

# Housing News

Volume 28, Number 1



## Network

The Journal of the Florida Housing Coalition, Inc.

## 2012 Legislative Wrap Up

**Small Scale Rental Preservation**

**Upcoming Annual Conference**

**NSP and Supportive Housing:  
A Perfect Match**

**Visitability Housing: Basic Access  
that is Practical and Cost Effective**

**Simple Tests Lead to Substantial  
Reductions in Home Energy Costs**

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by Jaimie Ross

The Florida Housing Coalition membership did a remarkable job with legislative outreach this session. We saw the direct benefit from our SHIP Roundtable at the 2011 conference. Advocates met with their local legislative delegations and reported outcomes to the Sadowski Coalition, and we used that information to follow up and make the pivotal connections in Tallahassee. Unfortunately the campaign results did not match the excellent effort.

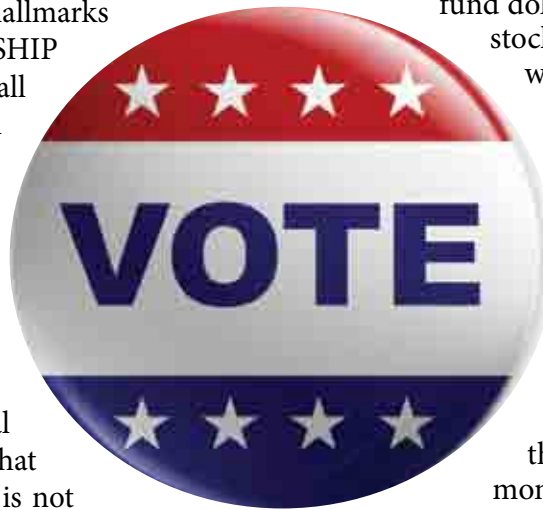
It would appear that the desire to create jobs in the residential construction industry is not currently a priority among chief legislators and the Governor's office. I stress *currently* because what finds favor at the Capitol is subject to change. Campaigns can sometimes take a great deal more time than advocates find justifiable. It is frustrating. And it is especially difficult for communities that have families waiting for assistance and have now had to suffer the loss of long time highly valued employees who were running their SHIP office. The stakes are high. One of the hallmarks of the Sadowski Act was that the SHIP program would be operating in all 67 counties. This meant that all communities in Florida could help residents even if they received no federal assistance. This meant that all communities in Florida would be well equipped to deploy emergency assistance in the event of hurricanes. With the diversion of SHIP funding to general revenue for several years in a row, that infrastructure is crumbling. But it is not too late.

There are members of both the House and Senate that have deep commitment to the fiscally conservative notion that housing trust fund monies should be used for no other purpose than housing. We need to support their efforts in the 2013 session. And most importantly, we have to increase the number of legislators who will prioritize and fight for using housing trust fund monies for housing. There is an important election next November. All members of the Florida House and Senate are running for office: this only happens once

every 10 years. Housing advocates need to get involved now and over the summer, to educate the candidates and get their commitments to stand up for low income Floridians, and to use housing trust fund monies for housing and stop the practice of sweeping the housing trust funds into general revenue.

We need to do everything we can to have an informed electorate and to get out the vote. Our laws were changed in 2011 making it so hard for independent groups to register voters that the League of Women Voters will no longer register voters in Florida. Early voting was clipped and a voter's change of address can now result in having to cast a provisional ballot. The National Low Income Housing Coalition has a "voterization" initiative. At the Florida Housing Coalition conference in September, 2012, we will have at least one workshop focusing on civic engagement and what a nonprofit organization's role can and should be in the election process. We will also have sessions to help you with trust fund education.

The faster Florida's housing market recovers the faster Florida's economy recovers. Using housing trust fund dollars to move the foreclosed housing stock and rehabilitate abandoned homes would put workers who are now unemployed or underemployed back to work repairing and refurbishing existing housing stock. Investing in Florida's existing real estate market will stabilize property values for the entire community; and support the businesses that supply construction related materials, as well as, all of Florida's businesses that rely upon consumers having money to buy goods.



We continue to highlight the success of our members and partners in this Journal and through Member Updates. We encourage you to have your legislator and his or her aide visit the properties you have developed or preserved and meet some of their constituents whose lives have been so profoundly improved because of good housing. Do it now—before it gets too hot and people leave for summer vacation. Toot your horn and let us know how it goes. Thank you for all you are doing. It will be great to see everyone again next September; we will reenergize and continue the fight. [HNN](#)

# 2012 Legislative Wrap Up



by Mark Hendrickson



by Jaimie Ross

The Sadowski Coalition was only “close” to success this session, if success is measured solely in appropriation levels. However in a greater sense, the real success of our efforts will be found in the results of future legislative sessions. This is a multi-year project and is designed to educate legislators on housing issues which will ultimately lead to positive outcomes. We are making progress and have increased our legislative impact.

Legislators have stated that they “need” the monies in the Housing

Trust Funds to be swept to general revenue to balance the budget. Notwithstanding the valid argument that many general revenue expenditures have less positive impact on the state residents and economy than housing—we needed another approach. The Sadowski Coalition took the position that if the Governor vetoes a general revenue appropriation, by definition the money from the Housing Trust Funds that were used for the vetoed item were no longer “needed.” We proposed an appropriation for housing that would be contingent upon funds being available from general revenue vetoes.

The Senate accepted this and placed a \$29.6 million SHIP appropriation in their version of the budget. In conference committee, the measure was not agreed to—we believe in large part because of staff opposition to the concept of using vetoed monies for contingent appropriations. However, we were close—and the vocal support by key legislators who are moving up the “power ladder” was heartening.

That being said, State Housing Initiatives Partnership Program (SHIP) and State Apartment Incentive Loan Program (SAIL) were not funded for FY 2012-2013. While buyers and sellers of real property in Florida continue to pay the documentary stamp tax on deeds that was raised specifically for affordable housing and the jobs it creates, lawmakers again redirected the approximate \$100 million expected to be raised from the tax in 2012-2013 to the state’s general revenue account. They swept these funds which were dedicated to affordable housing rather than use them to help SHIP offices assist extremely low income elderly with emergency repairs needed for safety, or make down payment or closing cost assistance loans for the rehabilitation of foreclosed or abandoned properties to put these properties into productive use.

But the Legislature did not sweep all trust funds into general revenue. Housing advocates might find particularly disconcerting that the SEED (economic development) Trust Fund created by the 2011 Legislature and funded in part by \$75 million from the Sadowski Housing Trust Funds, was not swept into general revenue. So what have we learned? The SEED Trust Fund, which was ostensibly created to help the economy, was used for activities that create far fewer

jobs than housing. Using housing trust fund money for housing creates 77 jobs for every \$1 million dollars. So why wasn’t the housing trust fund money used for

housing? It is hard to know. What we do know, is that housing was not the 2012 Legislature’s priority. While housing was not funded, SEED was used to fund



projects such as a rowing center in Sarasota and soccer combine in Orlando.

The Sadowski Coalition, aided by a professional communications and legislative team, maintained an interactive educational website - [www.sadowskicoalition.com](http://www.sadowskicoalition.com) - posting and emailing to legislators, key staff and the Governor's office, the earned media coverage, including editorials in support of the housing trust funds from Florida's major news outlets, Op-eds in

support of the housing trust funds, and news reports of the dire need for affordable housing and the jobs needed in the housing industry. The Sadowski Education Effort (SEE) is what brought us so close to funding this year. We now have in place the foundation for immediate and effective communications between advocates and elected officials. We all owe a debt of gratitude to the Florida Association of Local Housing Finance Authorities and their member agencies that provided the bulk of financial support for the SEE.

## A Sampling of Editorials

### ***The Jacksonville Florida Times Union***

November 23, 2011

*If Governor Scott and other state officials want to reverse the decline in construction jobs, they could begin by restoring funding to a program created in 1992.... Legislators essentially began raiding the trust fund, diverting the money to pay general expenses.... The Legislature should help restore construction jobs by using the fees as intended to boost affordable housing programs. ....There never was a good reason to raid a trust fund designed for affordable housing in this state. But to continue in this economy is an outrage.*

### ***Orlando Sentinel***

December 1, 2011

*Almost 20 years ago, Florida legislators increased a tax on real-estate transactions to create a trust fund that would finance state and local affordable-housing initiatives. They did so at the urging of a coalition of business groups, local governments and advocates for the poor and elderly.*

*But in recent years, legislators have been raiding those dollars to plug holes in the state budget. They've plundered at least \$700 million from the fund since 2008.*

*Defenders of this fiscal faithlessness have argued that a glut of vacant homes and falling prices created by the real-estate crash in Florida make affordable-housing programs unnecessary. But many of the vacant homes*

*need major repairs to be livable; and even with lower prices, many families still need help with mortgages before they can move in.... It would give the hard-hit construction industry a shot in the arm, aid struggling families and help stabilize the housing market by reducing the glut.*

*If legislators are sincere about creating jobs and reviving the state's economy, they'll keep their hands off the affordable-housing trust fund next year.*

### ***Gainesville Sun***

December 21, 2011

*As we've seen in the past, the term "trust fund" offers no protection from legislative raiders willing to go to any length to avoid raising tax revenues to pay the state's bills. But further depleting the Sadowski housing funds—which have suffered three straight years of such raids...would be extremely shortsighted in an economy that remains desperate for housing investments and jobs....The funds can still be used to repair and rehabilitate old apartment buildings and foreclosed, abandoned properties....Such projects would provide jobs for unemployed construction workers, renovate eyesores that hold down property values, and give many Florida communities an economic shot in the arm....We know that legislators must make painful budget choices in a slow-to-recover economy. But draining millions of dollars from the affordable-housing funds would jeopardize projects that can help turn the economy around. It wasn't a sound strategy in the past, and it makes even less sense now.*

## Faux Appropriation

An “appropriation” was made for special needs housing. However, this appropriation is contingent upon doc stamp collections far exceeding current projections. Specifically, \$10 million was appropriated to FHFC for special needs housing—with the funding to be provided only if the doc stamp collections going to the State Housing Trust Fund (now estimated at \$25 million) are greater than \$35 million. For the \$10 million to be funded would require statewide doc stamp collections to exceed projections by 40%—a highly unlikely event.

## An Appropriation to Help the Homeless

There was one real appropriation for housing in the budget. The Legislature utilized \$3 million of general revenue to fund homeless activities: \$2,000,000 was appropriated to the United Way of Brevard County for distribution to homeless coalitions in the state with a maximum of \$66,667 per coalition.

The \$2 million was appropriated to provide administrative support for the 28 local homeless coalitions throughout the state. According to the local coalitions, the loss of the staff capacity would leave these smaller coalitions to rely totally upon volunteers to carry out required planning and data collection tasks. The loss of the state aid to cover these federally required grant actions would cause an estimated 12 to 14 coalitions to be unable to compete for the homeless housing grant awards. The state coalition of the local homeless agencies projected the potential loss of federal grants at 25% of the statewide awards in 2011, or \$17 million.

The other \$1 million was specifically designated to a particular organization in Brevard County, the National Veterans Support Group.

## Florida Housing Finance Corporation

The Auditor General and the Office of Program Policy Analysis and Government Accountability (OPPAGA) will conduct a joint audit and review of the programs and operations of the Florida Housing Finance Corporation (FHFC), and will jointly develop a work plan for the audit and review to be submitted to the President of the Senate and the Speaker of the House no later than July 1, 2012.

The audit and review at a minimum will include a review of FHFC’s:

- Assets, liabilities, income, and operating expenses;
- The internal management, financial and operations controls employed, and programmatic decision making processes used;
- The governance, direction, and oversight provided by the FHFC board of Directors;
- The performance outcomes of the programs administered by the FHFC.

The audit and review will also include recommendations to the Legislature for changes to the structure, governance, and operational processes of FHFC.

A written report of the audit and review shall be submitted to the President of the Senate and the Speaker of the House of Representatives no later than December 1, 2012.

Florida Statutes Section 420.507 sets forth the powers of FHFC. The 2012 Legislature provided this additional power to the FHFC, as subsection (48) of 420.507:

To use up to 10 percent of its annual allocation of low-income housing tax credits, nontaxable revenue bonds, and SAIL funds appropriated by the Legislature and available to allocate by request for proposals or other competitive solicitation funding for high-priority affordable housing projects, such as housing to support economic development and job-creation initiatives, housing for veterans and their families, and other special needs populations in communities throughout the state as determined by the corporation on an annual basis.

The SAIL program, created in the late 1980s, is typically used to provide subordinated gap financing for properties serving very low income populations. The SAIL statute, Section 420.5087 was amended as follows:

- (9) The corporation is authorized to accept payment of deferred program interest at an interest rate that is consistent with rates currently authorized under this section, if the deferred interest is paid in not more than five equal annual installments, subject to the qualifications contained in this subsection.

(10) Funding under this subsection shall be to preserve existing projects having financing guaranteed under the Florida Affordable Housing Guarantee Program pursuant to Section 420.5092.  
(a) A project shall be given priority for funding if:

1. It was approved by the corporation board in calendar year 2011 to provide additional units for extremely-low-income persons as defined in s. 420.0004;
2. The Guarantee Program mortgage note was executed and recorded not later than September 30, 2003;
3. It commits to provide additional units for extremely-low-income persons; and
4. The shareholders, members, or partners of the project owner have funded deficits in an amount that is not less than 20 percent of the State Apartment Incentive Loan not later than closing of any financing made under this subsection. . .

(b) The maximum amount that may be funded under this subsection is \$2.5 million per project.

(c) This subsection expires June 30, 2013.

The purposes of these changes are:

1. To allow developments with older SAIL loans that had deferred interest at a 9% rate to repay that interest at the current 3% (or lower) rate, so long as the repayment is made within a five year period. This is designed to move developments

towards refinancing and repayment of SAIL loans—creating SAIL revenue that would be available for new loans.

2. To utilize all available SAIL funds that become available from payments of principal and interest to assist Guarantee Fund deals that are troubled.

### Developments of Regional Impact CS/CSHB 979

This bill makes several changes related to developments of regional impact; these are large scale developments, known as DRIs. The provision that affordable housing advocates should pay attention to is that when a reviewing agency is considering whether the DRI will adversely affect the ability of people to find adequate housing reasonably accessible to their places of employment, it will be necessary that the regional planning agency has adopted an affordable housing policy as part of its strategic regional policy plan. See Section 380.06(12)(a) (3), Florida Statutes.

There are 11 regional planning councils in Florida which together cover ever jurisdiction in the state. Each regional planning council has a strategic regional policy plan. Right now, every one of the 11 Strategic Regional Policy Plans has an affordable housing policy. The Adequate Housing Uniform Standards Rule that applies to DRIs is found in FAC 9J-2.048 and provides that the developer of a DRI ensure that there is an adequate supply of affordable housing to meet the needs generated by the proposed development. [HNN](#)

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# Simple Tests Lead to Substantial Reductions in Home Energy Costs



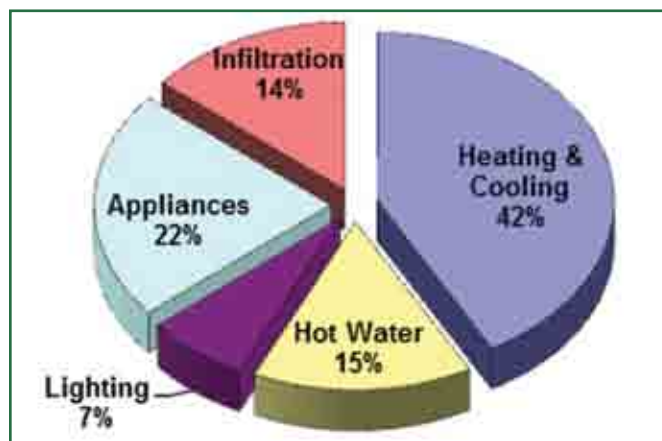
by Gladys Schneider

Whether housing is owned or rented, the costs of energy are part of the cost of that housing. For low income households, the utility bills can be a significant part of the family budget, even more so during this tough economy. Yet there are resources available to reduce individual unit energy consumption that are underutilized. They are

explored in this article.

The major energy expenditures in the home are from heating and cooling, use of appliances, hot water, infiltration (heat and humidity in the summer and cold air in the winter creep into the home through cracks and gaps), and lighting, as shown in the accompanying pie chart.

The average electric rate in Florida is 12.39 cents per kilowatt hour (kWh). On track to consume approximately 13,600 kWh each year, the average Florida household spends upwards of \$1,650 annually on electricity alone. However, with conservation and efficiency efforts, the typical residential electric bill can easily be reduced by 30%, saving a household hundreds of dollars each year.



*Breakdown of home energy uses and expenses.*

The Neighborhood Stabilization Program (NSP), particularly NSP2 and NSP3, strategically require “greenbuilding and energy-efficient improvements” in all activities including new construction and rehab. HUD recognizes that energy efficiency provides long-term affordability and improved sustainability of affordable housing. Hundreds of homes in Florida are being rehabilitated using the standards prescribed by the NSP rules and guidelines, which is a great start to incorporating energy efficiency into all housing programs.

Florida’s Weatherization Assistance Programs (WAP) have advanced energy efficiency with the recent round of the Department of Energy funding, which distributed \$176 million throughout Florida to boost energy efficiency in single family

homes and multifamily housing. This funding was part of the American Recovery and Reinvestment Act (commonly known as the Stimulus) administered by the Florida Department of Community Affairs, the state’s land planning agency that was recently folded into the Florida Department of Economic Opportunity. The WAP agencies are geographically distributed enabling nearby partners to assist housing providers in analyzing energy performance and prescribing appropriate treatment for a specific home. (See Resources)

Florida’s unique climate, high temperatures with high humidity, and size, encompassing three different climate zones, require regionally specific approaches to energy efficient retrofits and new construction. Most think that heat is the primary cause of high energy consumption, but the truth lies in the phrase “it’s not the heat, it’s the humidity.” Humidity, in common terms, measures the water content of

the surrounding air; and it is the moisture that is most important to combat. Bill Lazar, Executive Director of the St. Johns Housing Partnership, recognized as a leader in energy conservation in affordable housing, says, “The absolute most important lesson we have learned in retrofitting and building new homes is the proper sizing of air conditioning and duct systems. When properly sized, these systems operate more efficiently and remove moisture making the

homes healthier.”

The Florida Building Code mandates consideration of the whole house in measuring performance of the AC system to ensure that the ductwork leaks no more than 6%. If this provision were enforced by local code personnel, there would be a dramatic increase in the performance of the home energy systems. The new Florida Energy Code, effective May 15, 2012, includes standards that are more rigorous than national standards in direct response to Florida’s hot and humid climate. Systems that are designed for the size and configuration of the home, along with proper installation of components and insulation areas, require smaller and less expensive systems. This results in less expensive equipment

investments and the resultant conservation of energy leads to better air quality and lower utility bills.

Measuring the efficiency or inefficiency of a house once it is deemed suitable for acquisition and rehabilitation, is simple. An Energy Audit, conducted by a professional energy rater, using simple equipment, can determine the total house leakage and the total duct system leakage which provides a baseline of the home's energy performance.

The overall energy performance of the house is measured using a Home Energy Rating System (HERS) Index. The lower the HERS rating, the more efficient the home. The most common finding, according to Lazar, is that the building envelope has significant leakage. "Using diagnostic testing like the blower door test, we have found that the total of all the little leaks often adds up to the equivalent of a three foot door being left open in the house. That is a lot of energy being wasted air conditioning the outside. In existing homes, it is common to find significant leaks in ducts that are sending air conditioned air into the attic and right out the soffits." In addition to wasting energy, it puts undue stress on the air conditioning systems, does not allow the systems to properly remove moisture, and can cause the systems to prematurely fail. Understanding the performance of the house is critical

to proper AC system specifications. This, when coupled with other energy conservation measures, such as installation and use of Energy Star appliances, makes a great start to significant efficiency improvements in retrofits.

HUD and NSP direct that energy conservation be integrated into housing programs. For all housing providers:

- The first step is the requirement for an initial energy audit to create a benchmark measuring the energy use of the home.
- Second, providers use the information from these diagnostic tests to appropriately address the inefficiencies found in that home. This ensures that the repairs and equipment specifications will result in a healthier and efficient home.
- Finally, affordable housing providers should continue to learn more about energy performance testing and teach contractors and subcontractors the importance and value of following energy code requirements and program specifications.

Professional energy raters apply a combination of instruments in their assessments. The blower door test uses a variable speed fan inserted in a door opening to measure the extent of leaks in the home. Infrared cameras can reveal missing insulation behind walls with nondestructive testing allowing us to literally see into the walls, identify inefficiencies, and verify that they have been corrected. Visit <http://bit.ly/Ac9OHT> for an informative article on blower door testing.

There are several resources proven most beneficial to Florida's affordable housing providers in energy conservation. The Florida Weatherization Network was recently formed to focus on solutions to energy conservation by encouraging partnerships that leverage knowledge and support to strengthen and continue the efforts begun with the injection of stimulus dollars from the American Recovery and Reinvestment Act. The Florida Green Building Coalition and the Florida Solar Energy Center are Florida's go-to source for training, technical assistance, standards, checklists, and certification. These groups will send professionals to visit organizations and local governments to present information and guidance on establishing energy conservation measures and provide contact information for testers, raters, and trainers. (See Resources)

The Florida Housing Coalition is pleased to assist housing providers make these contacts and find the information needed to incorporate energy conservation into programs and standards. Plan to attend a workshop on energy conservation in our NSP track at this year's Annual Conference. Call us at 850-878-4219 for more information or email [info@flhousing.org](mailto:info@flhousing.org). HNN

*Special thanks to Bill Lazar, Roger Peace, Jennifer Langueil and Evelyn Rusciolelli for contributing to this article.*

## Resources

### Weatherization Agencies:

<http://www.floridajobs.org/job-seekers-community-services/community-services/weatherization-assistance-program>

### Florida Energy Rater:

[https://securedb.fsec.ucf.edu/engage/search\\_rater?state=FL&county=&class=R1&lname=&zip=&rater\\_type=all](https://securedb.fsec.ucf.edu/engage/search_rater?state=FL&county=&class=R1&lname=&zip=&rater_type=all)

### Contacts:

Florida Weatherization Network - [www.flwap.org](http://www.flwap.org)  
Florida Solar Energy Center - [www.fsec.ucf.edu](http://www.fsec.ucf.edu)  
Florida Green Building Coalition - [www.floridagreenbuilding.org](http://www.floridagreenbuilding.org)

### NSP Guidance for Green Building and Energy Efficiency:

<http://hudnsphelp.info/media/resources/GreenHousingDevelopmentGuide.pdf>

[http://www.energystar.gov/index.cfm?c=bldrs\\_lenders\\_raters.nh\\_v2\\_v3\\_training\\_resources](http://www.energystar.gov/index.cfm?c=bldrs_lenders_raters.nh_v2_v3_training_resources)

# Small Scale Rental Preservation



**T**he Florida Housing Coalition designed and presented a two-part small scale rental workshop: *Acquiring and Managing Scattered Site Rental Housing* sponsored by the MacArthur Foundation's Window of Opportunity Program.

by Stan Fitterman More than 70 percent of the United States' affordable housing stock consists of small scale rental properties. In Florida, there are approximately 400,000 units in multi-family developments containing nine units or less with this stock's average age being 40 years old. Until recently, most of the rental development activities in Florida focused on single family homeownership and large tax credit funded new construction. The housing bust, combined with the creation of the Neighborhood Stabilization Program, has created opportunities for nonprofit developers to acquire and rehab some of these smaller developments. But this business line is not without its challenges.

The workshop provided participants a clear understanding of the financial challenges surrounding small scale development and how to address these challenges. The



*Lisa Hoffmeyer, FHC Technical Adviser, discusses the different federal funding sources with workshop participant Kristina Fausel.*

training offered tools to help evaluate organizational capacity to implement this business line, help understand the market, as well as funding sources. The first session ended with a discussion about ways to aggregate units that are under different ownership in an effort to reach the economies of scale needed for efficient financing and management. The second part of the workshop focused on property management, including insurance, and ended with a case study of a small deal that faced some challenges.

## Small Scale Rental Owners

While larger apartment buildings are often owned by partnerships, real estate investment trusts (REITs), or corporations, small rental properties are truly “mom and pop” operations. Nearly 90 percent of one- to four-family properties and three-quarters of five- to nine-family properties are owned by an individual or a couple. In addition, few private owners of small rental properties are full-time landlords. The majority hold other jobs from which they make most of their living. Indeed, fewer than half of the owners of two- to four-family properties made an operating profit from their buildings, compared with nearly three-quarters of the owners of apartment buildings with 50 or more units.



*Robert Von, President of Meridian Appraisal Group, Inc. and FHC Board Member, provided an overview of market assessment during the first part of the workshop.*

Most owners of small rental properties have historically been long-term owners, holding their properties for retirement income, long-term capital gains or to pass on to their children. The 1995 Census Bureau Property Owners and Managers Survey (POMS) (the latest data available) found that nearly two-thirds of the owners of five- to nine-family buildings had owned their building for more than 10 years.

The recent foreclosure crisis has also led to some nonprofit organizations becoming “accidental landlords” – using NSP funds to purchase single family units for re-sale, then realizing after acquisition and rehab that the only viable option was rental.

Although they make up a large portion of the nation’s housing stock, small scale rental complexes face challenges that larger deals do not. Small-scale owners are not as well-capitalized and are excluded from the economies of scale that are so important in the tight margins of tenant and property management. Less than 40 percent of the owners of one- to four-family properties made an operating profit from their buildings, compared with nearly three-quarters

of the owners of apartment buildings with 50 or more units. This lack of profitability results in small, if any, reserves for unanticipated expenses. Such budget stress adversely affects the maintenance and repair activities of absentee-owners of one- to nine-family structures. Stegman’s research on Baltimore rental property owners in the 1970s found a correlation between small-scale ownership; poorly maintained, physically deteriorated properties; and abandonment. More recent research has shown that despite the fact that their units are most likely among all property types to have structural deficiencies, 14 percent of small scale owners report spending nothing on maintenance, while 22 percent defer required major and minor repair.

## Small Developments and Cash Flow

Table 1 shows the one year cash flow for a six-unit complex, renting for \$750 per month, with \$5,000 per unit per year in operating expenses. The complex loses money, yet the taxable income is positive, further compounding the loss. There are numerous costs in operating rental housing that an owner cannot control, such as mortgage payments, property taxes and insurance. An owner can, however, control how

**Table 1 - One Year Cash Flow**

		Cash Flow	Taxable Income	Comment
No. of Units	6			
Gross Potential Rent		\$54,000	\$54,000	
Vacancy and Collection Loss		(\$3,780)	(\$3,780)	
Other Income		\$1,000	\$1,000	
Operating Expenses		(\$30,000)	(\$30,000)	
Actual Reserve Deposit		(\$6,500)	-\$3,250.00	50% expensed
First Mortgage P&I		(\$18,524)	(\$13,568)	interest portion
Depreciation (original buildings)			\$0	fully depreciated
Depreciation (capital improvements)			(\$3,250)	prior yr reserves
Amortization			(\$138)	loan costs
Reserve Interest Income			\$300	
Operating Cash Flow		(\$3,804)		
Taxable Income			\$1,315	
Marginal Tax Rate	25%			
Total Taxes	\$328.72			
After Tax Cash Flow	(\$4,132.32)			

*Table 1: One year cash flow for a six-unit complex, renting for \$750 per month, with \$5,000 per unit per year in operating expenses.*

much he or she is willing to spend on maintenance. If, in the example above, the owner set aside no money for reserves and reduced operating expenses by \$1,800 per year to account for reduced maintenance, the after tax cash flow goes from a negative \$4,132 annually to a positive annual cash flow of just over \$2,500.

## A Move Toward Larger, Higher Priced Developments

Given the difficulty in earning a profit on small scale affordable rental developments, it should come as no surprise that as these complexes age they are coming off line, and are not being replaced with new affordable small scale developments. More than one in 10 single-family detached homes, which made up over a quarter of the low-rent housing stock in 1999, were permanently removed by 2009. Loss rates for multifamily properties with 2 to 4 units, accounting for a quarter of the 1999 low-cost stock, were even higher at 15.1 percent

Low-cost units (renting for less than \$400 in 2009 dollars) are most at risk of permanent loss because, as we have seen, the modest rent they earn is often insufficient to maintain the properties in good condition.<sup>1</sup> In 1999–2009, 11.9 percent of low-cost rentals were permanently removed from the stock—nearly twice the share of units renting for \$400–799 and four times the share of units renting for more than \$800. In addition, decade-long loss rates for vacant low-cost units (20.6 percent) were nearly twice those for occupied units (10.9 percent).

As these smaller, less expensive units are lost, the market is replacing them with higher priced units in larger developments. According to the Joint Center for Housing

Studies, in 1999, 13 percent of new rental apartments were in buildings with 50 or more units. By 2009, this share had tripled to 39 percent. In 2009, construction and land costs for units in new multifamily structures averaged about \$110,000, and the median asking rent was \$1,067. To be affordable to the median renter in 2009 (at the 30-percent-of-income standard), the rent would have to be at \$775 or less.

At the same time, many lowest-cost rentals are being permanently lost from the stock, largely because the rents they earn cannot cover the costs of adequate maintenance. In fact, the American Housing Survey indicates that despite the net addition of 2.6 million rentals, the number of units with rents of \$400 or less in 2009 inflation-adjusted dollars fell from 6.2 million in 1999 to 5.6 million in 2009. Many of the losses were due to demolition and other forms of permanent removal. By 2009, nearly 12 percent of the low-cost rentals that existed in 1999 had been lost—twice the share for units renting for \$400–799, and four times the share of units renting for \$800 or more. Many of the low-cost rental units that remain are in older, more at-risk buildings.

## What to Do?

So, most of the affordable rental housing in this country is in small developments that are being lost, and replaced with larger more expensive options, pricing out the low income renter. As noted previously the operating expenses of these small developments often exceeds the receipts. How can this stock be kept affordable? One option is for nonprofit developers interested in this business line to acquire a number of small developments. By having at least 70 to 100 units in a portfolio, the owner can begin to realize the

### Small Scale Stock

Rental properties with fewer than 10 dwellings (small scale rental) comprise the bulk of the privately owned, affordable rental stock in the United States. Over 70 percent of all lower-income households live in one- to four-family properties. The American Community Survey reports that small scale rental properties house one out of every five American households and two-



thirds of all renter households in the U.S.

The Shimberg Center for Housing Studies reports that as of 2010, Florida has nearly 400,000 small scale rentals. In Miami-Dade alone there were 32,587 multi-family complexes with 2 to 9 units, consisting of over 87,000 units. Broward has 18,364 small scale rentals, with 51,151 units.

economies of scale that come with managing a large number of units. Central to this strategy are that the units are located in reasonable proximity to one another, and to the greatest extent feasible, the units have similar fixtures and finishes. This simplifies maintenance and allows for bulk purchase of parts for repairs as well as at the time of replacement.

Another option would be to create a Real Estate Investment Trust (REIT) that specializes in small scale affordable developments (see side bar). This would facilitate the transfer of ownership from individual to institutional, producing enough scale to obtain professional management and, potentially, more flexible capital. **HNN**

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<sup>1</sup> With rents at \$400 per month the example in Table 1 would have shown a before tax loss of nearly \$15,000. While the taxable cash flow showed a loss as well, for tax purposes, the owner would likely only be able to deduct this loss from profit earned on other real estate holdings.

**Look for the two-part Small Scale Rental Workshop to be held in Central Florida late spring / early summer.**

**Participants highly rated the workshop for increasing knowledge of developing and managing small scale rental housing and networking with other housing professionals.**

## Real Estate Investment Trusts and Small Scale Affordable Rentals

Created in 1960 by the REIT Act and modified by the Tax Reform Act of 1986, a REIT is basically a mutual fund that invests in real property, other REITs, mortgage instruments or some combination of these elements. Publicly traded REITs provide opportunities for investors to passively participate in commercial real estate ownership. REIT investors enjoy benefits such as liquidity, professional management wealth creation, and dividends. While most REITs tend to be focused on conventional real estate products and assets such as office buildings, apartments, shopping malls, industrial space, or mortgages, they have also grown popular with non-traditional firms specializing in self storage, health care, tower sites, and timber. REITs are substantially less active in affordable housing development and investment. At present, Community Development Trust (<http://www.cdt.biz>), a private REIT, is the only REIT that is active in providing debt and equity financing tools to affordable housing investors and developers.

As proposed by Narasimhan in 2001 and further explored by Apgar and Narasimhan in 2007, a small or S-REIT, could be created that would allow each small scale property owner to swap their property with the S-REIT for an allocation of partnership units (or shares) based on their equity positions in their respective properties. Narasimhan proposed that to capitalize the S-REIT, the S-REIT would issue additional shares to institutional investors at the corresponding per share valuation. These units would in turn entitle the owner to a preferred cash flow and a share of potential appreciation rights, and to the benefit of having the professional local management. In Narasimhan's model, the S-REIT worked – in theory, at a size of 1,200 units.



## YOU ARE CORDIALLY INVITED TO JOIN IN A TRIPLE ANNIVERSARY CONFERENCE

September 10-12, 2012, Orlando, FL

THE FLORIDA HOUSING COALITION IS **30**

THE SADOWSKI AFFORDABLE HOUSING ACT IS **20**

FLORIDA HOUSING COALITION'S **25<sup>TH</sup>** ANNUAL CONFERENCE:  
Florida's Premier Statewide Affordable Housing Training and  
Technical Assistance Event

# Forging Through Florida's Foreclosure Crisis

### Public Policy Plenary

Florida is leading the nation in foreclosures. Almost a billion dollars are earmarked to help unemployed Floridians avoid foreclosure; and we commonly acknowledge that recovery of the housing market is a key ingredient in our state's economic recovery. But we have been forging at a snail's pace through the foreclosure crisis rather than swiftly moving into rapid recovery mode. National and state experts will share their views during the Public Policy Plenary on how best to recover from the foreclosure crisis: loan modifications; speeding up foreclosures; demolishing vacant and abandoned homes; land banks; housing courts. Join us for a lively debate about programs and politics.



**Mark Hendrickson**

Panel Moderator:  
President of The  
Hendrickson  
Company



**Jon Greenlee**

Deputy Director of  
Enterprise Regulation  
with the Federal  
Housing Finance  
Agency



**Robert Grossinger**

Vice-President  
of Enterprise  
Community Partner's  
National Community  
Revitalization  
Initiative



**Jennifer Newton**

Consumer Law  
Attorney with Florida  
Legal Services, Inc.



**Jim Rokakis**

Director of Thriving  
Communities  
Institute with  
Western Reserve  
Land Conservancy

Keynote Address by  
U.S. HUD Secretary  
Shaun Donovan



State of the State Keynote Speakers



**Steve Auger,**  
Executive Director  
for Florida  
Housing Finance  
Corporation



**Sheila Crowley,**  
President and  
CEO for the  
National Low  
Income Housing  
Coalition

**SAVE THE DATE - September 10-12, 2012**

**Caucuses:**

- FARHO/FRA
- Florida Community Land Trust Institute and Florida Nonprofit Housing Advocates Network
- Foreclosure Counselors
- Fundraising for Nonprofits
- Habitat for Humanity
- SHIP Administrators' Caucus
- Utility Companies and Green Partners
- SHIP / NSP Roundtables

**Trainings include:**

- Special Needs Housing
- Veterans Housing
- NSP (4 sessions)
- Green Housing
- Preservation
- Bank Settlement
- Financial Literacy
- Civic Engagement
- Financial Resources for Affordable Housing
- Property Management
- Fair Housing
- Social Media
- Shimberg Center
- Employer Assisted Housing

**Hotel Rates**

Early — \$135 (Before June 15) Regular — \$155 (After June 15)

Guests are responsible for making their individual hotel reservations at the Rosen Shingle Creek Resort. To receive the group rate, please call (866) 996-6338 and identify yourself as a Florida Housing Coalition Conference participant.

**Conference Registration Rates**

**Members**

Early Registration — \$335 (Before August 8)

Regular Rate — \$385 (After August 8)

At The Door — \$435

**Non-Members**

Early Registration — \$535 (Before August 8)

Regular Rate — \$585 (After August 8)

At The Door — \$635

**Learn**



**Share**



**Network**



**Registration opens mid June.**



# Florida Nonprofit Housing Advocates Network

**T**he Florida Nonprofit Housing Advocates Network (FNHAN) was launched at the 2010 statewide annual conference. The Florida Housing Coalition wants our advocacy on behalf of nonprofits to be informed by our membership. The FNHAN provides a forum for you to provide input to the Florida Housing Coalition on legislative and policy issues that you believe will advance opportunities for nonprofit housing providers' success. We have a one-hour telephonic meeting every other week open to members of the FNHAN.

During the 2012 Legislative session, the FNHAN met by telephone every week. The exchange of information between our members played a critical role in the 2012 Legislative Session. Our members met with their legislative delegations at home and reported back. That information was used by the Sadowski Coalition team in Tallahassee to provide follow up and follow through. For example, we learned from our members that some legislators thought SHIP was a new construction program. That would lead us to meet with that legislator or aide at the Capitol office to let them know that SHIP is perfectly suited to help with rehabilitation of existing abandoned or vacant properties. And while we again saw the sweep of the housing trust fund monies in 2012, the time spent by housing advocates with legislators in district offices and the follow up in Tallahassee puts us that much further ahead for next year. We encourage all

our members to ramp up their efforts with legislators at home before the 2013 session.

Beginning in January, 2012, the FNHAN launched an intensive review of the Universal Application used by the Florida Housing Finance Corporation (FHFC) to allocate tax credits and HOME funds. The purpose of that review is to arrive at a comprehensive set of recommendations to FHFC for improving the delivery system of affordable housing by including a greater number of mission-based nonprofits in the mix. This will further our vision that Florida would have at least one community-based nonprofit housing provider working in every jurisdiction. The FHFC is a national leader in providing quality affordable housing through the private for-profit sector; it drives developers through its competitive scoring criteria to provide energy efficiency, long term affordability, tenant services and amenities. But the system currently in place is also making it nearly impossible for private sector community-based nonprofit housing developers to access public resources; it places mission-based nonprofit organizations at a distinct disadvantage to the for-profit sector, and in particular to large for-profit developers. The Florida Housing Coalition, through its members' participation in the FNHAN, intends to improve that system so that more mission-based nonprofits enter the multifamily arena and are better able to serve Florida's most vulnerable populations. If you would like to join this conversation, see the box below. [HNN](#)



Membership in the FNHAN is free, but is only open to Florida Nonprofits that are Florida Housing Coalition members. If you would like to provide input, share information and ideas, or be kept up-to-date on what advocacy issues we are addressing, please join the FNHAN. Membership information is available at: <http://flhousing.org/florida-nonprofit-housing-advocates-network>



# Florida Community Land Trust Institute

*The South Florida CLT Network Awarded \$130,000*

**NCB** Capital Impact's Cornerstone Partnership announced \$1.3 million in grant funds awarded to 10 organizations including a South Florida collaborative effort. The South Florida CLT Network is the recipient of a two-year, \$130,000 grant which will be used to help build capacity to more effectively manage public investment in affordable homeownership, particularly through the Community Land Trust model. These grants were made possible through funding provided by the Social Innovation Fund of the Corporation for National and Community Service (CNCS) with private matching funds provided by the Ford Foundation.



The South Florida Community Land Trust (CLT) Network is a consortium of organizations located in Palm Beach and Broward Counties that embrace the CLT model as a means of ensuring long-term affordability. Members include:

- Housing Partnership, Inc,
- Community Land Trust of Palm Beach County,
- Habitat for Humanity South Palm Beach County,
- Housing Leadership Council of Palm Beach County, and
- The South Florida CLT (formerly Broward County CLT).

Suzanne Cabrera, President & CEO of Housing Leadership Council, Inc. and FHC Board Member (second from right in photo on left) said, "The CLT

model is a critical part of our strategy to protect and maintain an adequate stock of affordable, workforce housing in South Florida. In an area where we are approaching build out and land prices remain high, it is one of the most important strategies in our toolkit."

Housing Partnership, Inc. is the lead agency for the CHIP grant. The South Florida CLT Network was formed to increase efficiencies, promote best practices, and work collectively to achieve economies of scale. The CLT Network anticipates adding 235 new CLT units in Palm Beach and Broward counties during the next five years. CHIP funding will facilitate the development of a innovative "central server" model where

all partners will share staff and capacity for providing homebuyer education, data tracking, and counseling. Another important focus will be providing professional education for attorneys, appraisers, realtors, municipal/county housing staff and other professionals who can assist in fully implementing the CLT model. The South Florida CLT Network is looking forward to working with the Florida Housing Coalition in order to share results and build capacity on a statewide level.

"The work of these organizations will transform the future for hundreds of families in the next two years, and set the foundation for millions of families to realize their dream of homeownership," stated Rick Jacobus, Director of Capital Impact's Cornerstone Partnership Initiative. "Even more, these programs will increase the number of families served without additional public investment." **HNN**

# NSP and Supportive Housing: A Perfect Match



by Gladys Schneider

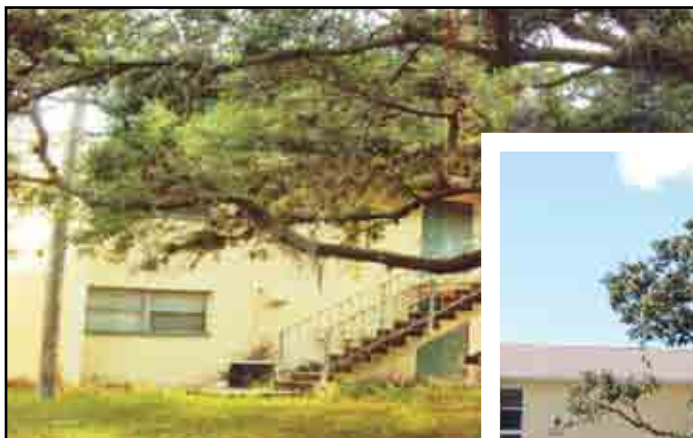
**N**eighborhood Stabilization Program (NSP) funds can be a perfect fit for supportive housing. Acquisition and rehab are eligible under the program making it possible to complete a project with little or no debt. In the past, the leveraging of housing dollars with borrowed funds left supportive housing projects in jeopardy as rent revenues are limited and the cost of operating small scale rental properties can make debt service not feasible. This article explores the uses and limitations of NSP funds for special needs housing, looks at capital and operating funding sources, and tells the story of one successful project.

The question is often asked: Can NSP funds be used for supportive rental housing? All phases of NSP can be used for the acquisition and rehab of rental housing that will be used for supportive housing so long as it is permanent housing. Only NSP1 funds can be used for group homes, shelters or transitional housing. As nonpermanent housing, these are treated as public facilities under eligible use E, redevelopment. Nonpermanent housing built with NSP1 funds does not count toward the 25% low income set-aside. But NSP 1, 2 and

3 are perfect for permanent supportive housing in the form of single family homes, 1- to 4-unit properties, and multifamily projects for individuals or families who are receiving support services as part of their housing. These uses can count toward the 25% low income set-aside.

NSP funds are an excellent opportunity for grantees to implement Continuum of Care projects as well as unmet needs identified in Consolidated Plans and the 10 Year Homelessness Strategies. NSP is also useful in leveraging other sources of funds such as HOME, Community Development Block Grant (CDBG), Housing Opportunities for Persons with HIV/AIDS (HOPWA), tax credits and State Housing Initiative Partnership (SHIP). Other sources include the Predevelopment Loan Program administered by Florida Housing Finance Corporation and the Florida Community Loan Fund. Commercial banks have a department dedicated to veteran services which could yield financing.

HUD, along with the Veterans Administration (VA), joined forces to end homelessness among veterans by 2015. The HUD Veterans Affairs Supportive Housing (VASH) voucher is now available and its use and availability are growing. A pilot project to assist 700 veterans is underway with Tampa Bay being one of the awardees. The pilot utilizes a Housing



*Oakview Apartments before (L) and after (R) rehabilitation photos. The City of Tampa provided NSP 2 funding for project development.*

First model based on a foundation of permanent housing to provide a stable platform for services and employment assistance. These vouchers are issued by the VA in conjunction with local housing authorities. The voucher works in tandem with per diem grants that pay for services and supports. Supportive housing providers now have the opportunity to provide NSP funded housing to veterans who hold the voucher, which can be combined with per diem support. The Florida Housing Coalition is convening a symposium June 6, in Tampa, to bring statewide housing providers and veteran agencies and advocates together to combine strategies devoted to ending veteran homelessness in Florida.

Supportive housing providers have learned there are many factors needing serious consideration when planning to own and operate this type of affordable housing. One of the most critical is the need to identify five to 10 years of future operating funds. This can be the most difficult aspect to any supportive housing program due to expected lower rental revenues. Basically, operating support can come from rental revenues if adequate, government programs, or community-based foundations or programs. If rental income can be sufficient to cover operating expenses, good sources are project-based Section 8, HUD 811 and HUD VASH vouchers for veterans. Other direct sources of operating funds are the Supportive Housing Program offered by Continuums of Care, Shelter Plus Care and HOPWA. Other resident-based supports can include Medicaid and Temporary Assistance for Needy Families (TANF).

NSP funds can be used for up-front deposits of operating reserves as a condition of a mortgage lender. The NSP grantee must demonstrate that such a requirement is consistent with industry practices and the dollar amount of the required reserves is consistent with local industry standards. This should be clearly defined in the developer agreement for the project. This will provide some breathing room during the lease up period and allow for other rental subsidies to begin.

Other items for consideration that will help prevent problems and delays are:

- How mobile is the management and maintenance staff to deal with scattered site properties?
- Do you have a solid plan for the types of supports needed for the residents and the commitment for their provision?
- How long will your tenant's rental subsidies last? Are they project based or tenant based?
- Do you expect community opposition to the program? Single family and duplex units are ideal for meshing into a neighborhood and have a non-institutional image.

- Are you able to rehab the units to meet accessibility needs in the most optimal fashion?
- How much energy efficiency treatments can you install to keep utility costs low?
- Does the board of directors share in a common vision for the success of the program?

A good example of the use of NSP for supportive housing is Oakview Apartments, located in Tampa. The City of Tampa provided \$4,452,081 in NSP2 funds to acquire and renovate 55 units. The units are 1, 2 and 3 bedroom with 36 serving tenants below 50% AMI and 19 for households earning at or below 120% AMI. The project is owned and operated by Mental Health Care, Inc. a nonprofit social service organization providing housing and supportive services to low income clients with mental health illnesses. **HNN**

## Helpful Links:

### NSP Resources

#### Toolkits - Multifamily and Single Family

<https://hudnsphelp.info/index.cfm?do=viewToolkitsHome>

#### NSP Problem Solving Clinic

Scattered Site Property Management:

<http://bit.ly/GIbail>

Sample Scattered Site Rental Housing Management Document: <http://bit.ly/GDmrnF>

### Supportive Housing Resources

Florida Supportive Housing Coalition: [www.flshc.net](http://www.flshc.net)

Coalition for Supportive Housing - This is a national group that advocates for permanent supportive housing and provides loans: [www.chs.org](http://www.chs.org)

### Veteran Links

National Coalition for Homeless Veterans:

<http://www.nchv.org/index.cfm>

Housing Assistance:

<http://www.va.gov/HOMELESS/housing.asp>

Florida Department of Veteran Affairs:

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

# Visitability Housing: Basic Access that is Practical and Cost Effective



by Evelyn Rusciollelli

The Florida Housing Coalition is developing a Florida-specific, county-by-county, residential resource guide in partnership with the Florida Developmental Disabilities Council (FDDC). This *Guide* will focus on the housing

options for individuals with developmental disabilities, which include Autism, Cerebral Palsy, Down Syndrome, Spina Bifida and intellectual disabilities.

Included in the *Guide* will be best practices drawn from Florida and around the country. As part of the research for this *Guide*, Housing Coalition staff attended the recent TASH annual conference in Atlanta, where some of these best practices were on display. TASH (not an acronym) is a leader in disability advocacy with more than 35 years promoting the full inclusion and participation of children and adults with developmental disabilities in every aspect of the community.

A preconference workshop titled “Integrated Housing Options – Challenges and Opportunities” included a tour of accessible housing beginning with East Lake Commons,



a cohousing community of townhomes whose physical design encourages both social contact and individual space. The “cohousing model” requires future residents to participate in the community’s initial design prior to construction. The initial Lake Commons residents decided that all the homes should have basic accessibility. This was achieved without additional cost even with the varying inclines and terrain of some lots. These homes are both owner and renter occupied, ranging from young families to elderly residents.

The East Lake Commons tour guide was Eleanor Smith, a delightful, energetic and knowledgeable advocate of “visitability” housing. Eleanor defines the term on her network’s website: [www.concretechange.org](http://www.concretechange.org).

Visitability, sometimes called Basic Access, is a campaign for meaningful policy requiring a few essential features in every new home:

- One zero-step entrance;
- Interior doors, including bathrooms, with 32 inches or more of clear passage space; and
- At least a half bath (preferably a full bath) on the main floor.

Visitability makes houses easier to adapt in the future, allowing current residents to remain in their homes as they age.



*Accessible Housing Tour: East Lake Commons in Atlanta, GA*



*East Lake Commons tour guide Eleanor Smith addressed housing visitability.*



*An upscale, barrier-free home by Rawlings Design, Inc. benefits everyone with its accessibility and visitability.*

The more we discussed basic access or visitability, the more it made sense that all new homes should be constructed in this manner. Entrance steps and small doors cause problems for all residents at some point, especially in Florida where so many will age in place or become the caregiver of parents at home. Economically, there are no additional design and building costs for a barrier-free home versus a typical retrofit cost of \$7,500 or more. While HUD requires five percent of multifamily and rental units to be fully accessible it is impossible to predict how many households will need accessible units. As Eleanor Smith said, “It’s not possible to predict in which homes someone will develop a disability. It’s kind of like saying, ‘Well, 10% of all vehicles are in a major accident, so we will require 10% of the vehicles to have seat belts.’”

The next stop on the tour was a newly constructed upscale home designed by Rawlings Design, Inc., whose basic design is barrier free. This architect has constructed six upscale

## TASH Conference Highlights

A. **“Living At Home,”** a story and accompanying video from Metro Fair Housing Services, addressed the housing options for Shawn Green in Atlanta, Georgia. Because of Cerebral Palsy, Shawn has little mobility and is a person who uses a wheelchair. Metro Fair Housing Services (<http://www.metrofairhousing.com/>) financed mobility assistance equipment for Green’s home, which allows Shawn to remain in his home with family support. Without the equipment to help family members transition him from bed to chair to shower, Shaun’s alternative housing options were a nursing home or institution. The lift equipment and installation cost about \$8000, which came from a fair housing legal settlement. To watch the video visit: <http://www.youtube.com/watch?v=3tNt9Xqapaw>

B. **“Building a Life in the Community... not a Program”** workshop focused on enabling persons with disabilities to live within the community by being a part of the community. Whether the individual shares an apartment, owns a home or lives with family, they are in a community environment that offers opportunity, friends and employment. Persons with disabilities look for opportunities to live on their own, work, have assets and hire their own services. Services are no longer provided at a group center nor is there a service center where all the service providers work. In 2005, for example, the Oregon-based nonprofit Seeking Equality, Empowerment and Community (SEEC) closed its main center; staff is now in the community, using cell phones and computers. Services are provided wherever the clients need them. For more information visit: <http://seeonline.org/>

Most states have implemented the federally funded “Money Follows the Person” (MFP), a Rebalancing Demonstration Program that helps states rebalance their long-term care systems to transition people with Medicaid from institutions to the community. Forty-three states and the District of Columbia have implemented MFP Programs. Florida was awarded \$4.3 million last year with a \$35.7 million commitment through 2016. However, last June, the Florida Joint Legislative Budget Commission voted to reject the \$35.7 million, five-year MFP grant from the federal government.

C. **“Not Home,”** a documentary produced by independent film maker Narcel Reedus, is about young people with disabilities living in nursing facilities and interweaves the stories of a young adult, a child and two parents whose separate lives intersect though institutionalization. The documentary includes interviews from advocates, activists, elected officials and parents facing similar challenges as well as a graphic montage of the condensed history of institutionalization in the U.S.

The federal government requires states to provide services to people in nursing homes but allows states the option to provide home services to people with disabilities. In Florida, this means unless the person can obtain a Medicaid waiver, they must continue to live in a nursing home or institution. Read more about this documentary or watch a trailer at: <http://www.nothomedocumentary.com/home/> HNN



*Edgewood Townhomes represents what advocates and builders can do together to increase maneuverability for everyone, including people using wheelchairs or baby strollers.*

barrier-free homes in the Atlanta area. The only question that people without disabilities ask is whether the rain can enter under the front door. Once it is explained that the design is no different from local banks or store entrances, people quickly understand and agree it will benefit their daily lives.

The next tour stop, Edgewood Townhomes, represents what can be done to change housing when local advocates get involved. Atlanta-based Columbia Residential was preparing to break ground on these Neighborhood Stabilization Program (NSP)-funded affordable rental units when the developer was approached by Concrete Change to construct as many barrier-free units as possible. The terrain around the townhomes goes down and then up a very steep incline. As a result of this local advocacy, Columbia Residential construction manager reassessed the completed elevations and architectural plans for the 140 townhomes. The plans were changed to eliminate curbs and steps and increase maneuverability for everyone, including those using wheelchairs or baby strollers. This increased the total number of barrier-free units from the planned 15 percent to 75 percent.

The final stop on the tour was the Oakhurst neighborhood, a cluster of 10 single-family, owner-occupied homes that received down payment assistance from the county for income qualified applicants. Although these homes were built on very steep property, the builders met the county's

requirement that the homes offer entrances that have wide doorways but do not have a step or curb at very low cost.

The most important take-away from this tour was that barrier-free housing has nothing to do with whether or not you have a disability, it simply makes good economic and common sense, because steps and narrow doors are barriers to all homeowners. My daughter learned this lesson the hard way when, after ordering an "elliptical" machine online because they promised free in-home delivery to the first floor, the delivery team refused to take the 250-pound box up the one step through her front door.

Contractors may be leery of building homes with basic accessibility or visitability, fearing the cost will be higher than what they or the market is willing to bear. Christine Fortenberry, a Certified Professional Home Builder, one of only 43 Certified Graduate Builders in Georgia, and a career member of the National Association of Home Builders said, "There is resistance to accessibility in the industry because of the lack of understanding by builders, contractors and designers with respect to the various terms associated with accessibility. For example, basic accessibility to a slab-on-grade residence, when planned for prior to construction, has no associated cost while accessible, universal and other similar terms have some associated cost with implementation to varying degrees. There is significant cost to provide basic accessibility to a residence after construction."

Some common terms and more information can be found at [www.fortenberryconstructionservices.com](http://www.fortenberryconstructionservices.com). Also, The Florida Housing Finance Corporation (FHFC) created the FHFC Universal Design and Visitability Manual, which may be downloaded at <http://www.floridahousing.org/specialneeds/>. Florida Housing Finance Corporation will be requiring Universal Design and Visitability construction features within all funded development units during its next Universal Cycle application period.

During the upcoming Georgia legislative session, a bill with bipartisan sponsorship will be introduced to require all new residential homes built on slabs to be barrier free. Other areas with similar legislation are: Texas; Kansas; Pima County Arizona; Toledo, Ohio; and Bolingbrook, Illinois. Pima County reports that their Inclusive Home Design Ordinance is very successful with no additional cost. **HNN**

## Housing Resource Guide Survey



We want *Housing News Network* readers to share information about local groups that offer housing assistance for individuals with development disabilities. Tell us about recent assistance you offered individuals with development disabilities as we identify examples of home purchase, rental housing, living with roommates and rehabilitation assistance to feature in the *Guide*.

Please complete the survey at: <http://www.surveymonkey.com/s/5H8J2KR>

# Boley Centers Win Lilly Reintegration Award



by Jack Humburg

The National Council for Behavioral Healthcare has announced that Boley Centers will be presented with the Lilly Reintegration Award for Housing at their annual conference in Chicago in April. The Lilly Reintegration Awards celebrate the achievements of those in the community who dedicate themselves to improving the lives of individuals with serious mental illnesses. The \$10,000 award was given to Boley for their continued development of affordable housing for people who are disabled by mental illnesses.

Boley dedicated a total of 78 new units of affordable housing for individuals with mental illnesses during 2011. The Bob Pitts Villas were completed and now provide 16 newly constructed units of “green” certified affordable housing in downtown St. Petersburg. This development was financed with HOME funds from the City of St. Petersburg and a Section 811 Capital Advance from the U.S. Department of Housing & Urban Development (HUD). Residents pay only 30% of their adjusted income each month for rent. Twin Brooks Apartments was the culmination of several years of determined effort and creative financing. To make this project possible, financing was leveraged from HUD (Section 811 and McKinney Act); the Federal Home Loan Bank of Atlanta (through local member Synovus Bank); State of Florida Homeless Housing Assistance Grant; City of St. Petersburg; Pinellas Affordable Living (Boley’s Community Housing Development Organization); the Bessie Boley Foundation and the Boley Angels. Completed in 2011, Twin Brooks Apartments provides a total of 42 units in three phases.

In addition to the new developments highlighted above, Boley also completed two renovation projects during 2011. The complete rehabilitation of Burlington Gardens in St. Petersburg brought about 20 units of affordable housing, 15 are dedicated to individuals who are considered “chronically homeless.” Funding for this project came from the City of



*Bob Pitts Villas provides 16 units for people with disabilities. It is also Boley Center’s first green certified project.*

St. Petersburg’s Neighborhood Stabilization Program. The agency also converted an existing aging apartment complex into a newly renovated transitional housing program for Veterans in 2011. The Jerry Howe Apartments now provide 13 beds with financing from the City of Clearwater and the Veterans Administration’s Grant and Per Diem program.

Boley manages 1,040 units of housing which include: group living, supported housing, Mainstream, Housing Opportunities for People with AIDS (HOPWA), Shelter Plus Care and unassisted apartment complexes. Since the initial application to HUD, Boley has developed a total of 295 units of housing specifically for people who are homeless and have mental illnesses, including Safe Havens and HOME Tenant-Based Rental Vouchers. [HNN](#)

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**JACK HUMBURG** is the Director of Housing Development and Americans with Disabilities Act Services with Boley Centers, Inc. and a Florida Housing Coalition Board Member. Humburg serves as the Florida Administrator for the Southeast Americans with Disabilities Act (ADA) Center. He is responsible for the development of affordable housing at Boley Centers.



# Affordable Living in the Heart of Downtown

## Progresso Point Apartments



by Sandra Seals

**R**eliance Housing Foundation, Inc., in partnership with Broward County Housing Authority, celebrated the grand opening of Progresso Point Apartments on February 22, 2012. Progresso Point embodies SMART Growth principles and New Urbanism concepts, placing housing in close proximity to jobs, transportation and services in an urban in-fill setting. This 8-story residential development is a welcome addition to the neighborhood, adding visual interest and green spaces in an industrial and commercial corridor. Progresso Point will serve as a catalyst for continued neighborhood and community improvements.

The development site was a very odd shape. It is bounded by railroad tracks in the rear, a major thoroughfare in the front and commercial buildings on either side. The odd shape encouraged SMART Growth principles and utilized compact building design.

Progresso Point has a total of 76 apartments comprised of a mix of 12 studios and 64 one-bedroom units. Sixteen apartments are set-aside for individuals/families whose income is 28% or less of area median income (AMI) and 60 apartments are set-aside for individuals/families whose income is 60% or less of AMI. The first families moved into Progresso Point in early January 2012 and by mid-February 2012 the development was 100% leased-up!

Progresso Point has been certified by the Florida Green Building Coalition (FGBC) as the state of Florida's first building to receive FGBC Green High-Rise Residential Design. Embracing the three pillars of sustainability, Progresso was built with economic, environmental and social accountability in mind. Green features include:

- Energy Star rated appliances (saving a minimum of 30% on energy consumption and 20% on water consumption);
- Energy efficient lighting;

- HVAC is SEER 15 & SEER 16;
- 95.6% of the landscaped area is planted with native vegetation, providing more drought tolerance and requiring less irrigation, irrigation system uses soil sensors to regulate irrigation and save water;
- Apartments have dual flush toilets;
- Exterior lighting was selected to comply with dark sky requirements; and
- Low emitting paint.

Additionally, the building is 41.9% more efficient than the Florida Energy Code requires and 26% of the building materials used contained recycled content and 52% of the materials used were purchased locally. Progresso recycled over 75% of its construction and demolition waste. **HNN**

**Progresso Point was codeveloped by** Reliance Housing Foundation, Inc and Broward County Housing Authority

*Reliance Housing Foundation, Inc. is a nonprofit that has built, renovated, preserved and developed more than 4,400 units of affordable housing. Its focus is on "difficult or targeted development areas" that have impact measured by a triple bottom line—providing a social, financial and environmental return on investment. For additional information please go to [www.reliancehousing.org](http://www.reliancehousing.org)*

### Funding Sources:

- Housing Tax Credits – Florida Housing Finance Corporation
- Housing Tax Credit Equity – National Equity Fund
- Construction Loan – Bank of America
- Permanent Loan – Bank of America
- HOME Loan – Broward County
- ARRA Funds – Florida Housing/TCEP Funds

**SANDRA SEALS** is the Vice President of Community Development for Reliance Housing Foundation, Inc. with almost 20 years experience in urban revitalization and affordable housing development and finance.

# Member Spotlight. . . SFCDC's Successful Public Engagement

**T**he Florida Housing Coalition is pleased to highlight one of our member organizations that has been integral to the success of the Florida Nonprofit Housing Advocates Network. The South Florida Community Development Coalition (SFCDC) assisted in the SHIP Roundtable at the 2011 conference, readying members to meet with legislators and advocate for housing trust fund monies. The SFCDC has been an active member of the Florida Nonprofit Housing Advocates Network since September.

SFCDC has increased member engagement with state legislators, educating the latter on the need to preserve the



*Andrea Baker Dean (R), SFCDC Assistant Director, talks legislative advocacy with Suzanne Cabrera, Housing Leadership Council of Palm Beach County Executive Director (L), and Susan Leigh, The Community Concepts Group, Inc. Principal, during the FHC 2011 Conference.*

neighborhoods they've developed. In 2011, SFCDC staff and members met at least once with 19 of the 24 delegates from Miami-Dade or their staff, and twice with nine of these delegates.

The work of community development – creating affordable housing and economic opportunities for all – is never easy. Beyond the innate challenges, the environment in which community developers and affordable housing providers operate can help or hinder the work. The presence or absence of public and private support affects funding, regulations, and public engagement in community development. Often, individual organizations find it difficult to influence these environmental factors for the better. Community developers in Miami-Dade responded to this challenge by creating the SFCDC.

SFCDC was incorporated in 2007 by a dedicated group representing local nonprofits, funders, and legal services. The group saw the need for an organization that could lead a cohesive effort to improve the operating environment for community development. Since then, the organization has grown to over 55 members, with two staff people, a 15-member Board of Directors, and a five-member Advisory Council. SFCDC trains, advocates, and partners to improve the performance of community developers throughout Miami-Dade County, in part by expanding support for their work.



*Annie Lord, SFCDC Executive Director, participating in the Public Policy Plenary at the 2011 FHC Conference.*

On the local level, SFCDC is building relationships with county and city elected leaders, and improving communication with the community development staff of these local governments. During a recent election campaign for a new county mayor, SFCDC staff and members met with the four leading candidates to express our expectation that any new mayor would be committed to affordable housing and community development. SFCDC also brings together local partners on behalf of federal funding. The organization urged Miami-Dade County to add support for community development programs, such as CDBG and HOME, to its 2012 Federal Legislative Agenda. Ultimately, the county did include these programs in its agenda.

SFCDC's value is best described by its members. Denis Russ, Director of Community Development for Miami Beach CDC and a member of SFCDC's Board of Directors, says that as a member, he is "better informed about the nuances of local government activities and changes in their policies" relating to community development. With this knowledge and the strength of working as a group, SFCDC's members are much better positioned to influence policy and expand support for their work. **HNN**



## Best Practices for Drafting Funding Agreements



by Lisa Hoffmeyer

The agreements between local governments and nonprofit funding recipients set out the responsibilities, expectations and processes for publicly-funded projects and programs. When funding agreements are unclear or incomplete, projects can be delayed, program delivery can be impacted and the relationships between grantor and grantee may deteriorate.

One of the most important and most often overlooked steps in the agreement process is the face-to-face agreement review. This meeting between the local government's contract manager or assigned staff and the grantee should include a section-by-section review of the agreement and attachments to ensure complicated language is explained in layman's terms, outcomes are reviewed and processes clarified. Once everyone is on the same page, implementation becomes a much smoother process.

In addition to the required local, state and federal government language, here are some key administrative provisions to include in your agreements:

1. **Timeframe** - What is the beginning and ending date of the contract? Since most contracts are for a one-year period, it is helpful if staff has the authority to authorize an additional one year extension if needed, rather than require full Commission approval. Project timelines should be reviewed to ensure expectations are realistic and that, if leveraging additional funds, the application and commitment processes coincide with the project completion deadline.
2. **Reporting** - Regular reporting is a valuable tool for grantee and grantor to assess progress, address concerns, troubleshoot potential problems, ensure contract compliance, identify potential delays and provide guidance to the grantee. Reports should be generated at least quarterly and be thoroughly reviewed by the contract manager.
3. **Affordability Period** - This should be spelled out in the body of the contract. Samples of the required security agreements (note, mortgage, declaration of restricted covenants) should be attached as contract exhibits so the grantee can review them prior to executing the contract.
4. **Scope of Work** - A brief scope of work is usually provided in the body of the contract and specifies the type of project (development of rental or ownership units) or program (homebuyer counseling, down payment assistance, rehabilitation assistance...), number of units developed or clients served and income limits for beneficiaries. It is recommended that an exhibit to the agreement provide additional details for programs and projects as follows:
  - **Non-construction Programs:** What is the application process? How will the program be advertised? How are potential clients assessed? Where are services delivered? What are the deliverables? How are the deliverables measured or tracked? What are the program milestones?
  - **Homeownership Rehabilitation Programs:** What is the scope of work? What are the methods and materials? How will contractors or subcontractors be selected? How will applicants be selected? Who will do the income certification?
  - **Construction Rental Projects:** What is the detailed scope of work? What are the methods and materials? How will contractors or subcontractors be selected? What are the unit mix, unit size and rents? What amenities will be provided? How will tenants be selected? How will the project be marketed? Who will manage the property? What other funding sources are committed or anticipated? What is the expected profit to the developer as evidenced by the project proforma?
  - **Homeownership Acquisition, Rehabilitation and Resale Projects:** What are the parameters for selecting units (price, location, general scope /cost of work, targeted resale price). How will properties

be acquired? How will contractors be selected? How will potential buyers be selected? How will the program be marketed? Who will prequalify buyers? Who will do the income certifications? Who will provide homebuyer education? What are parameters for first mortgage lenders? How much is the required buyer's contribution? What is the process for reducing price if needed? Is there an exit strategy if the units are not sold or does the agreement require pre-sales?

5. **Developer Fees** - These fees are determined by the funder and must be reasonable and customary for the type of project and location. The fees should be listed in the body of the agreement as well as the project budget.
6. **Budgets** - A detailed project or program budget with a sources and uses chart should be included in the body of the agreement. The process for budget revisions should also be provided. It is helpful if the local government staff has authority for line item budget changes that do not increase the overall budget.
7. **Payments** - How are payments processed? What documents or forms are required? What is the timeframe from submission to payment? Is retainage required for construction projects?

8. **Default Provisions** - Be clear about what happens in the event of default and what constitutes default. For programs that are not compliant, will repayment of expended funds be required? For development projects, will the units be foreclosed if the terms of the agreement are not met? Will the grantee be required to repay funds? For both projects and programs, what opportunities will the grantee have to correct deficiencies before any adverse action is taken?

Crafting good agreements can oftentimes be the key to timely completion and project success. The NSP Help website [www.hudnsphelpinfo.gov](http://www.hudnsphelpinfo.gov) has additional resources on funding agreements. Information on upcoming HOME Effective Written Agreements training classes can be found at the new HOME Technical Assistance website: [www.hometa.info](http://www.hometa.info).

Please contact the Florida Housing Coalition technical assistance team if you have questions or would like training with writing good agreements. And please understand that these agreements are legal contracts, so the very best practice is to have your agreement reviewed by legal counsel, BEFORE you sign it.

Email [info@flhousing.org](mailto:info@flhousing.org) or call 850-878-4219 if you have questions. **HNN**

## Techsoup.org

**T**echsoup is a nonprofit that provides other nonprofits with technology services, software, tips, best practices, webinars and much more at discounted prices or free. Techsoup's wide range of programs and services help nonprofits use technology to achieve their missions.

The learning resources, such as blogs, articles and forums are led by industry experts and available to all users: [techsoup.org](http://techsoup.org).

Once a nonprofit is qualified with Techsoup, it can access hundreds of products from donor partners, such as Microsoft, Adobe, Intuit, Cisco and Symantec.

### How to Use Techsoup

Nonprofits can request and receive technology products donated by partners in three steps:

1. **Join** - Your organization must join to access the discounted technology products and services - <http://bit.ly/HcsqQt>.

2. **Register Organization** - Find out if your organization is already registered. If registered then become an authorized agent; if not, register your organization.
3. **Qualify Organization** - After registering, documents need to be submitted to verify the organization's status and information. Registering an organization automatically enables you to request donations on its behalf.

### Learning Center

The how-to articles, worksheets and product comparison information are written for all levels of technical expertise and users. The written materials are balanced with free webinars and other learning events. Current areas of special focus include network security, green IT and technology for beginners.

Research [techsoup.org](http://techsoup.org) for ways it can help your nonprofit better use technology. **HNN**

### STATE HOUSING INITIATIVES PARTNERSHIP PROGRAM



by Michael Chaney

**Q:** I am fairly new to SHIP and am eager to learn how to properly implement my county's program.

Could you provide a checklist of program administration-related topics that I should keep on my radar screen?

**A:** As a SHIP administrator, much of your day-to-day work involves taking applications and making arrangements to provide eligible households with assistance. You must also keep track of some program responsibilities that come once a year, or every few years. Several of these are briefly listed below. Please consult the SHIP frequently asked questions at [www.shipfaq.blogspot.com](http://www.shipfaq.blogspot.com) which elaborates on each topic in this checklist.

#### Properly Track Program Income Revenue

Because most SHIP monies are used for loans, rather than grants, nearly all SHIP offices have program income in addition to the SHIP distribution from the state. This is particularly important now that the legislature has failed to fund SHIP for four consecutive years. The most common forms of program income are bank interest and loan repayments.

All program income should be deposited in the SHIP local housing trust fund, rather than retained in a separate account. Bank interest is easy to monitor, although you must remember that program income is tracked by the state fiscal year (July 1 – June 30), which differs from the local government fiscal year. Funds received today are logged in with the current

state fiscal year's funds. Therefore, if you receive a SHIP loan repayment in December 2011, you record this SHIP program income revenue on the 11/12 tracking spreadsheet. The expenditure deadline for this revenue is the same as for the SHIP allocation with which it is associated.

Work with your Finance Department to track other program income. Identifying the proceeds from the sale of a home is generally easy, because SHIP and all lien holders are contacted during this transaction. The same process occurs for tracking the repayment of SHIP funds during mortgage refinancing or a foreclosure.

#### Meet Expenditure Deadlines

From the time your city or county receives a SHIP distribution, you have three years to fully expend the money and meet your expenditure deadline. For most jurisdictions, it is not difficult to spend funds in this three year timeframe. In recent years, the reduced level of funding for most jurisdictions has made it that much more likely funds are quickly used. At this time, it is most important to confirm that all 09/10 funds are expended or will be expended on projects completed by June 30, 2012. The only exception to this requirement is for jurisdictions that receive an expenditure deadline extension for one or more months after the June deadline.

Also pay attention to the looming encumbrance deadline, which pertains to any SHIP revenue received in 2010/2011. Although your jurisdiction did not receive a 2010/2011 distribution, you should separately track and create an annual report for revenue from SHIP repayments, bank interest or other sources of program income and recaptured funds. All

revenue received during the 2010/2011 state fiscal year must be encumbered by June 30, 2012.

Speaking of deadlines, your annual reports are due on September 15<sup>th</sup> each year. If you are using the SHIP tracking software as you administer your program, this report should not take long to complete. Nonetheless, it is important to start working on your reports at the end of July or beginning of August as these must be approved by your city or county commission and your chief elected official must sign a set of certification forms for the reports before sending to the FHFC.

The SHIP frequently asked questions website contains detailed information about many annual report topics, including the subject of set-aside compliance. Note that your 2010/2011 annual report must show compliance with the Income set-aside. If you only have a small amount of 2010/2011 revenue, this will likely mean that you must show that it assisted one or more very low income households. It is likely that your 2010/2011 revenue is comprised of program income, and if so you do not need to comply with the homeownership set-aside and the construction/rehabilitation set-aside. Those two set-asides only pertain to distribution funds and recaptured funds. Some SHIP offices may have so little 2010/2011 revenue that it is insufficient to assist even one applicant. These funds should be carried forward to be combined with 2011/2012 funds.

#### Update LHAP Every Three Years

Your city or county's Local Housing Assistance Plan (LHAP) is the written document authorized by your commission to implement the local SHIP program. Florida Housing Finance Corporation (FHFC) requires

that you review and update the LHAP at least every three years.

To identify when your next update is due, look at your current LHAP, which applies to three years of SHIP distributions. Submit a new LHAP on May 2nd of the year you receive the SHIP distribution that is not covered by your current LHAP. Read through the plan and make updates to best reflect the current needs of your community. Consider if your city or county's maximum purchase price or value is up to date and accurate. Examine the maximum amounts of assistance for each strategy and consider if these are still appropriate or should be changed. Evaluate the applicant selection process for each strategy and determine if it should be changed. Fill in the details of a housing delivery goals chart for each distribution to be covered by the new LHAP. Consult the chart from the last distribution to project goals under the new LHAP.

### Reassess Housing Strategies

Although you turn in a new LHAP every three years, the process of examining what type of housing assistance you offer should be ongoing. Read through your current strategies and consider improvements in light of the current foreclosure crisis. For example, SHIP funds may do the most good to help families move into rehabilitated abandoned homes, emergency repairs for elderly homeowners, and homelessness prevention strategies. Involve local affordable housing advocates, lenders, contractors and other professionals you regularly work with, along with the members of your affordable housing advisory committee. With less funding comes a smaller administrative budget. You have to

do more with less, and it often costs less to implement a smaller number of assistance strategies. Consider if any strategies should be deleted so that funds are prioritized to address realistic goals.

### Prepare for Monitoring Visit

FHFC arranges for each local SHIP office to receive a visit from the SHIP monitor every two or three years. If you were not working in the SHIP office during the last monitoring visit, you may be able to glean some helpful background information by reviewing the report from this visit. Contact FHFC for a copy of this report, if you cannot locate a copy in your records.

The staffs for some of the cities and counties that receive SHIP funds work with sub-recipient groups to implement some portion of their SHIP assistance. Monitor the work of your sub-recipient groups if you have any. Confirm they are complying with the terms of the written agreement and LHAP requirements and are properly maintaining files, which may be reviewed during the next monitoring visit.

### Incentive Strategies and the Affordable Housing Advisory Committee

In addition to the assistance strategies you offer like purchase assistance and rehabilitation, your LHAP also includes 'incentive strategies' which are designed to reduce regulatory barriers to developing affordable housing in the community. Every SHIP office has two incentive strategies it must implement on a continuous basis, and you must confirm that your office is doing this. First, confirm that every aspect of your city or county permitting process offers 'expedited

permitting' for affordable housing. Second, confirm that your city or county is properly implementing the 'ongoing review' strategy. Section 67-37.019 (5) of the SHIP Rule requires that local government staff or an entity with administrative authority has "an ongoing process for review of local policies, ordinances, regulations, and plan provisions that increase the cost of housing prior to their adoption." This is an important responsibility and your chief elected official signs a certification form (submitted with the annual reports) indicating that your city or county is properly in compliance.

You must also involve your Affordable Housing Advisory Committee (AHAC) in creating a report every three years to analyze your city or county's incentive strategies. The AHAC's purpose is to provide your city or county commission with recommendations for incentive strategies to reduce regulatory barriers to developing affordable housing in the community. Several examples of possible strategies are outlined in section 420.9076 of the SHIP statute.

Make sure your AHAC stays on track with its tri-annual report, which must be completed by the December before you turn in your city or county's updated LHAP. There is one exception: Local governments that receive the minimum allocation under the SHIP program shall perform an initial review and report in 2008, but may elect to not perform the triennial review thereafter. If your jurisdiction must submit additional reports, however, you should assemble a full slate of AHAC members to meet several months in advance of your report deadline, in compliance with the AHAC requirements listed in the SHIP statute. [HNN](#)

# About The Coalition



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

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

We support community-based partnerships in leveraging resources; and advocate for policies, programs and use of funding resources that maximize the availability and improve the quality of affordable housing in Florida. The Coalition carries out this mission recognizing that decent and affordable housing is a human necessity and an integral part of community revitalization and economic development.

## OUR VISION

Every Florida community, large and small, practices a community ethic reflecting a belief that access to

housing that is decent, safe, affordable and of a person's own choosing, is a fundamental right and that at least one active, viable community-based organization plays an important role in delivering affordable housing and related services in each community.

## OUR TEAM

The administrative office for the Florida Housing Coalition is housed in Tallahassee, with seven professional technical advisor offices throughout Florida.

Our technical assistance team consists of a highly skilled and geographically dispersed network of full-time professional staff providing technical assistance in all areas of affordable housing planning, finance, and development.

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

The FHC Technical Assistance Team can help with every aspect of locally-administered housing programs, from internal controls to capacity building for nonprofit partners. We can work with you one-on-one at your office or arrange larger workshops to assist you with implementation of your housing programs. [HNN](#)



Contact FHC for your training and technical assistance needs:  
[info@flhousing.org](mailto:info@flhousing.org) or (850) 878-4219



# MEMBERSHIP APPLICATION

## PARTNERS FOR BETTER HOUSING

**P**artners for Better Housing membership support Florida Housing Coalition's work by making a tax deductible donation of \$500 or more. Membership benefits include:

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

☐ **\$20,000 Platinum Sponsor (20 comps)**

☐ **\$10,000 Gold Sponsor (10 comps)**

☐ **\$5,000 Sponsor (6 comps)**

☐ **\$2,500 Co-Sponsor (3 comps)**

☐ **\$1,000 Patron (1 comp)**

☐ **\$500 Contributor**

### ADDITIONAL BENEFITS FOR PLATINUM, GOLD & SPONSOR

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

### ADDITIONAL BENEFITS FOR CO-SPONSOR, PATRON & CONTRIBUTOR

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

## BASIC MEMBERSHIP

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

☐ **\$25 Student**

☐ **\$75 Individual**

(*payment by personal check only*)

☐ **\$150 Nonprofit Organizations**

☐ **\$200 Government Agencies**

☐ **\$250 Private Organizations**

**Authorized Representative (please print or type):**

**Title:** \_\_\_\_\_ **Signature:** \_\_\_\_\_

**Organization:** \_\_\_\_\_

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

**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_ **County:** \_\_\_\_\_

**Phone(\_\_\_\_) \_\_\_\_\_ Fax:(\_\_\_\_) \_\_\_\_\_ Email:** \_\_\_\_\_

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### SPONSOR



### CO-SPONSOR

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### PATRON

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BROAD AND CASSEL	GADSDEN COUNTY - COMM. DEV. ADMIN.	JACKSONVILLE HOUSING FINANCE	NEIGHBORHOOD HOUSING SERVICES OF	SEACOAST NATIONAL BANK
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FLORIDA ALLIANCE OF COMMUNITY	GIBRALTAR PRIVATE BANK & TRUST	JAIMIE ROSS	NEIGHBORHOOD LENDING PARTNERS	STEARNS, WEAVER, MILLER, WEISSLER,
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FLORIDA COMMUNITY LOAN FUND	HOUSING AUTHORITY OF POMPAÑO BEACH	MERIDIAN SELECT INSURANCE	(POAH)	TRUSTCO BANK

For more information, e-mail Johnitta Richards Wells at the Florida Housing Coalition at [richards@flhousing.org](mailto:richards@flhousing.org).