit organizations and Native American Housing entities across the country. Carrfour was presented the award at the Enterprise Foundation Annual Network Conference in Dallas, Texas.

Carrfour is honored for transforming a nursing



name

Coalition Membership Changes

In an effort to bring new continuity to the membership structure within the FHC, the Board of Directors has made a few modifications to the membership categories, benefits and renewal cycle.

Starting immediately, all membership renewals and fees will be due August 1st and expire July 31st. This unified membership cycle will help both staff and members track memberships more efficiently and avoid confusion about membership status at conference time.

To meet the needs of our growing membership, there is now a new membership category. Understanding that students are the future of our industry, students may now pay a student rate of \$25 per year to become a member of the Coalition and receive the same benefits of an individual member. All other membership categories will remain the same. The membership categories are:

Student	\$25
Individual	\$75
Nonprofit Organization	\$150
Government	\$200
Private Organization	\$250

To expand our membership base and to get more people involved in improving housing in Florida, the Coalition is offering an incentive for any one that brings in new members. Bring 3, Get 1 Free, if an organization brings in three new members, the organization will get their membership free for a year. Another added feature is the Gift Membership. We are now allowing individuals or organizations to purchase a membership and give it to another individual or organization.

One of the most popular benefits of Coalition membership is the reduced rate offered at the annual conference. For the Coalition to continue to offer the best statewide affordable housing conference, providing dynamic speakers and a wealth of training tools, a new registration rate schedule has been adopted.

Members

Early Registration \$295 (*Received by Sept. 5, 2003*)

Regular Rate \$320

At the Door \$350

Non-Members

Early Registration \$495

Regular Rate \$520

At the Door \$550



MEMBERSHIP APPLICATION

PARTNERS FOR BETTER HOUSING MEMBERSHIP

Partners for Better Housing Membership is for those who wish to support the work of the Florida Housing Coalition by making a tax deductible donation of \$500 or more. Partners for Better Housing members receive subscriptions to *Housing News Network*, free job vacancy posting service on the Coalition’s web page and unlimited membership rates for registration at the conference. Partners at the Patron Level or higher receive one or more complimentary conference registrations. Partners also receive recognition at the conference, in all conference-related publications, the Coalition’s Webpage and in each quarterly issue of *Housing News Network*.

- | | | | |
|-----------------------------------|------------------|----------------------------------|-------------|
| <input type="checkbox"/> \$20,000 | Platinum Sponsor | <input type="checkbox"/> \$2,500 | Co-Sponsor |
| <input type="checkbox"/> \$10,000 | Gold Sponsor | <input type="checkbox"/> \$1,000 | Patron |
| <input type="checkbox"/> \$5,000 | Sponsor | <input type="checkbox"/> \$500 | Contributor |

BASIC MEMBERSHIP

Basic membership is for those who wish to subscribe to *Housing News Network*, post job vacancy announcements free of charge on the Coalition’s web page and receive membership rate registrations at the annual conference. An individual member receives one subscription and one member rate registration. Organizational members receive up to five subscriptions and five member rate registrations. (Please indicate additional names, addresses and phone numbers on an attached sheet.) Each membership is entitled to be represented by one voting member at the annual meeting as designated below.

- | | |
|-------------------------|---|
| Individual | <input type="checkbox"/> \$75 (<i>payment by personal check only</i>) |
| Nonprofit Organizations | <input type="checkbox"/> \$150 |
| Government Agencies | <input type="checkbox"/> \$200 |
| Private Organizations | <input type="checkbox"/> \$250 |

Authorized Representative (please print or type):

Title: _____ Signature: _____

Organization _____

Mailing Address : _____



PARTNERS FOR BETTER HOUSING

The Florida Housing Coalition thanks the following organizations and individuals for their commitment to improving housing conditions in the state of Florida.

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Greater Miami Neighborhoods
Reznick Fedder & Silverman
William R. Hough Companies

The Cornerstone Group
Alliant Capital LLC
The Gatehouse Group, Inc.

PATRON

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